

# LOAN APPLICATION

## I BORROWER AND SHAREHOLDER INFORMATION

<b>Borrower Legal Entity Name</b> <i>(Do not use a DBA, Trade, or Fictitious name)</i>	<b>Other Members/Shareholders owning more than 20% of entity?</b> <i>(Short application and background check required)</i>
<b>EIN</b>	
<b>Guarantor Name(s)</b> <i>(Include percentage ownership in borrowing entity)</i>	

## II PROPERTY INFORMATION AND PURPOSE OF LOAN

<b>Subject Property Address</b>	<b>City</b>	<b>State</b>	<b>ZIP</b>	<b>Loan Amount (\$)</b>
<b>Purpose of Loan:</b> <input type="checkbox"/> Refinance <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance, Cash Out <input type="checkbox"/> Purchase Ground-Up <input type="checkbox"/> Refinance & Renovation <input type="checkbox"/> Purchase & Renovation <input type="checkbox"/> Refi Ground-Up <input type="checkbox"/> Rental Loan		<b>Property Type:</b> <input type="checkbox"/> SFR (Single Family Residence) <input type="checkbox"/> Mixed Use <input type="checkbox"/> 2 - 4 Units <input type="checkbox"/> Commercial <input type="checkbox"/> Condominium <input type="checkbox"/> Multi-Family		
<b>▼ Complete this section if this is a Purchase Loan ▼</b>				
<b>Anticipated Closing Date</b> <i>(mm/dd/yyyy)</i>	<b>Purchase Price (\$)</b>	<b>Down Payment (\$)</b>	<b>Earnest Money Deposit (\$)</b>	
<b>As-is Value (\$)</b>	<b>Expected ARV (\$)</b> <i>(If applicable)</i>	<b>Renovation Budget (\$)</b> <i>(If applicable)</i>	<b>Renovation Timeframe</b>	
<b>Describe Improvements to be completed</b> <i>(If applicable):</i>				
<b>▼ Complete this section if this is a Refinance Loan ▼</b>				
<b>Current Lender</b>	<b>Loan Maturity Date</b> <i>(mm/dd/yyyy)</i>	<b>Year Acquired</b>	<b>Original Purchase Price (\$)</b>	
<b>Existing Liens (\$)</b> <i>(Payoff amount)</i>	<b>As-is Value (\$)</b>	<b>Expected ARV (\$)</b> <i>(If applicable)</i>	<b>Renovation Budget (\$)</b> <i>(If applicable)</i>	<b>Renovation Timeframe</b>
<b>Describe Improvements</b> <i>(If applicable):</i> <input type="checkbox"/> completed <input type="checkbox"/> to be completed				

## III EXIT STRATEGY *(Please detail how you intend to pay back the loan)*

<b>Exit Strategy</b>	<b>Expected Timeline to Exit</b>
<b>Please expand on Exit Strategy</b> <i>(i.e., takeout lender, expected listing date, etc.)</i>	

**IV GUARANTOR INFORMATION** (If additional Guarantors, provide attachment or second application)

Guarantor					Co-Guarantor				
Guarantor's Name					Co-Guarantor's Name (If Spouse - otherwise separate application)				
Social Security #	DOB (mm/dd/yyyy)	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried* <small>*Includes Single, Divorced, or Widowed</small>			Social Security #	DOB (mm/dd/yyyy)	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried* <small>*Includes Single, Divorced, or Widowed</small>		
Home Phone	Mobile Phone	Credit Score			Home Phone	Mobile Phone	Credit Score		
Email					Email				
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent				Yrs. Living Here	Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent				Yrs. Living Here
City			State	ZIP	City			State	ZIP

**V ASSETS**

Bank Name	Account Holder Name	Account Type	Account Number	Current Balance
				\$
				\$
				\$
				\$
				\$
<b>Total Assets:</b>				<b>\$</b>

**VI SCHEDULE OF REAL ESTATE OWNED** (If additional properties are owned, provide attachment)

Property Address	Type of Property	Year Acq.	HOA Fees (Monthly)	Rehab in last 3 yrs?	Present Market Value	Property Tax (Annual)	Mortgage Balance	Property Insurance (Annual)	Owner on Title (Individual / LLC name)	Gross Rental Income
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
<b>Totals:</b>			<b>\$</b>		<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>		<b>\$</b>

**VII SCHEDULE OF REAL ESTATE SOLD** *(If additional properties have been sold, provide attachment)*

Property Address	Type of Property	Year Acq.	Year Sold	Original Purchase Price	Renovation Cost	Final Sale Price	Owner on Title (Individual / LLC name)
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	

**VIII PERSONAL DECLARATIONS**

If you answer "yes" to any questions 'a' through 'g,' please provide an explanation in the area below.	Guarantor		Co-Guar.	
	Yes	No	Yes	No
a. Do you, your borrowing entity, or any entity that you are a member of have any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you, your borrowing entity, or any entity that you are a member of been declared bankrupt within the past 4 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you, your borrowing entity or any entity that you are a member of had property foreclosed upon or given title or deed in lieu thereof in the last 4 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Have you, your borrowing entity or any entity that you are a member of been a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you, your borrowing entity or any entity that you are a member of, directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you, your borrowing entity or any entity that you are a member of presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Have you ever been charged with, or convicted of a felony?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**IX PROPERTY DECLARATIONS**

If you answer "Yes" to any questions 'j' through 'q,' please use continuation sheet for explanation.	Yes	No
j. Do you currently occupy, or do you intend to occupy, the subject property?	<input type="checkbox"/>	<input type="checkbox"/>
k. Have you ever occupied the subject property?	<input type="checkbox"/>	<input type="checkbox"/>
l. Is the subject property(ies) currently under construction?	<input type="checkbox"/>	<input type="checkbox"/>
m. Are there any known hazards or safety issues (mold, foundation, structural, etc.)? (NOTE: REMEDIATION COSTS MUST BE INCLUDED IN YOUR REHAB BUDGET)	<input type="checkbox"/>	<input type="checkbox"/>
n. Do you have a relationship or business affiliation with the seller, closing agent, or title agent that pre-dates this transaction?	<input type="checkbox"/>	<input type="checkbox"/>
o. Is the subject property being purchased from a wholesaler? (NOTE: ASSIGNMENT FEES CANNOT BE FINANCED)	<input type="checkbox"/>	<input type="checkbox"/>
p. Will any part of the down-payment be borrowed? (NOTE: SECONDARY LIENS ARE PROHIBITED. FUNDS PROVIDED BY EQUITY / JV PARTNERS ARE ALLOWED)	<input type="checkbox"/>	<input type="checkbox"/>
q. Is this transaction subject to short sale approval by the existing lender?	<input type="checkbox"/>	<input type="checkbox"/>

**X BORROWER BIO & EXPERIENCE**

**Please write a real estate focused bio below, or attach.**

**In what geographic areas do you have experience investing?**

**In what capacity have you been involved in real estate over the years? (Realtor, Contractor, Investor, etc.)**

1. How many investment properties have you rehabbed in the past 3 years?	
2. How many investment properties do you currently own as rental properties?	
3. How many Ground-Up projects have you completed in the past 3 years?	
4. How many investment properties have you purchased and rehabbed in your career?	
5. How many years have you been a real estate investor?	
6. Have you been a licensed contractor or real estate agent for the past 5 years?	
7. Company website address/link:	

**XI ACKNOWLEDGMENT AND AGREEMENT**

Each of the undersigned specifically represents to Orevi Capial LLC ("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 below 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; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property(ies) described in this application; (3) the property(ies) 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 non-owner occupied business purpose mortgage loan; (5) 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; (6) 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 facts that I have represented herein should change prior to closing of the Loan; (7) 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; (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as m ay be required by law; and (9) 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 (1) verify or reverify any information contained in this application or obtain any information or data relating to the Loan, including but not limited to consumer credit reports, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency, and (2) authorizes the owner of the Loan to release, furnish, provide, and exchange information related to the Loan, mortgage or information set forth herein to potential loan purchasers, and the Lender's online platform investors ("Authorized Third Parties").

**Guarantor**

**Co-Guarantor**

*If signing via DocuSign, or physically by hand, please sign & date the appropriate fields below:*

Guarantor Signature	Date	Co-Guarantor Signature	Date
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**GOVERNMENT NOTICES**

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 applicant has the legal capacity to enter into a binding contract); or because of or part of the applicants income derived 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, <https://www.ftc.gov/about-ftc/bureaus-offices/regional-offices/southeast-region>

**Right to Receive an Appraisal:**

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 Company Address. 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

**APPLICATION SUBMITTAL INSTRUCTIONS**

To submit via DocuSign, click the on-screen "FINISH" button

To submit via email (if signed offline or by hand), please send a saved or scanned copy to your Broker or Loan Officer