



REAL-ESTATE PROBLEM SOLVER
MAKING TRANSACTIONS SIMPLE

PRIVATE LOAN APPLCATION

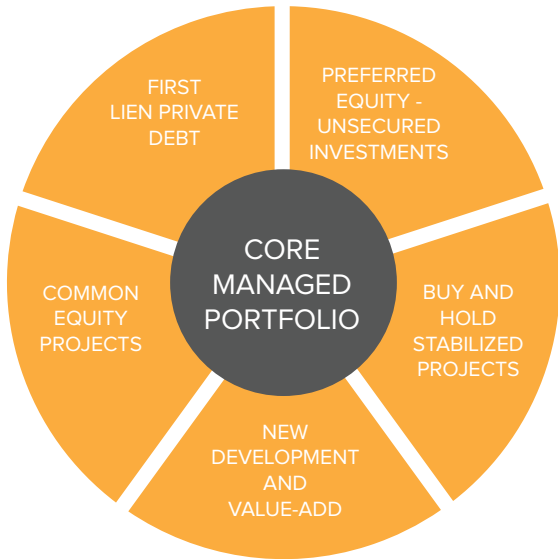
Real Estate Problem Solver
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Direct Private Mortgage Lenders

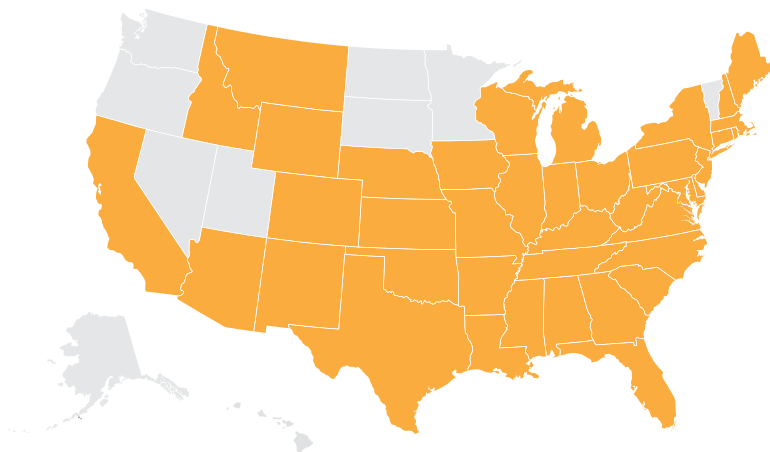
— Fix & Flip — Cash-Out Refinance — New Construction — Commercial



- Up to 90% LTV
- Up to 70% ARV
- Nationwide
- Quick Closings
- Up to 24 Month Terms
- Rates Starting at 6.95%
- REO/Short Sale Savvy
- 650 Minimum Credit Score
- Foreclosure Auctions
- 1-4 Family Residential
- Mixed-Use & Commercial Properties
- Bridge Loans
- Speculator Friendly
- Non-Owner Occupied Properties
- No Debt Service Coverage

Lending Criteria	Residential (1-4 Family)	Multi-Family & Mixed Use
Max Loan-To-Value Ratio	Up To 90% (Purchase), 75% (Refinance)	80% (Purchase), 70% (Refinance)
Construction Financing	Up to 100%	Up to 100%
Minimum Rates	6.95%	6.95%
Pre-Pay	3 Months	3-6 Months
Loan Term	Up To 24 Months	Up to 24 Months
Minimum Loan Amount	\$150,000 - \$5,000,000	\$250,000 - \$5,000,000

*Exceptions may be granted on a deal by deal basis.



- Alabama
- Arizona
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- Florida
- Georgia
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Mississippi
- Missouri
- Montana
- Nebraska
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina
- Ohio
- Oklahoma
- Pennsylvania
- Rhode Island
- South Carolina
- Tennessee
- Texas
- Virginia
- West Virginia
- Wisconsin
- Wyoming

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Transaction Information

Are you a U.S. citizen? Y N If No, what is your country of origin?:

Transaction Type: Purchase Refinance (CEMA) Refinance (Straight REFI)

Loan Purpose: Ground Up Rehab Cash-out Bridge Buyout

Lien Position: First Lien

If Purchase, What is Your Purchase Price?:

If Refi, Original Purchase Price: If Refi, Original Purchase Date:

Construction Budget:

Loan Request No. 1: (1st Lien)

Loan Request No. 2: (2nd Lien - construction)

Loan Term Request: 12 Months 24 Months Rental Program 3 Arm 5 Arm 7 Arm 10 Arm

“As is” Value: Final Value:

Desired Funding Date:

Is this a T.O.E.? Y N If Yes, what is the T.O.E. date?:

Is this a short sale/foreclosure/REO? Y N

Is there an assignment, flip, or sale of membership Units? Y N

If so, what is the amount?

Has an LLC for this transaction already been established? Y N

If yes, what is the entity name?

If this is a Refi, is your existing mortgage current? Y N

If this is a Refi, is title an entity? Y N

If this is a Refi, what is the existing debt?

Property Information

Address: City: State: County: Zip:

Asset Type:

Single Family Residential Commercial Mixed-Use Multi-Family Condo Other

___ Commercial Units ___ Commercial Units ___ Multi-family Units

___ Residential Units

Development Phase:

Full Renovation Repositioning Conversion Ground Up Construction Leasing

Occupancy:

Vacant Partially Occupied Fully Occupied Land

___ Acres

Investment Summary: (Please explain what you plan to do with the loan amount and the property)

.....

Exit Strategy: (Please explain the long term plan for this project and the paying off of the loan)

Sell Refinance



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Guarantor's Information

Borrower Name: Entity Name:.....
Address: City: State:..... Zip:.....
Phone: Fax:.....
*Approximate Credit Score: Email:

Are you a foreign national without a social security number? Y N
Have you ever been convicted of a felony? Y N
Are you currently in any lawsuits? Y N
Have you ever been prosecuted for SEC violations? Y N
Have you ever filed a bankruptcy? Y N
Have you ever defaulted on a loan? Y N
Do you have any outstanding judgments? Y N

Broker Information

Are you a licensed broker? Y N Broker Points:
Brokerage Firm: Agent Name:
Address: City: State: Zip:
Email: Phone:

How did you hear about us?

Advertisement Scotsman Guide Connected Investors Borrower Referral
 Search Engine Social Media Other _____ Representative _____

Borrower Track Record

Are you a repeat borrower? Y N
What is the most recent project you closed with us? (Please give the address and project type):
.....
How many years have you actively invested in real estate?
.....
How many transactions has the borrower been involved with and how recent?
.....
What is the total dollar (\$) amount of the transactions?
 <500K 500K - 2 MM 2MM+

Disclosure

This transaction requires your purchasing title insurance. Our term sheet names our preferred vendor title insurance agents, including our affiliate Atlantis National Services, Inc. (Atlantis). New York insurance law requires the following disclosures with referrals between affiliates:

- 1.We do not require using Atlantis. You may comparison shop for the best title services and rates.
- 2.We and Atlantis have some common ownership and management.
- 3.We receive no financial or other benefit from this referral, from Atlantis or anyone else.
- 4.We neither receive compensation or other value related to the amount of title business we refer to Atlantis, nor are required to refer Atlantis a specified title business volume.
- 5.We receive no payment or other compensation that violate Insurance Law §§2324 or 6409 or RESPA.
- 6.Any benefit we receive from this referral is indirect and relates solely to our common ownership.
- 7. Atlantis generates non-affiliated business from multiple sources in over 30 states.

By signing below, you are waiving your right to receive copies of Appraisal Reports developed in connection with your loan application promptly upon completion and at least 3 business days prior to the closing of your loan, and instead agree to receive those copies no later than at the time of loan closing, if your loan closes, or within 30 days after Lender determines that the loan will not close. Do not sign this document if you do not agree to the waiver.

Borrower Signature X: