

Property and Loan Information

Purchase Refinance

Street Address _____ City _____ ST _____ Zip Code _____

Condominum? Yes No Number of Units _____

Estimated Property Value \$ _____ Requested Loan Amount \$ _____ Or LTV _____

Estimated Value is based based upon:

Appraisal Realtor Internet Experiences BPO

Property Taxes \$ _____ Actual Estimated Monthly Annual

Hazard Insurance \$ _____ Actual Estimated Monthly Annual

Flood Insurance \$ _____ Actual Estimated Monthly Annual

Association Dues \$ _____ Actual Estimated Monthly Annual

Refinances

Please complete this section if you are seeking a loan on an Investment Property you already own.

Type of Refinance Cash-Out Rate & Term Date Acquired _____

How was property acquired?

Foreclosure/REO Family Transfer Retail Estate Short Sale

Land Contract Auction Tax Sale Off Market Wholesale

- 1. Acquisition Price \$ _____
2. Cost of Improvements \$ _____
3. Additional Taxes / Liens paid at closing \$ _____
4. Other Costs \$ _____
5. Total Costs \$ _____

Describe Improvements
[Empty box for describing improvements]

Regarding the property today

Does property have any deferred maintenance? Yes No

Are there any current liens on the property, if yes please explain. _____

\$ _____ Payee _____ \$ _____ Payee _____

In what name is title currently held? _____

Purchases

Please complete this section if you are seeking a loan to complete the purchase of an **Investment Property**.

Purchase Price: \$ _____ Closing Date: _____ Escrow Deposit _____

Title Company: _____ Contact: _____ Phone: _____

Are there seller paid closing costs? Yes No \$ _____ or % _____

Do you have a business or personal relationship with the seller? Yes No

Is the seller a member of your immediate or extended family? Yes No

If Yes, please explain: _____

Are you buying from: Private Seller Bank FNMA HUD Other

How is title going to be held? Individual Entity (LLC., Corp., LLP, LP)

Borrower / Personal Guarantor Information

In what name will title be held? _____

Corporate Entity Borrowers

Entity Name: _____ Entity Type: _____ State: _____

Tax ID#: _____ (optional on this form)

1st Owner Name: _____ Title: _____ Ownership _____%

2nd Owner Name: _____ Title: _____ Ownership _____%

3rd Owner Name: _____ Title: _____ Ownership _____%

4th Owner Name: _____ Title: _____ Ownership _____%

Bank Information

Bank Name: _____ Personal Business

Borrower / Primary Guarantor

Full Name (First, Middle, Last): _____ SSN: leave blank

DOB: _____ Years in School: _____ Expected Credit Score: _____

Cell Phone: _____ Secondary Phone: _____ Email: _____

Married: Yes _____ No _____ Name of Spouse: _____

Current Address: Street: _____ City: _____ State: _____ Zip: _____

Mailing Address if different: Street: _____ City: _____ State: _____ Zip: _____

Do you Own _____ or Rent _____ How many years? _____

Employment Information

Employer Name: _____

Street: _____ City: _____ St: _____ Zip: _____

Employer Name: _____

Street: _____ City: _____ St: _____ Zip: _____

Self Employed? Yes _____ No _____ Position: _____ Yrs on Job: _____ Yrs in Profession: _____ Income \$ _____

Self Employed? Yes _____ No _____ Position: _____ Yrs on Job: _____ Yrs in Profession: _____ Income \$ _____

Investor Profile

Have the borrower or any guarantors ever closed a loan with non-Fannie Mae

Lenders or Real Estate Investor Services, LLC? If "Yes" explain:

Yes

No

Do any of these categories apply to the borrower?

Home Vestors Franchise	<input type="checkbox"/>	Other Real Estate Related License	<input type="checkbox"/>
Licensed Real Estate Agent	<input type="checkbox"/>	Licensed Real Estate Broker	<input type="checkbox"/>
Licensed Attorney	<input type="checkbox"/>	Property Manager	<input type="checkbox"/>
Do you Invest Full Time	<input type="checkbox"/>	Do you Invest Part Time	<input type="checkbox"/>
Mortgage Broker	<input type="checkbox"/>	Appraiser	<input type="checkbox"/>

How many years have you been investing? _____

How many investment properties have you purchased in total, include sold and held? Sold _____ Held _____

Number of Real Estate Investment Properties purchased in the last 3 years. _____

Number of Real Estate Investment Properties currently owned, not including personal residence. _____

How do you typically finance the purchase of an investment property?

Cash Bank Partner Private Lender Other

If a Bank or Private Lender: Please list specific banks you usually like to deal with. If other please describe.

How far from home to you usually invest?

Fewer than 10 miles Citywide Statewide Other States

Typically, with your investment properties, do you prefer to:

Fix & Flip Rent Both fix & flip and hold as rental

Who manages your rental portfolio?

Self Managed Unlicensed Prop.Mgr. Self Managed Licensed Prop. Mgr. Other Lic. Mgr.

If self managed, number of years managing property _____

How many additional rental properties do you intend to add to your portfolio in the next 3 years? _____

Business Plan for this property

What is the purpose for this loan?

Purchase this Property	<input type="checkbox"/>	Purchase Other Property	<input type="checkbox"/>	Fix & Rent Property	<input type="checkbox"/>	Fix & Flip this Property	<input type="checkbox"/>	Payoff liens/Taxes	<input type="checkbox"/>
Fix & Rent Other Property	<input type="checkbox"/>	Fix & Flip Other Property	<input type="checkbox"/>	Other	<input type="checkbox"/>	Other Business Funds	<input type="checkbox"/>	Refinance Current Loan	<input type="checkbox"/>

Have you or a family member ever occupied this property? Yes No

Why did you choose this specific property? _____

Why did you choose this specific area? _____

Other Comments: _____

Rental Strategy

Is the property currently rented?

Yes No

If yes: Monthly Amount \$ _____ How long has it been rented? Yrs. _____ Mos. _____

Can you supply a copy of the lease? Yes No

If the property is vacant describe the expected rent. \$ _____ If "No" length of time to get rented (mos.) _____

Is the tenant an immediate or extended family member?

No Yes If "Yes" please clarify _____

Is the tenant a Government Sponsored renter (Section 8)? Yes No Not Sure

Additional comments: _____

Rehab Details

How much are you expecting to put into the property? \$ _____

How many months do you think that rehab will take? _____

Detail the rehab to be made (provide bids as available) _____

Where will the rehab funds come from? Personal Cash Additional Loan Other (explain)

Do you serve as your own general contractor? Yes No

Bridge Loan Details

Property Sale Strategy:

- Property is NOT listed; I am not planning to list the property for sale
- Property is NOT listed; will list within _____ month(s) at a Listing Price of \$ _____
- Property is currently listed: Listing Price: \$ _____
- I will payoff this loan with cash within _____ month(s)
- I will refinance this loan within _____ month(s) through the following lender.

Other

How long do you plan to hold this property? _____

Other than described above, how will the loan funds be used? _____

Other

Please state in your own words that you do not intend to occupy any properties financed using proceeds from this loan, and that you understand this is a loan for business purposes.

Broker / Referral Info

Name: Real Estate Investor Services, LLC
Email Address: ReaEstateInvestorSvc@gmail.com
Phone: (910) 409-0032
Approved Broker Number: 2017-05-0363520

Loan Program

- Fixed Rental360 30 (30 year fixed - 5 yr PPP)
 7/1 ARM Rental360 7/1 PP5 (30 year - 7-1 ARM - 5 yr PPP)
 7/1 ARM Rental360 7/1 PP3 (30 year - 7-1 ARM - 3 yr PPP)
 3/1 ARM LTR Flex (30 year - 3/1 ARM - 3 yr. PPP)
 Interest Only 24 mos. Bridge (12 mos. Interest only - 12 mons. Automatic renewal)

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and or 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 in this application; (3) the property will not be used for any illegal or prohibited use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and / or an electronic record of this application, whether or not the Loan is 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 this application if any of the material fact that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns 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 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.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information of data relating to the Loan, for any legitimate business purpose through any source named in this application or consumer reporting agency.

I confirm that the above information is correct and authorize the Lender/Bank and/or Broker listed above to verify any and all information necessary to process my mortgage application. I further authorize Lender / Broker to order a consumer credit report and verify other credit information. I further authorize Lender / Broker to verify bank statements directly with the banking institution. A copy of this form will also serve as authorization.

Borrower: _____ Date: _____

Borrower: _____ Date: _____