

APPLICANT QUESTIONNAIRE

Borrower

Co-Borrower

 Entity Name
 State of Registration
 Type
 Guarantor or Individual's Name
 Borrower Address
 Borrower Social Security Number
 Date of Birth
 Estimated FICO Score
 Marital Status
 Spouse's Name
 Phone Number
 Email
 Profession
 Current Employer
 Type of Business
 Monthly Employment Income
 Total Other Income
 Total Cash and Liquid Reserves

Declarations

Yes No

Yes No

Are there any outstanding judgements against you?
 Have you been declared bankrupt within 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 foreclosure, or judgement?
 Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?

Are you obligated to pay alimony, child support or separate maintenance?
 Is any part of the down payment borrowed?
 Are you a co-maker or endorser on a note?
 Are you a US citizen?
 Are you a permanent resident alien?
 Do you intend to occupy the property as your primary residence?

Have you had an ownership interest in a property in the last three years?
 What type of property did you own - principal residence (PR), second home (SH) or investment property (IP)?
 How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

Project

 Property Address
 Purchase Price
 Relation to the Seller
 Proposed Down Payment
 Renovation Budget
 Amount of Renovation Draws Requested
 Summary of Execution Strategy

 Name of General Contractor
 After Renovation Value
 How will you pay off the loan?

Real Estate Experience

Any applicable license type and number

Last 2 years (up to 5 properties) of Flips

Address	Project Status	Renovation Budget	Your Role in the Project
1)			
2)			
3)			
4)			
5)			

Schedule of Real Estate

Address	Present Market Value	Amount of Debt	Gross Monthly Rental Income
1)			
2)			
3)			
4)			
5)			

APPLICANT AUTHORIZATION

I/We have applied for a mortgage loan from **Easy Street Capital CA, LLC**.

In applying for the loan.

I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.

I/We understand and agree that **Easy Street Capital CA, LLC** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

I/We **Easy Street Capital CA, LLC** and/or affiliated brokerage to complete a credit and background check as part of the application for the loan.

I/We have agreed to use of electronic signatures as part of this transaction. This includes, but not limited to, letter of intent and preliminary disclosures.

DECLARATION OF NON-OWNER OCCUPANCY AND BUSINESS USE OF PROCEEDS

I ("Borrower") certify and represent to lender ("Originator") as follows:

I hereby declare that I have no intention of making the property (subject property listed in my loan application) my principal residence.

Additionally, I declare that I have no intention of utilizing the property as a second home and/or any surviving spouse or family member shall live in the property. I understand that this loan is a business purpose loan and not a household purpose loan. The loan proceeds are intended to be used and shall be used for business purpose only, not for personal use.

I represent that I understand the difference between consumer loan for personal purposes and a commercial loan for business purposes. I represent that this loan is not a consumer loan and therefore is not subject to any laws relating to consumer loans under any state or federal laws such as Truth in Lending Act (15 U.S.C. § 1601 *et seq.*), Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*), Gramm-Leach Bliley Act (15 U.S.C. §§ 6802-6809), Secure and Fair Enforcement Mortgage Licensing Act (12 U.S.C. § 5101 *et seq.*), and Homeowners Protection Act (12 U.S.C. § 4901 *et seq.*).

I realize the lender, broker, assignees and successors rely upon this information. I confirm I have read and understand this document. I declare under penalty of perjury the foregoing is true and correct.

ACKNOWLEDGEMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Right to Receive Copy of Appraisal. I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/We must send Lender written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, *et seq.* and liability for monetary damages to the Lender, its agents, successors or assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/We have made on this application.

Borrower's Signature

Date

Co-Borrower's Signature

Date

X

X