

## Investment Property Application

BROKER LOAN OFFICER INFORMATION			
Company Name:			
Loan Officer:		Processor:	
Email:		Email:	
Phone:		Phone:	

BORROWER / GUARANTOR INFORMATION (if LLC or Corp., please list and provide all Members or Officers as Guarantors)					
Type of Credit:	Individual	Joint	# Bor.		
Each borrower intends to apply for joint credit:	Initials:	_____		_____	
Citizenship:	US Citizen	Permanent Resident Alien	Non-Permanent Resident Alien		
Borrower/Guarantor:			DOB:		SSN:
Street Address:			Own/Rent:		# Years:
City/State/Zip:			Email:		
Phone Number:					
Current Employer:			Employer Phone Number:		
Borrower/Guarantor:			DOB:		SSN:
Street Address:			Own/Rent:		# Years:
City/State:			Email:		
Phone Number:					
Current Employer:			Employer Phone Number:		

SUBJECT PROPERTY						
Street Address:				Unit:		
City:				State:	ZIP:	
Type:	SFR	PUD	2-4 UNIT	Condo		
Occupancy:	Owner Occupied		Non-Owner Occupied			
Purpose:	Purchase	Purchase Price:				
	R/T Refinance	Original Cost:		Est. Value:		
	C/O Refinance	Original Cost:		Est. Value:		
Refi: 1 <sup>st</sup> Lien Holder			Loan Balance:	Loan #:		
Refi: 2 <sup>nd</sup> Lien Holder			Loan Balance:	Loan #:		
Refi: Date Purchased						
Currently Leased:	Yes	No	If Yes, Mo. Rent:		Lease Exp.	
Monthly Expenses:	Taxes:			Haz. Ins.:	Flood:	
	HOA Dues:			Other:		



LOAN INFORMATION							
Loan Amount:		Rate:					
Product:	30 YR Fixed	5/6 ARM	7/6 ARM	40YR I/O	30YR I/O	5/6 I/O	7/6 I/O
Foreign National:	None	12-M	24-M	36-M	48-M	60-M	
Prepay	Yes	No					

ASSET INFORMATION			
Cash Deposit for purchase held by:		Amount:	
Name of Bank, S&L, or Credit Union		Account #:	
Address			
Cash Deposit for purchase held by:		Amount:	
Name of Bank, S&L, or Credit Union		Account #:	
Address			
Other: Please Describe			

DECLARATIONS		
If you answer "YES" to any questions A – F, please use continuation sheet for explanations		
A) Do you intend to occupy the property?	No	Yes
B) How many properties do you currently own?		
C) If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	No	Yes
D) Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	No	Yes
E) Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	No	Yes
F) Are there any outstanding judgements and/or liens against you?	No	Yes
G) Are you a party to a lawsuit in which you potentially have any personal financial liability?	No	Yes
H) Have you conveyed title to any property in lieu of foreclosure in the past 3 years?	No	Yes
I) Within the past 3 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	No	Yes
J) Have you had property foreclosed upon in the last 3 years?	No	Yes
K) Have you declared bankruptcy within the past 3 years? If YES, identify the type(s) of bankruptcy:	No	Yes
Chapter 7    Chapter 11    Chapter 12    Chapter 13		



SCHEDULE of REAL ESTATE OWNED					
Property Address:					
Type:	SFR	PUD	2-4 UNIT	Condo	
Occupancy:	Owner Occupied		Non-Owner Occupied		
Lien Holder/Acct. #:					
Present Market Value:		Amount of Mortgages/Liens:			Mtg. Payment:
Gross Rental Income:		Net Rental Income:			Taxes/Ins./Misc.
Property Address:					
Type:	SFR	PUD	2-4 UNIT	Condo	
Occupancy:	Owner Occupied		Non-Owner Occupied		
Lien Holder/Acct. #:					
Present Market Value:		Amount of Mortgages/Liens:			Mtg. Payment:
Gross Rental Income:		Net Rental Income:			Taxes/Ins./Misc.
Property Address:					
Type:	SFR	PUD	2-4 UNIT	Condo	
Occupancy:	Owner Occupied		Non-Owner Occupied		
Lien Holder/Acct. #:					
Present Market Value:		Amount of Mortgages/Liens:			Mtg. Payment:
Gross Rental Income:		Net Rental Income:			Taxes/Ins./Misc.
Property Address:					
Type:	SFR	PUD	2-4 UNIT	Condo	
Occupancy:	Owner Occupied		Non-Owner Occupied		
Lien Holder/Acct. #:					
Present Market Value:		Amount of Mortgages/Liens:			Mtg. Payment:
Gross Rental Income:		Net Rental Income:			Taxes/Ins./Misc.

(If additional properties are owned, use continuation sheet)



**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 intention 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 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) for Purchase Transactions: the terms and conditions of any real estate contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction; (3) the loan requested pursuant to this application (the “Loan”) will be secured by mortgage or deed of trust on the property described in this application; (4) the property will not be used for any illegal or prohibited purpose or use; (5) all statements made in this application are made for the purpose of obtaining a business purpose mortgage loan; (6) the property will be occupied as indicated in this application; (7) 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; (8) 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 information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (9) 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 I may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (10) ownership of the loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (11) any appraisal or value of the property obtained by the Lender is for use by the lender and Other Loan Participants. 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 (12) 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. By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the following actions, for as long as they have an interest in my loan or its servicing: (a) process and underwrite my loan; (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application; (c) inform credit and investment decisions by the Lender and Other Loan Participants; (d) perform audit, quality control, and legal compliance analysis and reviews; (e) perform analysis and modeling for risk assessments; (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and (g) other actions permissible under applicable law.

_____	_____	_____	_____
Borrower / Guarantor Signature	Date	Borrower / Guarantor Signature	Date
_____	_____	_____	_____
Borrower / Guarantor Signature	Date	Borrower / Guarantor Signature	Date



**Demographics:**

**The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**DEMOGRAPHICS**

**Ethnicity:** *Check one or more*

- Hispanic or Latino
  - Mexican      Puerto Rican      Cuban
  - Other Hispanic or Latino – *Print Origin:*
  - For Example: Argentinean, Colombian, Dominican, Nicaraguan Salvadoran, Spaniard, and so on.*
- Not Hispanic or Latino
- I do not wish to provide this information

**Sex:**

- Female
- Male
- I do not wish to provide this information

**Race:** *Check one or more*

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:*
- Asian:
  - Asian Indian      Chinese      Filipino
  - Japanese      Korean      Vietnamese
  - Other Asian – *Print Race:*
  - For Example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*
- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian      Guamanian or Chamorro
  - Samoan
  - Other Pacific Islander – *Print race*
  - For example: Fijian, Tongan, and so on.*
- White
- I do not wish to provide this information

\_\_\_\_\_  
Broker Loan Officer Name & NMLS (if applicable)

\_\_\_\_\_  
Broker Loan Officer Signature      Date

\_\_\_\_\_  
Broker Entity Name & NMLS (if applicable)

\_\_\_\_\_  
Broker Entity Address

