

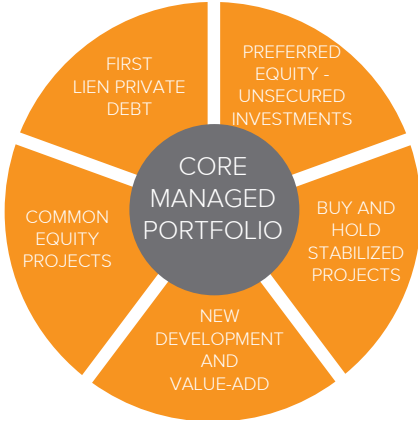


**EXCLUSIVE**  
**125% FUNDING PROGRAM**  
**Buy-Fix-&-Flip**  
**Buy-Fix-&-Hold**  
**Commercial Real Estate**

v2.4

## Direct Private Mortgage Lenders

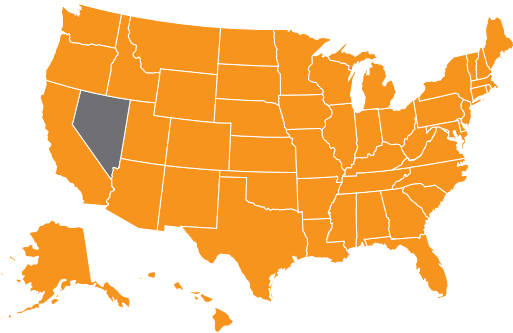
— Fix & Flip — Cash-Out Refinance — New Construction — Commercial



- 90% LTV
- 70% ARV
- Nationwide (Except NV)
- Quick Closings
- 12 Month IO Terms
- Rates Starting at 10%
- 1-4 Family Residential
- REO/Short Sale Savvy
- 600 Minimum Credit Score
- Ground-up Construction
- No DTI Requirement
- Foreclosure Auctions
- Bank REO's/Short Sales
- 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	90% (Purchase), 70-75% (Refinance)	75% (Purchase), 70-75% (Refinance)
Minimum Credit Score	600	650+*
Minimum Rates	10%	11%
Pre-Pay	N/A	3-6 Months
Loan Term	12 Months	12-24 Months
Minimum Loan Amount	\$75,000 - \$5,000,000	\$200,000 - \$5,000,000

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



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

### Section 1: Loan Overview

Borrower Name: _____		Entity Name: _____	
Loan Amount (90%): _____	Loan Term: _____	Loan Purpose: _____	
Exit Strategy:    Sell    Refinance <b>Credit Score 600+?</b>	Current Credit Score: _____		
Investment Summary: (Please explain what you plan to do): _____			

### Section 2: Property

Street Address: _____	Purchase Price: _____
City: _____	Earnest Money Deposit: _____
State: _____ Zip Code: _____	Current "As-Is" Value: _____
County: _____	Renovation Budget: _____
# of Units: _____	After Repair Value (ARV): _____
Property Type: _____	<b>Estimated Close Date:</b> _____

- Is this a distress sale (foreclosure, short sale, auction)?  Yes     No
- Is there a contract assignment or situation where seller is not holding title?  Yes     No
- Will this property be occupied at any time by any owner or guarantor?  Yes     No
- Are there any lawsuits outstanding against this property?  Yes     No
- Is this property subject to any default or foreclosure proceedings?  Yes     No
- Are there any known environmental issues?  Yes     No

### Section 3: Renovation and Construction

Construction Budget: _____	Months to Complete: _____
Number of prior projects by borrower: _____	Number of draw requests expected: _____

- Will a licensed GC be used?  Yes     No
- Is a building permit required?  Yes     No
- Is the usage of the property changing?  Yes     No
- Are any additions being made?  Yes     No
- Do you have approved plans?  Yes     No

### Guarantor(s) Information

Guarantor 1		Guarantor 2	
Full Name:	_____	Full Name:	_____
Ownership %:	_____	Ownership %:	_____
SSN:	_____	SSN:	_____
Drivers License #:	_____	Drivers License #:	_____
Date of Birth:	_____	Date of Birth:	_____
Home Address:	_____	Home Address:	_____
Own or Rent?	_____	Own or Rent?	_____
Phone:	_____	Phone:	_____
Email:	_____	Email:	_____
Liquid Assets (\$):	_____	Liquid Assets (\$):	_____

List most recent completed transactions (preferably the last 3 years) - Attach additional pages if needed

Property Address	Property Type	Purchase Date	Sell Date	Acquisition Cost	Rehab Cost	Financing Source	Sale Price	Net Profit

### Declarations

1. Have you, the borrowing entity or any entity in which you are the principal:
  - a. Been named as a defendant in any litigation?  Yes  No
  - b. Had a property foreclosed upon or given title or deed in lieu thereof in the past ten years?  Yes  No
  - c. Presently delinquent or in default on any loan, financial obligation, bond or loan guarantee?  Yes  No
  - e. Filed for bankruptcy in the past ten years?  Yes  No
  - f. Have any current outstanding judgements or lawsuits against you?  Yes  No
  - g. Have any tax returns currently being contested?  Yes  No
2. Have you been convicted of, or plead guilty, to a criminal offense?  Yes  No
3. Are you aware of any potential litigation involving the borrowing entity or the collateral property?  Yes  No
4. Are you a U.S. Citizen or Permanent Resident Alien?
  U.S. Citizen  Permanent Resident Alien

## Disclosures and Acknowledgements

It's a crime to knowingly falsify information on this application. Each of the undersigned specifically represents to Revolver Finance, LLC and to Revolvers's potential agents, affiliates, subsidiaries, brokers, processors, attorneys, insurers, servicers, successors & assigns & agrees & acknowledges that: (1) the information provided in this application & its associated addenda is true & correct as of the date set forth opposite my signature & 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 or its addenda, &/or in criminal penalties including, but not limited to, fine or imprisonment or both under 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 collateral 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 collateral property will be used for the purposes indicated in this application; (6) Revolver, its servicers, successors or assigns may retain the original &/or an electronic record of this application, whether or not the loan is approved; (7) Revolver & its agents, brokers, insurers, servicers, successors, & assigns may continuously rely on the information contained in this application, & I am obligated to amend &/or supplement the information provided in this application if any of the material facts 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, Revolver, its servicers, successors or assigns may, in addition to any other rights & remedies that it may have relating to such delinquency, report my name & account information to one or more consumer reporting agencies; (9) ownership of the Loan &/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Revolver 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; & (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal &/or state laws, or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable & valid as if a paper version of this application were delivered containing my original written signature.

### Authorization to Obtain and Release Information

**The undersigned hereby understands and consents that, during the review of this loan request, Revolver Finance, LLC and/or its subsidiaries, affiliates and assigns will conduct due diligence and/or background investigations on the individuals listed in this application. By signing below, the undersigned expressly authorizes Revolver to gather financial, credit, background, reference, and other information for the purposes of reviewing this loan request.** Additionally, the undersigned authorizes Revolver to share such information with affiliates or third parties as a matter of course during the due diligence process. In connection with any such due diligence, Revolver is authorized to disclose to affiliates and/or third parties any and all documents and information necessary to complete its investigations. Other than for the necessary business purposes of Revolver, all personal and/or non-public information of the undersigned will be treated by Revolver as strictly confidential and will not be shared with third parties.

### Credit Report Authorization

I hereby authorize Revolver Finance, LLC and/or its subsidiaries, affiliates and assigns to obtain a copy of my credit report from a credit reporting agency of Revolver's choice. I understand that Revolver intends to use the credit report to determine whether to extend credit to me and, if so, upon what terms. I understand that an inquiry will appear on my credit report as a result of this action. I authorize the credit reporting agency to use a copy of this form to request and obtain any information deemed necessary to complete my credit report and further authorize Revolver and all third parties to provide requested information to the credit reporting agency in the fulfillment of this loan application request.

### Business Purpose Affidavit

The undersigned hereby specifically represent to Revolver that (1) no owner or guarantor will occupy this property as a residence and (2) this loan will be used primarily for business and commercial purposes and not for personal or consumer use.

### Notice of Prohibition Against Discrimination

The Federal Equal Credit Opportunity Act prohibits lenders from discriminating against loan applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the legal capacity to enter into a binding contract); or because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this Lender is the Federal Trade Commission, 225 Peachtree Street NE, Atlanta, GA 30303, 877-FTC-HELP, <http://www.ftc.gov/about-ftc/bureaus-offices/regional-offices/southeast-region>.

### Notice of Right to Receive Appraisal Report

You have the right to receive a copy of any appraisal report obtained in connection with this application. If you would like to receive a copy, please write to us at PO Box 770040, Winter Garden, FL 34777. We must hear from you no later than 90 days after the date that we notify you of the action taken on your application or that you withdraw your application. In your letter, please provide your name and mailing address, as well as the address of the property on which the appraisal was performed. If you have not previously paid for the cost of the appraisal, you will be required to do so before your request is fulfilled. Please note that any appraisal we obtain in connection with this application will be solely for the purpose of assisting us in determining whether to extend credit secured by the appraised property and, if so, upon what terms. Depending upon the amount and the nature of the loan requested among other factors, the appraisal may be conducted by a certified appraiser, a licensed appraiser, or someone who is neither licensed nor certified. The person performing the appraisal may be a Lendtuit employee or an independent contractor. The appraisal report should not be relied upon by you or anyone else to determine the value, description, or condition of the property. If you wish to obtain professional assistance in determining those matters, you should retain your own appraiser or other advisor.

#### Guarantor 1

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

#### Guarantor 2

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

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

## Documents To Submit *with* Your Application

Please submit each document as a separate .pdf file and rename to match the items below.

- This Application completed in full, signed and dated
- *Renovation Budget* Excel spreadsheet and must have *Scope of Work* tab completely filled out with breakout of labor and materials.
- *Purchase Contract* (If applicable and all pages **MUST** be legible)
- *Experience Sheet* (If *Completed Transactions* list requires more than the four lines provided)
- Photo ID (Can be a photo from a smart phone)

## Documents To Submit *after* Applying

Please submit each document as a separate .pdf file and rename to match the items below.

### Company Documents (The Buying or Refinancing Entity)

1. BIZ - Previous years business tax return (Personal also accepted)
2. BIZ - Articles, ALL pages
3. BIZ - *Operating Agreement* or *By-Laws*, ALL pages, and must be **SIGNED**.
4. BIZ - *EIN* - Copy of original letter sent from the IRS
5. BIZ - *Certificate of Good Standing*

### Assets

1. Two consecutive months or quarters of most recent statements for ALL asset accounts used to verify funds, ALL pages
2. For all accounts **NOT** in the personal name and showing a business names, **MUST** provide articles and operating agreement or bylaws to show ownership and authority

### Property

3. Title and closing agent full contact info including name, phone, **AND** email address
4. For refinance, closing statement from **PURCHASE** of property
5. For refinance, Deed from **PURCHASE** of property
6. Appraisal ordered through national vendor - payment link will be emailed to client

### Experience

1. Show ownership interest in all entities that were used for any previous flips and those listed as experience
2. Closing statement for **PURCHASE** of any property listed as experience
3. Closing statement for **SALE** of any property listed as experience