

# IGI Commercial Investment Loan Application Checklist

Borrower's Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

Document	Received	N/A
<b>Required with loan application package:</b>		
Loan application		
Fully executed contract		
Deal Pro Forma		
Appraisal		
Contractor scope of work and estimate		
Contractor business license		
Contractor proof of insurance		
Contractor draw schedule		
Application fee/Project Review 2 Property Analyses (non-site visit). Project Valuation & SWOT Analyses Placement/Proposal/Packaging Fee Processing Fee Underwriting Fee Legal Fees Doc. Prep Fees	Single Project 85k-\$175k; Multi- Project \$85k-\$125k per location and industry. (Fees are subject to vary)	
All fees must be submitted with this application in certified funds or a bank wire, payable to Invest Global. All fees are non-refundable, non-transferable, and non-revocable. Please carefully review the criteria before submission of funds to the Broker. The fees listed vary per project & may change.		
Submit all documents directly to <a href="mailto:intake@investglobal.biz">intake@investglobal.biz</a>		
<b>Other Documents: (required)</b>		
Site inspection (may be required)		
Original listing document		
Other value-supporting information		
Photos		
Purchase Agreement & Market Analysis		
Earnest Money Deposited (canceled check/wire receipt)		
County approval for use (permit, licensing)	.	

<b>Required for settlement:</b>		
Note / Mortgage (we provide)		
Deed in lieu of foreclosure (we provide)		
Lenders Title Insurance (you request from settlement attorney)		
Builders Risk / Liability insurance (you provide)		
JV Partnership Agreement (we provide)		
Proof of Funds for closing (you provide) unless financed		

# COMMERCIAL INVESTMENT LOAN APPLICATION

## **Primary Applicants Contact Information**

Name \_\_\_\_\_

Cell Phone \_\_\_\_\_

Email \_\_\_\_\_

## **Project Name & Property Address**

Name \_\_\_\_\_

Cell Phone \_\_\_\_\_

Email \_\_\_\_\_

**Contact Person Name** \_\_\_\_\_ **Cell Phone** \_\_\_\_\_

## **Section I – Primary Applicant's Information**

### **1. Personal Information**

Full Legal Name \_\_\_\_\_

Any other name Applicant is known by \_\_\_\_\_

Date of Birth \_\_\_\_\_

Social Security Number \_\_\_\_\_

Home Phone \_\_\_\_\_

### **2 Personal References**

Current Residence is owned \_\_\_\_ / rental \_\_\_\_ Years at this residence \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

*If you have less than 5 years at your current residence, please provide the previous residence.*

Previous residence was owned \_\_\_\_ / rental \_\_\_\_ Years at this residence \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

*If the current residence is a rental, please provide the landlord with the following information:*

Name \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

### **3. Nearest Relative**

Name \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Cell Phone \_\_\_\_\_ Home Phone \_\_\_\_\_

Work Phone \_\_\_\_\_ Email \_\_\_\_\_

#### 4. Vehicle Information

Driver's License # \_\_\_\_\_ State: \_\_\_\_\_

Vehicle Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_

License Plate Number \_\_\_\_\_ State \_\_\_\_\_

Vehicle Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_

License Plate Number \_\_\_\_\_ State \_\_\_\_\_

#### 5. Professional Reference (2)

Name \_\_\_\_\_

Occupation \_\_\_\_\_

Years Known \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Occupation \_\_\_\_\_

Years Known \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

#### 6. Employment/ Income

Full-Time \_\_\_\_ Part-Time \_\_\_\_ Unemployed \_\_\_\_ Retired \_\_\_\_ Student \_\_\_\_

Occupation \_\_\_\_\_

Employer Name \_\_\_\_\_ Years employed \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Position \_\_\_\_\_ Department \_\_\_\_\_

Work Phone \_\_\_\_\_

Income \$ \_\_\_\_\_ per Month \_\_\_\_ Weekly \_\_\_\_ Bi-weekly \_\_\_\_

*If you have less than 5 years with a current employer, please provide the previous employer's information.*

Full-Time \_\_\_ Part-Time \_\_\_ Unemployed \_\_\_ Retired \_\_\_ Student \_\_\_

Occupation \_\_\_\_\_

Employer Name \_\_\_\_\_ Years employed \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Position \_\_\_\_\_ Department \_\_\_\_\_

Work Phone \_\_\_\_\_

Income \$ \_\_\_\_\_ per Month \_\_\_ Weekly \_\_\_ Bi-weekly \_\_\_

Other income \$ \_\_\_\_\_ per Month \_\_\_ Weekly \_\_\_ Bi-weekly \_\_\_

Source \_\_\_\_\_

Other income \$ \_\_\_\_\_ per Month \_\_\_ Weekly \_\_\_ Bi-weekly \_\_\_

Source \_\_\_\_\_

## 7. Assets

Cash \$ \_\_\_\_\_ Savings \$ \_\_\_\_\_

Checking \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

## 8. Expenditures (Monthly)

Mortgage(s) \$ \_\_\_\_\_

Rent(s) \$ \_\_\_\_\_

HOA fees \$ \_\_\_\_\_

Property taxes \$ \_\_\_\_\_

Homeowners insurance \$ \_\_\_\_\_

Other insurances \$ \_\_\_\_\_

Auto loans \$ \_\_\_\_\_

Auto expenses (gas, maint, etc) \$ \_\_\_\_\_

Credit cards \$ \_\_\_\_\_

Other loan \$ \_\_\_\_\_

Other loan \$ \_\_\_\_\_

Other loan \$ \_\_\_\_\_

Alimony/ child support \$ \_\_\_\_\_

Child/ dependent care \$ \_\_\_\_\_

Utilities (all services, elec, gas, water, tv, phone, etc) \$ \_\_\_\_\_

Medical \$-----  
Groceries, household \$-----  
Other expenses \$-----  
Other expenses \$-----  
Other expenses \$-----  
TOTAL Monthly Expenses \$-----

## 9. Owned Commercial Properties Information

Address-----  
Current Value \$----- Mortgage Balance \$-----  
Monthly Rent \$----- Percent of Ownership \_\_\_\_\_ %

Address-----  
Current Value \$----- Mortgage Balance \$-----  
Monthly Rent \$----- Percent of Ownership \_\_\_\_\_ %

Address-----  
Current Value \$----- Mortgage Balance \$-----  
Monthly Rent \$----- Percent of Ownership \_\_\_\_\_ %

*NOTE: If you own more than 3 rental properties, please total all and add as one property using "Portfolio" as the address. If you have various ownership percentages within the portfolio, please add that detail in the Notes section on page 10.*

10. How would you rate your credit? Poor \_\_\_ Fair \_\_\_ Good \_\_\_ Excellent \_\_\_
11. Are you currently late on ANY of your personal or business debt payment obligations?  
Yes \_\_\_ No \_\_\_
12. Are ANY of your personal or business financial obligations at risk of going delinquent?  
Yes \_\_\_ No \_\_\_
13. Do you have ANY personal or business judgments or liens? Yes \_\_\_ No \_\_\_
14. Are you now, or will you be, within the next 12 months, involved in ANY personal or business deals that will require an investment of funds? Yes \_\_\_ No \_\_\_
15. Have you filed for bankruptcy within the last 10 years? Yes \_\_\_ No \_\_\_
16. Do you have any Federal Tax Liens? Yes \_\_\_ No \_\_\_

If you answered yes to questions 10 -16, please provide details in the Notes section on page 10.

## Section II -Co-Applicant's Information

### 1. Personal Information

Full Legal Name \_\_\_\_\_  
Any other name Applicant is known by \_\_\_\_\_  
Date of Birth \_\_\_\_\_  
Social Security Number \_\_\_\_\_  
Home Phone \_\_\_\_\_

### 2. Personal Residence

Current Residence is owned \_\_\_\_ / rental \_\_\_\_ Years at this residence \_\_\_\_\_  
Street Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_

*If less than 5 years at current residence, please provide the previous residence.*

Previous residence was owned \_\_\_\_ / rental \_\_\_\_ Years at this residence \_\_\_\_\_  
Street Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_

*If the current residence is a rental, please provide the landlord with the following information:*

Name \_\_\_\_\_  
Street Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_

### 3. Nearest Relative

Name \_\_\_\_\_  
Street Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Cell Phone \_\_\_\_\_ Home Phone \_\_\_\_\_  
Work Phone \_\_\_\_\_ Email \_\_\_\_\_

### 4. Vehicle Information

Driver's License # \_\_\_\_\_ State: \_\_\_\_\_  
Vehicle Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_  
License Plate Number \_\_\_\_\_ State \_\_\_\_\_  
Vehicle Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_  
License Plate Number \_\_\_\_\_ State \_\_\_\_\_

## 5. Professional Reference (2 )

Name \_\_\_\_\_

Occupation \_\_\_\_\_

Years Known \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Occupation \_\_\_\_\_

Years Known \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

## 6. Employment / Income

Full-Time \_\_\_\_ Part-Time \_\_\_\_ Unemployed \_\_\_\_ Retired \_\_\_\_ Student \_\_\_\_

Occupation \_\_\_\_\_

Employer Name \_\_\_\_\_ Years employed \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Position \_\_\_\_\_ Department \_\_\_\_\_

Work Phone \_\_\_\_\_

Income \$ \_\_\_\_\_ per Month \_\_\_\_ Weekly \_\_\_\_ Bi-weekly \_\_\_\_

*If less than 5 years with current employer, please provide previous employer information.*

Full-Time \_\_\_\_ Part-Time \_\_\_\_ Unemployed \_\_\_\_ Retired \_\_\_\_ Student \_\_\_\_

Occupation \_\_\_\_\_

Employer Name \_\_\_\_\_ Years employed \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Position \_\_\_\_\_ Department \_\_\_\_\_

Work Phone \_\_\_\_\_

Income \$ \_\_\_\_\_ per Month \_\_\_\_ Weekly \_\_\_\_ Bi-weekly \_\_\_\_

Other income \$\_\_\_\_\_ per Month \_\_\_\_ Weekly \_\_\_\_ Bi-weekly \_\_\_\_  
Source\_\_\_\_\_

Other income \$\_\_\_\_\_ per Month \_\_\_\_ Weekly \_\_\_\_ Bi-weekly \_\_\_\_  
Source\_\_\_\_\_

### **7. Assets**

Cash \$\_\_\_\_\_  
Savings \$\_\_\_\_\_  
Checking \$\_\_\_\_\_  
401k \$\_\_\_\_\_  
Other \$\_\_\_\_\_  
Other \$\_\_\_\_\_

### **8. Expenses (monthly)**

Mortgage(s) \$\_\_\_\_\_  
Rent(s) \$\_\_\_\_\_  
HOA fees \$\_\_\_\_\_  
Property taxes \$\_\_\_\_\_  
Homeowners insurance \$\_\_\_\_\_  
Other insurances \$\_\_\_\_\_  
Auto loans \$\_\_\_\_\_  
Auto expenses (gas, maint, etc) \$\_\_\_\_\_  
Credit cards \$\_\_\_\_\_  
Other loan \$\_\_\_\_\_  
Other loan \$\_\_\_\_\_  
Other loan \$\_\_\_\_\_  
Alimony/ child support \$\_\_\_\_\_  
Child/ dependent care \$\_\_\_\_\_  
Utilities (all services, elec, gas, water, tv, phone, etc) \$\_\_\_\_\_  
Medical \$\_\_\_\_\_  
Groceries, household \$\_\_\_\_\_  
Other expenses \$\_\_\_\_\_  
Other expenses \$\_\_\_\_\_  
Other expenses \$\_\_\_\_\_  
TOTAL Monthly Expenses \$\_\_\_\_\_

## 9. Owned Rental Property Information

Address \_\_\_\_\_  
Current Value \$ \_\_\_\_\_ Mortgage Balance \$ \_\_\_\_\_  
Monthly Rent \$ \_\_\_\_\_ Percent of Ownership \_\_\_\_\_ %

Address \_\_\_\_\_  
Current Value \$ \_\_\_\_\_ Mortgage Balance \$ \_\_\_\_\_  
Monthly Rent \$ \_\_\_\_\_ Percent of Ownership \_\_\_\_\_ %

Address \_\_\_\_\_  
Current Value \$ \_\_\_\_\_ Mortgage Balance \$ \_\_\_\_\_  
Monthly Rent \$ \_\_\_\_\_ Percent of Ownership \_\_\_\_\_ %

**NOTE: If you own more than 3 rental properties, please total all and add as one property using "Portfolio" as the address. If you have various ownership percentages within the portfolio, please add that detail in the Notes section.**

10. How would you rate your credit? Poor \_\_\_ Fair \_\_\_ Good \_\_\_ Excellent \_\_\_
11. Are you currently late on ANY of your personal or business debt payment obligations?  
Yes \_\_\_ No \_\_\_
12. Are ANY of your personal or business financial obligations at risk of going delinquent?  
Yes \_\_\_ No \_\_\_
13. Do you have ANY personal or business judgments or liens? Yes \_\_\_ No \_\_\_
14. Are you now, or will you be, within the next 12 months, involved in ANY personal or business deals that will require an investment of funds? Yes \_\_\_ No \_\_\_
15. Have you filed for bankruptcy within the last 10 years? Yes \_\_\_ No \_\_\_
16. Do you have any Federal Tax Liens? Yes \_\_\_ No \_\_\_

**If you answered yes to any of questions 10 -16, please provide details in the Notes section.**

## Section III – Subject Investment Property and Project Information

Street address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Tax Parcel # property \_\_\_\_\_

Name or entity of Buyer \_\_\_\_\_

This Buyer's name that appears on the Contract \_\_\_ Note and Mortgage \_\_\_ Deed \_\_\_ (check all that apply)

Buyer street address: \_\_\_\_\_

Buyer SSN/ EIN \_\_\_\_\_

Contract Price \$ \_\_\_\_\_ Loan Request Amount \$ \_\_\_\_\_

After Repaired Value \$ \_\_\_\_\_ Repair Cost \$ \_\_\_\_\_

Total current liens/ mortgages/ back taxes against this property? \$ \_\_\_\_\_

Has a title search been ordered? \* \_\_\_\_\_

The requested loan duration is \_\_\_\_\_ months.

How will the funds be used? \_\_\_\_\_

\_\_\_\_\_

How long will the repairs/construction take to complete? \*\*\* \_\_\_\_\_

How much of your own money do you have to invest in this Real-estate? \$ \_\_\_\_\_

How much of your own money have you invested in this Real-estate? \$ \_\_\_\_\_

Will you be re-selling the property or refinancing it to repay this loan? Selling \_\_\_\_ Refinancing \_\_\_\_

If refinancing, do you have conditional approval for the refinance loan? Yes \_\_\_\_ No \_\_\_\_

**\*Loan cannot be made without a clear title. \*\*2 Appraisal will be needed for loan approval \*\*\*Contractors must be licensed, bonded, and insured, and all necessary permits must be issued.**

If re-selling, how much do you expect your final net sales price to be? \$ \_\_\_\_\_

If re-selling, how much is your expected profit? \$ \_\_\_\_\_

Has the contract for this property been signed by all sellers and buyers? Yes \_\_\_\_ No \_\_\_\_

When is the settlement date? \_\_\_\_\_

Is this a short sale? Yes \_\_\_\_ No \_\_\_\_ If so, has it received final bank approval? Yes \_\_\_\_ No \_\_\_\_

What was your deposit amount? \_\_\_\_\_

Est. the land value? Purchase Price? Is there Equity in the Land? Yes \_\_\_\_ No \_\_\_\_

Do you own the land?

## Project & Corporate Information

Do you own the rights to this project?

What is your plan to raise funds amount and by whom? (Grants/Loans etc.)

How much have you raised?

What shares are held by others? Equity: \_\_\_\_\_ Revenue: \_\_\_\_\_ (Attach Contracts)

Are you the Owner? Yes \_\_\_\_ No \_\_\_\_ Investor? Yes \_\_\_\_ No \_\_\_\_ Partner? Yes \_\_\_\_ No \_\_\_\_

Attach Is this a takeover, merger, or buyout? Yes \_\_\_\_ No \_\_\_\_

What is the break-even point?

How many Partners and Investors?

How many shares remain? What is your offering percentage for Investment?

What's your percentage of ownership?

Has the project/proposal been rejected or denied? Yes \_\_\_\_ No \_\_\_\_ What Company? \_\_\_\_\_

Why? \_\_\_\_\_ When? \_\_\_\_\_

Is the corporation and/or project incorporated and in good standing & have an Ein? Attach the SOS/IRS documents.

Have you ever defaulted on a commercial loan if so, when and why?

What is the link to the project website?

Does the Corporation have established credit? Yes \_\_\_\_ No \_\_\_\_ Attach credit report.

Do the owners have good credit? Attach the credit reports.

**WHAT IS THE COST OF THE PROJECT?**

Real estate	
Equipment & Furnishings	
Compliance	
Operations	
Marketing & Advertising	
Payroll	
Other	
Other	

How much of your own money do you have to invest in this Project \$ (attach Proof of funds)

How much of your own money have you invested in this Project? \$

(invention/creation/design/formulation, license, patterns, etc.) Attach a copy of each Investment Type (licenses, patterns, etc.) and Proof of Cost (bank instrument/statements) for each. Mark as Exhibits A-I

	INVESTMENT TYPE	COST
A		
B		
C		
D		
E		
F		
G		
H		
I		

Are you taking over the business/product? Yes \_\_\_ No \_\_\_ Attach the purchase agreement.

How much time have you invested? Attach your due diligence scope of work. Three recent references of each relative to your project What is the project, and how does it work? Mark as Exhibit J.

What is your Project Plan from funding to Operations How will you take this project from concept to profit? Be detailed.? (Attach the business plan) Mark as Exhibit K.

Are the material, equipment, and supplies assessable? Suppliers & Manufacturers Contracts (attach their cost breakdown) Mark as Exhibit L.

## Is the project Shovel or Project Ready?

Who are your top 5 competitors?

What are your key advantages over the competition? Your Niche.

What is your target market, and why? (Attach Market entry plan) Mark as Exhibit M. and Attach a copy of consumer contracts/letters of intent/industry/purchase orders. Mark as Exhibit N.

Note: Investment Loans in projects cannot be made without 2 Valuations & Analysis

Attach the Investment Proposal (land and real-estate funding is made separately from the Business Investment)  
Mark as Exhibit N.

## Notes / Summary of Proposed Deal / Summary of Industry Experience.

## BANK INFORMATION

Where do you bank? \_\_\_\_\_, How many signers are on the account? \_\_\_\_\_ Do you have access to swift customer messaging? Yes  No , Does the account restrict acceptance of wires? Yes  No  and What is the hold time for cross-border wires? \_\_\_\_\_ Attach the banks RWA to this effect?

Are there any corporate/project or personal lawsuits pending on the signers of the bank account/or the company/project? Yes        No

I hereby give IGI and its investors, brokers, processors, underwriters, agents, and professionals the right to process this application to obtain real-estate and commercial funding, including inquiring about my character, experience, and general reputation and requesting information from employers, landlords, banks, finance companies, tax returns, credit reporting agencies, criminal reporting agencies, government entities and/or similar sources.

I understand that Invest Global is a brokering and strategist agency that uses its platform to match owners, investors, and funders with Eco-Friendly real-estate commercial projects and investment opportunities. IGI & its professionals rely on the documents, statements, and information contained in this application. The statements and information contained herein are true and correct to the best of my\our knowledge and information. I understand that this application is made a part of a loan or Promissory Note if one is entered

**I understand this application is not a loan or investment approval nor a commitment to lend or invest.**

My signature gives permission to contact and gather information from any and all personal, employer, and business references which are listed or otherwise obtained, credit and criminal reporting agencies, from this point forward for future collection of debts and damages to Invest Global Inc., without regard to the length of time from the date on this application.

**Primary Applicant Signature**

**Print Name**

**Signature**

**Date**

**Co-Applicant Signature**

**Print Name**

**Signature**

**Date**