



**EXCLUSIVE**  
**100% Combined Loan to Value**  
**FUNDING PROGRAM**  
**Commercial Real Estate**

v 2.5

EZ Financial Group, LLC  
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## **Requirements for the 100 % Combined Loan to Value Program**

### **Funding \$100,000 - \$5,000,000\*\***

- \* All Property Types Considered**
- \* Interest Only Option**
- \* Fast 3 Weeks**
- \* NO Use of Funds Restriction**
- \* NO Money Down**
- \* NO Credit Requirements**
- \* NO Income Verification**
- \* No Tax Returns**
- \* No Bank Qualifications**
- \* Stated Income OK**
- \* Bankruptcy OK**
- \* Foreclosure Bailouts available**

(\*\*Higher loan amounts on a case by case basis)

### **Out of Pocket Expenses**

- Acceptance Fee upon acceptance of the LOI.
- **\$450 to \$995** (Paid by Borrower or Seller Negotiable)
- **Appraisal Fee** – We use National Appraisal Companies (Paid by Borrower or Seller Negotiable)
- **Title Fee** – We use National Title Companies (Paid by Borrower or Seller Negotiable)

May be presented to ANY REIA group, Real Estate Offices, Real Estate Investors, etc.

# SECURED LOAN APPLICATION & EXECUTIVE SUMMARY

## About Your Application

Along with this signed application please provide:

1. Property Photos (Interior and Exterior)
2. Property Appraisals or BPO (if available)

## LOAN REQUEST & PROPERTY INFORMATION

Loan Request \$ _____	Term Request _____	Purpose of Loan:	
<i>Subject Property</i> Address _____	City _____	State _____	ZIP _____
Number of Units _____	Year Built _____	Property Type:	
Current Market Value \$ _____	Purchase Price \$ _____	Date Purchased _____	

Other Debt to be Paid Off (Please explain)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Project Summary and Special Issues, Problems, Needs and/or Deadlines:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Exit Strategy:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Have you had a property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

YES  NO

Do you intend to use this as your primary residence?

YES  NO

**BORROWER** *(Complete for each owner and/or spouse)*

First Name	Middle Name	Last Name	
Email		Mobile Phone	Home Phone
Address	City	State	ZIP
SS#	Date of Birth		

Are you a US Citizen?

YES  NO

Are you a permanent resident alien?

YES  NO

Are there any outstanding judgments against you?

YES  NO

Have you been declared bankrupt in the past 7 years?

YES  NO If yes, when? \_\_\_\_\_

If yes to any of the following, attach explanation.

Are you a party to a lawsuit?

YES  NO

Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment?

YES  NO

Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, or bond or loan guarantee?

YES  NO

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First Name	Middle Name	Last Name	
Email		Mobile Phone	Home Phone
Address	City	State	ZIP
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YES  NO

Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, or bond or loan guarantee?

YES  NO

# PERSONAL FINANCIAL STATEMENT

## Assets

Cash on Hand & in Banks: Personal	\$
Savings Accounts	\$
IRA or Other	\$
Accounts & Notes Receivable	\$
Life Insurance - Cash Surrender Value	\$
Stocks & Bonds	\$
Real Estate	\$
Automobiles	\$
Other Personal Property	\$
Other Assets	\$

## Liabilities

Accounts Payable	\$
Notes Payable to Banks & Others	\$
Installment Account (Auto)	\$
Installment Account (Other)	\$
Loan(s) Against Life Insurance	\$
Mortgages on Real Estate	\$
Unpaid Taxes	\$
Other Liabilities	\$
<b>Total Liabilities</b>	<b>\$</b>
<b>Total Assets</b>	<b>\$</b>
<b>Net Worth</b>	<b>\$</b>

## Source of Income

Salary	\$
Net Investment Income	\$
Real Estate Income	\$
Other income (Describe)	\$

## Contingent Liabilities

As Endorser or Co-Maker	\$
Legal Claims & Judgments	\$
Provision for Federal Income Tax	\$
Other Special Debt	\$

## Real Estate Owned. (List each parcel separately. Attach additional sheets as needed)

	Property A	Property B	Property C
Type of Property			
Address			
Original Cost			
Estimated Current Value			
Present Mortgage Balance			
Other Liens			
Mortgage Status			
Monthly/Yearly Payment			
Annual Revenue			
Date Purchased			

I/We hereby apply for the loan or credit described in this application on behalf of the applicant business. I/We certify that I/we made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lendterra, Inc is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by the Lendterra, Inc for that purpose. Lendterra, Inc may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lendterra, Inc receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lendterra, Inc, but also to any insurer of the loan and to any investor to whom Lendterra, Inc may sell all or any part of the loan. I/We further authorize Lendterra, Inc to provide any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

Borrower 1 Name \_\_\_\_\_

Referred By \_\_\_\_\_

Signature & Date \_\_\_\_\_

Borrower 1 Name \_\_\_\_\_