

THIS APPLICATION is designed to be completed by the Borrower and Co-Borrower(s), as applicable, by and through their authorized representative, as well as the Guarantor(s) in their individual capacity. This Application is subject to the Lender's Terms of use and at Lender's sole discretion which is subject to change. WIN's acceptance or receipt of this Application is not a loan commitment in any way.

I. LOAN PROPOSAL AND PROPERTY INFORMATION

Borrower Company Name

Subject Property Address
(street, city, state & ZIP)

No. of Units

Occupancy Status

Property Type

Residential: Single-Family
 Residential: 2-4 Units
 Residential: Condo
 Commercial: Multi-Family (5+ units) / Apt. Complex
 Commercial: Mixed-Use
 Commercial: Office
 Commercial: Other (please explain)

Current Market Value (As-Is)

Amount of Loan Request

Loan Term
(12 mos, 18 mos, 24 mos, 30yrs)

Purpose for the Loan Funds

Purchase
 Rehab
 Purchase & Rehab
 Refinance
 Bridge Loan
 Line of Credit
 Cash-Out
 New Construction
 Other (if other please explain)

Purchase Price

Purchase Date (mm/dd/yy)

Renovation Costs

Anticipated After Repair Value

Cash Reserves Available

Funds Available for this Project

Monthly Rent

Annual Property Taxes

Annual Insurance Premium

HOA Dues (If Applicable)

Project Summary

Exit Strategy

Target Closing Date

Reason for Target Closing Date

II. GUARANTOR INFORMATION

Guarantor		Co-Guarantor	
Full Legal Name (include Jr. or Sr. if applicable)		Full Legal Name (include Jr. or Sr. if applicable)	
DOB (mm/dd/yyyy)		DOB (mm/dd/yyyy)	
Social Security Number		Social Security Number	
Credit Score Range	<input type="checkbox"/> 350-549 <input type="checkbox"/> 550-579 <input type="checkbox"/> 580-619 <input type="checkbox"/> 620-639 <input type="checkbox"/> 640-679 <input type="checkbox"/> 680-719 <input type="checkbox"/> 720-850	Credit Score Range	<input type="checkbox"/> 350-549 <input type="checkbox"/> 550-579 <input type="checkbox"/> 580-619 <input type="checkbox"/> 620-639 <input type="checkbox"/> 640-679 <input type="checkbox"/> 680-719 <input type="checkbox"/> 720-850
Home Phone		Home Phone	
Office Phone		Office Phone	
Cell Phone		Cell Phone	
Email Address		Email Address	
Present Address (street, city, state, ZIP)		Present Address (street, city, state, ZIP)	
Mailing Address (if different)		Mailing Address (if different)	

III. EMPLOYMENT INFORMATION

Guarantor		Co-Guarantor	
Name & Address of Employer (or note if Self Employed)		Name & Address of Employer (or note if Self Employed)	

Business Phone

Business Phone

IV. REAL ESTATE OWNED

List all property owned

Borrower

Borrower's Affiliates, or Subsidiaries,
or Parent Companies

1 Address

Ownership

Mortgage Amount Owed

Present Market Value

Description

2 Address

Ownership

Mortgage Amount Owed

Present Market Value

Description

3 Address

Ownership

Mortgage Amount Owed

Present Market Value

Description

4 Address

Ownership

Mortgage Amount Owed

Present Market Value

Description

Attach additional pages as needed

V. DECLARATIONS

Answer **Yes** or **No**

Borrower

Gurantor

Co-Borrower

Co-Guarantor

Are there any outstanding judgments against you?

Have you been declared bankrupt in the past 7 years?

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

Are you a party to a lawsuit?

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

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

(If "Yes," please provide details on an attached sheet)

Are you a U.S. citizen?

Are you a permanent resident alien?

Do you intend to occupy the subject property?

VI. ACKNOWLEDGEMENT AND AGREEMENT

The Borrower (or Co-Borrowers) and Guarantor (or Co-Guarantors) – each of the undersigned – **represents to the Lender** (“Lender”) and to Lender’s actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) 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 (2) the loan requested pursuant to this application (the “Loan”) will be secured by a mortgage or deed of trust on the property or properties described in this application; (3) the 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 commercial mortgage loan; (5) the property will be occupied or not occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns are given my (our) consent to retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) 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 and agree 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; (8) I understand and acknowledge that, 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; (9) I understand and acknowledge that ownership of the Loan and/or administration or servicing of the Loan account may be transferred with such notice as may be required by law; (10) 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 pursuant to applicable law; and (11) I further represent, covenant, and warrant that the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information 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. Each of the undersigned acknowledges and agrees that Lender may assign, transfer or hypothecate this Loan opportunity to another lender or funding source and to that end, share the information in this application with other lenders and investors in furtherance of closing the requested Loan. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Each of the undersigned understands that by signing this application, hereby authorizes the Lender, or its assigns to conduct (1) a consumer credit report and verify other credit information, including past and present mortgage and landlord references; and (2) a background investigation report and verify both criminal and civil records. It is understood that a copy of this form will also serve as authorization by me allowing the Commercial Lender to conduct these checks. The information the Lender obtains is only to be used in conjunction with application for the Loan, or for the collection of an account on a closed loan.

I further understand that any expenses incurred by me or others in pursuit of this Loan, whether paid to Lender or a third party, is not refundable or reimbursable for any reason by Lender, including without limitation, appraisals, inspections, or any third-party review services. The closing of a Loan is subject to all applicable terms and conditions, and subject at all times to force majeure events.

Privacy Act Notice: This information is to be used by the Lender or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower’s Signature

Date signed

Co-Borrower’s Signature

Date signed

Guarantor’s Signature

Date signed

Co-Guarantor’s Signature

Date signed