

Borrowers Name:

Date:

Property Address:

PART I: The following items are generally needed to LOCK the rate and ORDER the appraisal

Need Rcv'd

1. 1003 loan application.
2. Current Rent Roll.
3. Operating Statement/Expense Forecast [year 2017/2018/YTD 2019] form.
4. Copy of the fully executed Sales Contract and all Riders. (Not applicable if a refinance.)
5. Color pictures of the property (front, back, sides, street including adjacent prop on both sides)
6. Completed Schedule of Real Estate Owned form.
7. Credit Report (if available).
8. Satisfactory letter of explanation on each adverse credit item appearing on the credit report
9. Last two years Federal 1040 tax returns.
10. IRS Form 4506
11. Check for application fee/appraisal plus credit.
12. Name and phone number of person to be contacted by the appraiser.
13. Preliminary title report
14. Escrow Instruction
15. Collateral Questionnaire

PART II: Prior to Submission to underwriting the following items are needed. If any of the documents are missing the file generally cannot be submitted to underwriting.

16. Termite Inspection Report - Required if on the purchase contract or noted on appraisal.
17. Live signature on our rent roll and operating statement form.
18. Property inspection Report - On a case by case and we order.
19. Leases/Rental Agreements on the subject property may be required but generally not required.
20. Divorce Decree (if applicable).
21. Management letter describing how the borrowers plan to manage the property (with live signature).
22. Signed low rent letter explaining why historical rents were lower than the current rent roll.
23. Verification of earnest money deposit (on purchases).
24. Last 3 months bank statements showing down payment plus 3 months payment in reserves.
25. Gift Letter (with live signature of the donor). Must have 20% own funds.
26. Copies of Mortgage Statement on outstanding Real Estate Loans not rated on the credit report.
27. Copy of the last month's pay stubs, 2 year's W-2's.
28. Year to date Profit & Loss Statement on business, with live signature (if applicable).
29. Live signature on Federal 1040 tax returns.
30. 2 years Corporate Tax Returns, with live signature (if applicable).
31. 2 years Partnership Tax Returns, with live signature (if applicable).
32. K-1's - May be required and if > 25% ownership interest full returns may be required.
33. Live signature on 1003.
34. Live signature on Real Estate Owned Schedule.
35. Initial Loan Disclosure Form (with live signature).
36. Adjustable/FlexArm/Fixed Rate Disclosure Form (with live signature).
37. 2018 tax extension if after April 15, 2019

Borrowers Name:

Date:

Property Address:

PART III: The following items are generally needed for Corporations

Need Rcv'd

1. Articles of Incorporation (file with the Secretary of State).
2. Corporate By-Laws.
3. Minutes of Meeting if the above does not authorize designated signor.
4. List of corporate officers and their percentage of ownership interest.
5. 2 years Corporate Tax Returns, with signature.
6. Current Year to Date Profit & Loss statement.
7. Prior Year to Date Profit & Loss statement.

PART IV: The following items are generally needed for Limited Liability Companies (LLC)

- Membership Agreement / Operating Agreement (must be complete and fully executed).
2. Articles of Organization (must be complete and fully executed).
 3. LLC-1 (filed with State and recorded with County).
 4. Resolution (agreement) to Borrow.
 5. Member breakdown and percentage of ownership interest.
 6. 2 years Tax Returns, with signature.
 7. Current Year to Date Profit & Loss statement.
 8. Prior Year to Date Profit & Loss statement.

PART V: The following items are generally needed for Limited Partnerships / General Partnerships

1. Partnership Agreement (must be complete and fully executed).
2. Statement of Partnerships.
3. LP1 or LP2 (filed with State and recorded with County) as applies.
4. Resolution (agreement) to Borrow.
5. Partner breakdown and percentage of ownership interest.
6. 2 years Tax Returns, with signature.
7. Current Year to Date Profit & Loss statement.
8. Prior Year to Date Profit & Loss statement.

PART VI: The following items are generally needed for Trusts

1. Trust Agreement and all Amendments (must be completed and fully executed).
2. Trust Certification.
3. Signature pages, powers, 1st page and Notary page.
4. 2 years Tax Returns, with signature, if applicable.
5. Current Year to Date Profit & Loss statement.
6. Prior Year to Date Profit & Loss statement.

COMMENTS: Files containing ALL of the above can be submitted to underwriting within 24 hours of receipt. Generally, there is no Prior to Documents (PTD's) and all of the above must be received. There are no exceptions. Priority will be given to complete files. Complete Section I to receive an LOI, register the loan and lock the rate and all of Section II to submit to underwriting. We can close in 30-60 depending on when the items are received.



CERTIFICATION AND ACKNOWLEDGEMENT

(1) Source of Funds

Lender will not knowingly make loans to, or accept property as collateral from an Applicant who purchases or satisfies other indebtedness secured by property using funds (for a down payment or other purpose) which are derived from in whole or in part from fraudulent or criminal activity, including, without limit, from the sale of a controlled substance. By signing this Application, you certify that all proceeds used to acquire, improve or otherwise invest in the secured property and any subsequent payments on your loan or other investment in the secured property were, or will be as the case may be, from legitimate sources and not derived in whole or in part from fraudulent or criminal activities, without limit, from the sale of controlled substances.

(2) Authorization for Credit Inquiries

Applicant authorizes Lender to make inquiries and verifications deemed necessary to process the application. Applicant further acknowledges that Lender, its agents, successors and assignees will rely on the information contained in the application and herein, and that the Applicant has a continuing obligation to amend and/or supplement the information provided in the application and herein if any of the material facts which the applicant has represented herein or on the application should change prior to close of loan.

(3) Miscellaneous

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated; (5) in the event payments on the loan indicated in this application become delinquent, the Holder, its agents, successors and assigns, may, in addition to all their other rights and remedies, report account information to a credit reporting agency; (6) ownership of the loan may be transferred to successor or assignee of Lender without notice and any information provided or authorized may be delivered to a prospective purchaser at any time after the date of this application; in addition, the administration of the loan account may be transferred to an agent, successor or assignee of the Holder with prior notice; (7) the purchase of real property described herein, and any other transaction in respect thereto entered into by Applicant, is based solely on Applicant's own inspection and opinion as to the value of the property and not upon any inspection, appraisal, representation or promise made by LENDER; (8) this loan request is made for the purpose of acquiring or carrying on the business of the Applicant and the proceeds of any loan made by the Lender to the Applicant will not be used for personal, household or consumer purposes.

Applicant's or authorized Agent's signature/Date

Applicant's or authorized Agent's signature/Date

Applicant's or authorized Agent's signature/Date

Applicant's or authorized Agent's signature/Date

Loan Application

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN											
Mortgage Applied for:		V.A FHA	Conventional FmHA		Other:		Agency Case Number			Lender Case Number	
Amount		Interest Rate		No. of Months		Amortization Type:					
\$		%				Fixed Rate GPM			Other (explain): ARM (type):		
II. PROPERTY INFORMATION AND PURPOSE OF LOAN											
Subject Property Address (street, city, state, zip)										No. of Units	
Legal Description of Subject Property (attach description if necessary)										Year Built	
Purpose of Loan:						Property will be:					
Purchase		Construction		Other (explain):		Investment		Secondary Residence			
Refinance		Construction-Permanent				Primary Residence					
Complete this line if Construction or Construction-permanent loan.											
Year Lot Acquired		Original Cost		Amount Existing Liens		(a) Present Value of Lot		(b) Cost of Improvements		Total (a+b)	
		\$		\$		\$		\$		\$	
Complete this line if this is a refinance loan.											
Year Acquired		Original Cost		Amount Existing Liens		Purpose of Refinance		Describe Improvements		Made to be made	
		\$		\$				Cost \$			
Title will be held in what Name(s)						Manner in which Title will be held			Estate will be held in:		
Source of down payment, settlement charges and/or subordinate financing (explain)									Fee Simple Leasehold (show expiration date)		
Borrower				III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)						Co-Borrower's Name (include Jr. or Sr. if applicable)					
Social Security Number		Driver's License (Passport, Alien I.D.)				Social Security Number		Driver's License (Passport, Alien I.D.)			
Date of Birth (mm/dd/yy)		Home Phone (incl. area code)		Years of School		Date of Birth (mm/dd/yy)		Home Phone (incl. area code)		Years of School	
Married Unmarried (single, divorced, widowed)		Dependents (not listed by Co-Borrower)				Married Unmarried (single, divorced, widowed)		Dependents (not listed by Borrower)			
		No.		Ages				No.		Ages	
Present Address (street, city, state, zip)				Own		Rent		No. Yrs.		Present Address (street, city, state, zip)	
If residing at present address for less than two years, complete the following:											
Former Address (street, city, state, zip)				Own		Rent		No. Yrs.		Former Address (street, city, state, zip)	
Former Address (street, city, state, zip)				Own		Rent		No. Yrs.		Former Address (street, city, state, zip)	
Borrower				IV. EMPLOYMENT INFORMATION				Co-Borrower			
Name and Address of Employer		Self Employed		Yrs. on this job		Name and Address of Employer		Self Employed		Yrs. on this job	
				Yrs. Employed in this line of work/profession						Yrs. Employed in this line of work/profession	
Position/Title/Type of Business		Business Phone (incl. Area code)				Position/Title/Type of Business		Business Phone (incl. Area code)			
If employed in current position for less than two years or if currently employed in more than one position, complete the following:											
Name and Address of Employer		Self Employed		Dates (from-to)		Name and Address of Employer		Self Employed		Dates (from-to)	
				Monthly Income \$						Monthly Income \$	
Position/Title/Type of Business		Business Phone (incl. Area code)				Position/Title/Type of Business		Business Phone (incl. Area code)			
Name and Address of Employer		Self Employed		Dates (from-to)		Name and Address of Employer		Self Employed		Dates (from-to)	
				Monthly Income \$						Monthly Income \$	
Position/Title/Type of Business		Business Phone (incl. Area code)				Position/Title/Type of Business		Business Phone (incl. Area code)			

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	\$
Overtime	\$	\$	\$	First Mortgage (P&I)	\$	\$
Bonuses	\$	\$	\$	Other Financing (P&I)	\$	\$
Commissions	\$	\$	\$	Hazard Insurance	\$	\$
Dividends/Interest	\$	\$	\$	Real Estate Taxes	\$	\$
Net Rental Income	\$	\$	\$	Mortgage Insurance	\$	\$
Other (before completing, see the notice in “describe other income” below	\$	\$	\$	Homeowner Assn. Dues	\$	\$
				Other	\$	\$
Total	\$	\$	\$	Total	\$	\$

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income
Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$
	\$
	\$

VI. ASSETS AND LIABILITIES						
This statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also. Completed <input type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly						
ASSETS Description		Cash or Market Value	Liabilities and Pledged Assets. List the creditor’s name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Cash deposit toward purchase held by:		\$				
List checking and savings accounts below			LIABILITIES	Monthly Payment & Mos. Left to pay	Unpaid Balance	Account No.
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Mos.	\$	
Acct. No.		\$				
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Mos.	\$	
Acct. No.		\$				
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Mos.	\$	
Acct. No.		\$				
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Mos.	\$	
Acct. No.		\$				
Stocks & Bonds (Company name/number & description)		\$	Name and address of Company	\$ Payment/Mos.	\$	
Life insurance net cash value Face amount:		\$	Name and address of Company	\$ Payment/Mos.	\$	
Subtotal Liquid Assets		\$				
Real Estate owned (enter market value from schedule of real estate owned)		\$	Name and address of Company	\$ Payment/Mos.	\$	
Vested interest in retirement fund		\$				
Net worth of business(es) owned (attach financial statement)		\$	Name and address of Company	\$ Payment/Mos.	\$	
Automobiles owned (make and year)		\$				
Other Assets (itemize)		\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
			Total Monthly Payments	\$		
a. Total Assets	\$	Net Worth (a – b)	\$	b. Total Liabilities	\$	

VI. ASSETS AND LIABILITIES (Con’t.)

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S = Sold, PS = Pending Sale, or is it rental being held for income)		Type of Property	Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$
TOTALS			\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor names(s) and account number(s):

Alternative Name	Creditor Name	Account Number

VI. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
A. Purchase price		If you answer “Yes” to any questions A through I, please use continuation sheet for explanation.	Borrower Yes No	Co-Borrower Yes No	
B. Alterations, improvements, repairs		A. Are there any outstanding judgments against you?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
C. Land (if acquired separately)		B. Have you declared bankruptcy within the past 7 years?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
D. Refinance (incl. In debts to be paid off)		C. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
E. Estimated prepaid items		D. Are you a party to a lawsuit?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
F. Estimated closing costs		E. Have you directly or indirectly been obligate on any loan, which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If “Yes”, provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
G. PMI, MIP, Funding Fee paid in cash		F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If “Yes”, give details as described in the preceding question.	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
H. Discount (if Borrower will pay)		G. Are you obligate to pay alimony, child support or separate maintenance?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
I. Total costs (add items A through H)		H. Is any part of the down payment borrowed?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
J. Subordinate financing		I. Are you a co-maker or endorser on a note?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
K. Borrower’s closing costs paid by Seller		J. Are you a U.S. citizen?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
L. Other Credits (explain)		K. Are you a permanent resident alien?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
M. Loan amount (exclude PMI, MIP, Funding Fee financed)		L. Do you intend to occupy the property as your primary residence? If “Yes”, complete question below.	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
N. PMI, MIF, Funding Fee financed		M. Have you had an ownership interest in a property in the last 3 years?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
O. Loan amount (add M & N)		(1) What type of property did you own – Principal Residence (PR), Second Home (SH), or Investment Property (IP)?			
P. Cash to or from borrower (Subtract J, K, L and O from I)		(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP) or jointly with another person (O)?			
IX. ACKNOWLEDGEMENT AND AGREEMENT					

Each of the undersigned specifically represents to Lender and to Lender’s actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et. Seq.; (2) the loan requested pursuant to this application (the “Loan”) will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or re-verify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in the application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an “electronic record” containing my “electronic signature,” as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower’s Signature	Date	Co-Borrower’s Signature	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender’s compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encourage to do so. The law provides that a Lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER: <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER: <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be completed by Interviewer This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone <input type="checkbox"/> Internet	Interviewer’s name (print or type):	Name and address of Interviewer’s Employer:
	Interviewer’s signature Date	
	Interviewer’s phone number (incl. area code)	

LOAN APPLICATION CONTINUATION SHEET

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark "B" for Borrower or "C" for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et.seq.

Borrower's Signature:

Date:

Co-Borrower's Signature:

Date:



Schedule of Real Estate Owned

Property Address	% Owned	Property Type	Acq. Date	Acq. Cost	Market Value	Mortgage Balance	Lender & Loan No.	Monthly Income	Monthly Expenses	Monthly Mortgage	Monthly Cash Flow
											\$0
											\$0
											\$0
											\$0
											\$0
											\$0
											\$0

Property Address: notes here.

Property Address: notes here.

THIS ADDENDUM IS INCORPORATED INTO AND SHALL BE DEEMED TO AMEND AND SUPPLEMENT THE LOAN APPLICATION TO WHICH IT IS ATTACHED.					I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States, Section 1014.						
Signed:				Date:		Signed:					Date:



Schedule of Real Estate Owned

Property Address	% Owned	Property Type	Acq. Date	Acq. Cost	Market Value	Mortgage Balance	Lender & Loan No.	Monthly Income	Monthly Expenses	Monthly Mortgage	Monthly Cash Flow

Property Address: notes here.

THIS ADDENDUM IS INCORPORATED INTO AND SHALL BE DEEMED TO AMEND AND SUPPLEMENT THE LOAN APPLICATION TO WHICH IT IS ATTACHED.		I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States, Section 1014.	
Signed:	Date:	Signed:	Date:



CREDIT AUTHORIZATION

TO ALL CONSUMER REPORTING AGENCIES AND TO ALL CREDITORS, DEPOSITORS AND EMPLOYEES.

Please be advised that the undersigned person(s) has made an application for a mortgage loan to **Inbanet**. Therefore, the undersigned authorizes you to make a consumer report and/or a disclosure to **Inbanet**, or any agent or employee thereof, of indebtedness, deposit balance or employment.

A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be the equivalent of the original hereof and may be used as a duplicate original.

The Right to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA loan) or Department of Housing and Development (in the case of a FHA loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to me/us. Financial records involving my/our transactions will be available to the VA (in the case of a VA loan) or to HUD (in the case of a FHA loan) without further notice or authorization but will not be disclosed or released to another government agency or department without my/our consent; except as required or permitted by law.

APPLICANT (PRINT):
SOCIAL SECURITY #:
APPLICANT
Sign Here:

DATE
DATE

CO-APPLICANT (PRINT) :
SOCIAL SECURITY #:
CO-APPLICANT
Sign Here:

DATE
DATE



USA PATRIOT Act Disclosure

Effective on all loans funding on or after October 1, 2003 **Inbanet**, will be required to comply with Section 326 of the USA PATRIOT Act. Section 326 creates a statutory obligation to “verify the identity of each customer/borrower”. This requires **Inbanet**, to implement and follow procedures that allow Inbanet to have a reasonable belief that it knows the identity of the customer/borrower. Inbanet, in response has created a Customer Identification Program (CIP).

In order to help the Government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

Inbanet will require that its employees perform the necessary steps of the CIP Program in order that Inbanet meets the regulatory requirements of the Act. Agreements with the employees will be enhanced so they are responsible for providing the CIP Notice to the applicant, and that they collect applicant identity information (Name, Physical Address*, DOB and SS# or other government issued identification documents). Because the employee pulls a credit report they must compare the credit report information with that provided by the applicant and document any discrepancy resolution. If the Employee collects paycheck stubs, tax returns, or other documents, they are responsible for comparing the information on those documents to the identity information provided by the applicant and document any discrepancy resolution.

Forms of Identification: There are two types of documents suitable for verifying the identification of an applicant: Primary and Secondary forms of Identification. “Primary” forms are documents that include the applicant’s picture. “Secondary” forms are documents that do not necessarily include a picture. For all applications taken in person (“face to face”), at least one of the documents used to verify must be from the list of Primary forms of ID. For applications taken by phone, mail or internet you may use any combination of Primary or Secondary documents.

Primary Forms of Identification	Secondary Forms of Identification
Current State Issued Driver License Current State Issued ID Card Current Military ID Card Valid Passport** Current US Alien Registration Card** Current Canadian Driver License	Social Security Card Government Issued Visa** Birth Certificate Home/Car/renter insurance documents Recent Utility Bill Voter Registration Card Non US/Canadian Driver License Organizational Membership Card

Prior to taking any of the above information, The Employee is responsible for providing notice to the customer indicating that Federal law requires it to obtain, verify and record information that identifies each person on the loan application.

I/we have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

Acknowledgement of Receipt:

Borrower: _____ **Date:** _____

Date of Birth: _____

Co-Borrower: _____ **Date:** _____

Date of Birth: _____

* Physical Address where the borrower can be located after the loan closes; if the borrower does not have a physical address, nearest living relative information should be provided.
** For applicants who have no social security number or tax identification number, the Lender will require ALB review a Passport, US Alien Registration Card, or a Government-issued Visa as one of the two forms of Identification.



Loan No.: _____

These Definitions are Provided for Clarification Purposes

Definition of Person

The term “person” means an individual, sole proprietorship, partnership, joint venture, association, trust, estate, business trust, corporation, nonprofit corporation, financial institution, sovereign government or any agency, instrumentality, or political subdivision thereof, or any similar entity or organization.

Definition of Controlling Person

The term controlling person means:

- Any beneficiary of a trust
- Any record or beneficial shareholder owning 10% or more of the capital stock of a corporation
- Any general partner of a partnership
- Any limited partner owning an interest of 10% or more of a partnership
- Any member of a syndicate
- Any person having the power, directly or indirectly, to direct the management or policies of a person or to vote 10% or more of any class of voting securities of a person.

Excluded from the definition of one borrower are:

- Guarantors

If there is a guarantor on a loan, the guarantor is not considered an obligor if the Association has determined, in good faith, that the primary borrower has qualified for the loan regardless of the fact that there is a guarantor.

- Attorneys-in-Fact

The holder (Attorney-in-Fact) of a Power of Attorney is not considered an obligor or nominee when signing for a borrower under the following conditions: (i) The Attorney-in-Fact is given the authority to handle the affairs of the principal only; (ii) The Attorney-in-Fact is not liable for the debts of the principal.

When a person designated as an Attorney-in-Fact, in another transaction, has executed a Promissory Note(s) with this Association for a loan as an individual, in his own name, the Attorney-in-Fact is now considered a borrower, but with no relation to any previous transactions signed on behalf of the principal.

Each of the undersigned, including where the borrower is a corporation or partnership, each of the persons executing this certification on behalf of such corporation or partnership, hereby certifies under penalty of perjury that the foregoing is true and correct.

Applicant 's or authorized Agent's signature/Date

Applicant's or authorized Agent's signature/Date

Applicant 's or authorized Agent's signature/Date

Applicant's or authorized Agent's signature/Date

VESTING INSTRUCTIONS

Property Address: _____

Applicant(s): _____

[Please complete this with the exact vesting]

Please check one:

☐ Individual

☐ Corporation

☐ Limited Liability Company

☐ Partnership (LTD or General)

☐ Trust

☐ Other _____

Applicant hereby applies for a loan under the above named vesting. The applicant is fully aware that the financial capability of the entity named above will undergo the Credit Review Process to qualify for the loan. All charges and fees incurred during this process which may include, but are not limited to, any and all credit verifications, administrative expenses, property inspections and any other expenses deemed necessary to result in a satisfactory review of this entity or the property, will be incurred by the applicant and will be deducted from the good faith deposits.

Should there be any changes in applicants vesting or entity during the Credit Review Process, Application Process, Loan Approval Process or Closing Process, the applicant will incur an additional \$500 Administrative Fee to re-apply and re-process the new application. This Administrative Fee will be in addition to all loan costs originally quoted.

Applicant(s): _____

SAMPLE VESTING

Individual(s):

Stephen R. Lewis, a single man as to an undivided 50% and Valerie S. Gordon, a married woman as to an undivided 50%.

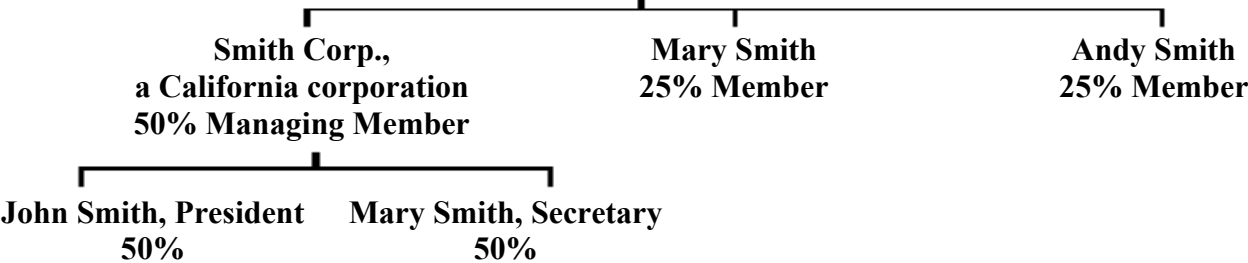
Trust:

**Andy Blank and Terry Blank,
Trustees of the Blank Family Trust dated May 13, 1997, and
as amended and restated on June 1, 1999**



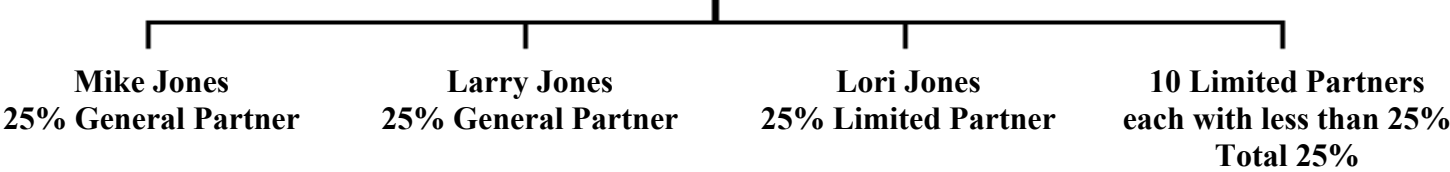
Limited Liability Company:

**Smith LLC,
a California limited liability company**



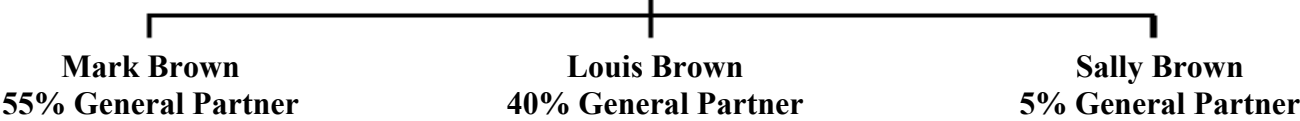
Limited Partnership:

**Jones, Ltd.,
a California limited partnership**



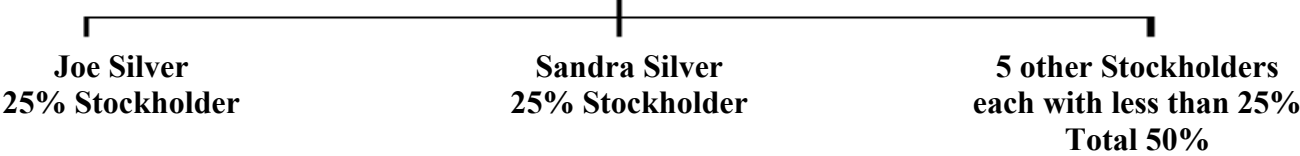
General Partnership:

**Brown Partnership,
a New York General Partnership**



Corporation:

**Silver Screen, Inc.,
a Delaware Corporation**



Request for Transcript of Tax Return

► **Do not sign this form unless all applicable lines have been completed.**
Read the instructions on page 2.

► **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

Caution: DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

- 6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► _____
- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐
- b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days ☐
- c Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days ☐
- 7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days ☐
- 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will **not be available from the IRS until 2008**. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

- 9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

____ / ____ / ____ ____ / ____ / ____ ____ / ____ / ____ ____ / ____ / ____

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a ()
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAVS teams, send your request to the team based on the address of your most recent return.

Note. You can also call 1-800-829-1040 to request a transcript or get more information.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501 978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-B41 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.



Inbanet
8141 E. 2nd Street, Suite 347
Downey, CA 90241
Office 877-895-5150 Fax: 562-862-6343

MORTGAGE LOAN ORIGINATION AGREEMENT

You (the applicant) agree to enter into this Mortgage Loan Origination Agreement with:

Inbanet to apply for a commercial mortgage loan from a participating lender with which we, from time to time, contract upon such terms and conditions as you may request or a Lender may require. We are licensed as a Real Estate Broker under the California Department of Real Estate.

SECTION 1. NATURE OF RELATIONSHIP In connection with this mortgage loan:

- We will enter into separate independent agreements with various lenders.
- While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- The retail price we offer you – your interest rate, total points and fees – will include our compensation.
- In some cases, we may be paid all of our compensation by either you or the lender, or some combination thereof.
- Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We may also be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE LOAN ORIGINATOR	APPLICANT(S)
Inbanet	
Company Name	Applicant Name(s)
8141 E. 2nd Street, Suite 347	
Address	Address
Downey, CA 90241	
City, State, Zip	City, State, Zip
Office: 877-895-5150 Fax: 562-862-6343	
Phone / Fax	Borrower Signature
	Date
Broker or Authorized Agent Signature	Co-Borrower Signature
	Date

COMMERCIAL PROPERTY OPERATING HISTORY

Property Address: _____

ANNUAL INCOME	2019 YTD	2018	2017
BASE LEASE RENTS			
ACTUAL RENTS COLLECTED			
TENANT REIMBURSEMENTS			
OTHER COLLECTED (Storage, Parking, etc.)			
TOTAL INCOME COLLECTED			

ANNUAL EXPENSES	2019 YTD	2018	2017
REAL ESTATE TAXES			
INSURANCE			
REPAIRS & MAINTENANCE			
CLEANING & SUPPLIES EXPENSE			
HVAC MAINTENANCE			
ELEVATOR MAINTENANCE			
PARKING AREA MAINTENANCE			
GARDENING/LANDSCAPING			
JANITORIAL SERVICES			
UTILITIES			
TRASH REMOVAL			
PROPERTY MANAGEMENT			
ADVERTISING & MARKETING			
TELECOMMUNICATIONS			
SECURITY			
LEGAL & AUDIT			
MISCELLANEOUS EXPENSES			
TOTAL EXPENSES			

NET OPERATING INCOME			
----------------------	--	--	--

CAPITAL IMPROVEMENTS	2019 YTD	2018	2017
HEATING & AIR CONDITIONING			
PARKING AREA			
ROOF			
OTHER REPLACEMENTS			
TOTAL CAPITAL IMPROVEMENTS			

TENANT IMPROVEMENTS			
LEASING COMMISSIONS			

I/We certify, under penalty of perjury, that the information contained herein is true and accurate, and may be relied upon by the lender, its successors, and assigns.

BY: BORROWER/SELLER	DATE
BORROWER/SELLER	DATE

COMMERCIAL LEASE SUMMARY

SUBJECT PROPERTY ADDRESS:

CURRENT LEASE STATEMENT AS OF:

List all rentable units, vacant or occupied		Unit Size (Sq. Ft.)	Term		Minimum Monthly Rent * (Base Rent)	Rent per Sq. Ft.	Expenses paid by: T = Tenant L = Landlord				Current Monthly CAM Charge (\$)	Per- centage Rents? (Y/N)	COL Increase (Annual CPI, Fixed, etc.)	Options? (Specify)	Comments
Unit No.	Tenant Name/DBA		Start Date	End Date			Tax	Insur.	Maint.	Util.					
TOTALS:															

COMMENTS:

I/we certify that the above facts are true and correct. I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States, Section 1014

SIGNED:

SIGNED:

* Please explain in Comments if tenant is paying less than contract rent or is delinquent.