



**If residing at the present address for less than two years, complete the following:**

|  |                               |  |                |
|--|-------------------------------|--|----------------|
| Former Address: (street, city, state, zip) |                               | Former Address: (street, city, state, zip) |                |
| <input type="checkbox"/> Own               | <input type="checkbox"/> Rent | No. of Years:                              |                |
| <input type="checkbox"/> Own               | <input type="checkbox"/> Rent | No. of Years:                              |                |
| Phone Number:                              | Email Address:                | Phone Number:                              | Email Address: |

| Employment Status Borrower 1      |            |  |   | Employment Status Borrower 2 |            |                   |   |
|-----------------------------------|------------|--|---|------------------------------|------------|-------------------|---|
| <input type="checkbox"/> Employed |            | <input type="checkbox"/> Self-employed |   | Years on the Job:            |            |                   |   |
| <input type="checkbox"/> Employed |            | <input type="checkbox"/> Self-employed |   | Years on the Job:            |            |                   |   |
| Name of Employer:                 |            | Position/Title:                        |   | Name of Employer:            |            | Position/Title:   |   |
| Company Address:                  |            | Type of Business:                      |   | Company Address:             |            | Type of Business: |   |
| Net Worth:                        | Ownership: | Credit Score:                          | On Title?   | Net Worth:                   | Ownership: | Credit Score:     | On Title?   |
| \$                                | %          |  | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | \$                           | %          |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |

Please email back with up to 90 days old credit report (acceptable from any website)

**Annual Income and Combined Housing Expense Information**

| Borrower 1   |    | Borrower 2   |    |
|--|----|--|----|
| Combined Monthly Housing Expenses: \$<br><i>(for Primary Residence only)</i> |    | Combined Monthly Housing Expenses: \$<br><i>(for Primary Residence only)</i> |    |
| Total Monthly Housing:   | \$ | Total Monthly Housing:   | \$ |
| Net Annual Income  | \$ | Net Annual Income  | \$ |
| Total Income   | \$ | Total Income   | \$ |

**Assets and Liabilities**

| Borrower 1            |    | Borrower 1            |    |
|-----------------------|----|-----------------------|----|
| Total Assets:         | \$ | Total Assets:         | \$ |
| Total Liabilities:    | \$ | Total Liabilities:    | \$ |
| Total Cash Available: | \$ | Total Cash Available: | \$ |
| Net Worth:            | \$ | Net Worth:            | \$ |
| Liquidity:            |    | Liquidity:            |    |

## II. BUSINESS INFORMATION

| Borrower 1  |                            | Borrower 2  |                            |
|---|----------------------------|---|----------------------------|
| Business Name:  |                            | Business Name:  |                            |
| Address: <i>(City, State, Zip)</i>  |                            | Address: <i>(City, State, Zip)</i>  |                            |
| EIN:  | Year Business Established: | EIN:  | Year Business Established: |
| Type of Business/Operation:   | Entity Type:               | Type of Business/Operation:   | Entity Type:               |
| Will this business occupy the subject property?<br><input type="checkbox"/> Yes <input type="checkbox"/> No<br>If yes, how many sqft.:                      Percentage: % |                            | Will this business occupy the subject property?<br><input type="checkbox"/> Yes <input type="checkbox"/> No<br>If yes, how many sqft.:                      Percentage: % |                            |
| <b>Tax Year 1 20_____ Business Income</b><br>a. Annual Revenues:<br>b. Annual Expenses:<br><i>(Exclude depreciation)</i><br>Net Operating Income (A-B):                   |                            | <b>Tax Year 1 20_____ Business Income</b><br>a. Annual Revenues:<br>b. Annual Expenses:<br><i>(Exclude depreciation)</i><br>Net Operating Income (A-B):                   |                            |
| <b>Tax Year 2 20_____ Business Income</b><br>a. Annual Revenues:<br>b. Annual Expenses:<br><i>(Exclude depreciation)</i><br>Net Operating Income (A-B):                   |                            | <b>Tax Year 2 20_____ Business Income</b><br>a. Annual Revenues:<br>b. Annual Expenses:<br><i>(Exclude depreciation)</i><br>Net Operating Income (A-B):                   |                            |

## III. LOAN REQUEST

|  |  |   |  |
|--|--|---|--|
| Loan Purpose: <i>(select all that apply)</i><br><input type="checkbox"/> Purchase <input type="checkbox"/> Buy and Hold <i>(Airbnb)</i><br><input type="checkbox"/> Refinance <input type="checkbox"/> Buy and Hold <i>(rental)</i><br><input type="checkbox"/> Cash-out Refinance <input type="checkbox"/> Rehab/Remodeling<br><input type="checkbox"/> Construction-permanent <input type="checkbox"/> Land with Construction<br><input type="checkbox"/> Fix and Flip <input type="checkbox"/> Vacant Land<br><input type="checkbox"/> Fix and Hold <i>(rental)</i><br>Loan Position: <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 2 <sup>nd</sup> |  | Loan Type: <i>(select all that apply)</i><br><input type="checkbox"/> Bridge (short-term) <input type="checkbox"/> Condo Investment Rental<br><input type="checkbox"/> Hard money lenient <input type="checkbox"/> USDA Business and Industry<br><input type="checkbox"/> Construction                      Loan (rural area)<br><input type="checkbox"/> Portfolio <input type="checkbox"/> Permanent <i>(conventional,</i><br><input type="checkbox"/> non-QM 1-4 <i>bank, union insurance cop.,</i><br><input type="checkbox"/> Note purchase <i>direct lender)</i><br><input type="checkbox"/> Joint Venture Partners |  |
| Commercial Mortgage Type Applied For:<br><input type="checkbox"/> Investor<br><input type="checkbox"/> Builder/developer<br><input type="checkbox"/> Foreign National<br><input type="checkbox"/> Business owner-occupied  | Prepayment Penalty Type Acceptable:<br><input type="checkbox"/> Constant Rate<br><input type="checkbox"/> Declining Rate | Preferred Repayment Option<br><input type="checkbox"/> Full amortization <i>(fixed all loan's term)</i><br><input type="checkbox"/> Hybrid<br><input type="checkbox"/> Interest only  |  |

|                     |                |  |   |  |
|---------------------|----------------|--|---|--|
| Loan Term Required: | Recourse Type: | Amortization:<br><i>(No. of Years)</i> | Year's Fixed Rate/Hybrid<br>Acceptable? | Total Loan Amount:<br><i>(includes soft/hard costs, liens)</i> |
|---------------------|----------------|--|---|--|

**Complete this section if this is a Purchase Loan**

|                            |                      |                   |           |                  |
|----------------------------|----------------------|-------------------|-----------|------------------|
| Purchase Contract Expires: | Target Closing Date: | Is 1031 Exchange? |           |                  |
| Purchase Price: \$         | Loan Amount: \$      | Down Payment: \$  | LTV: %    |                  |
| Is there seller financing: | How much:            | Term:             | Interest: | Monthly payment: |

**Complete this section if this is a Cash out/Refinance Loan**

|  |   |   |  |
|--|---|---|--|
| <input type="checkbox"/> Refinance <input type="checkbox"/> Cash Out Refinance |   | <input type="checkbox"/> 1 <sup>st</sup> Mortgage |  |
| Original Purchase Date:  | Current Loan Amount: \$                                 |   |  |
| Original Purchase Price: \$  | Interest Rate: %  |   |  |
| Loan Amount Required: \$   | Date Loan Acquired:                                     |   |  |
| Cash Out Amount: \$  | Maturity Date:  |   |  |
| Cash Out Use For:  | Current Lender:   |   |  |
| Describe improvements made <i>(If applicable)</i> :                            | Describe improvements to be made <i>(If applicable)</i> |   |  |

**Complete this section if this is a Rehab/Construction Loan**

|  |   |  |   |
|--|---|--|---|
| Budget required:                                 | Estimate No. of months to completion:                       | Approximately, when the project would start?   |   |
| Is the permit in place? <i>(If applicable)</i>   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | Is the number of units changed after rehab?  | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
| Is the permit Valid?                             | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | Is the type of ownership changed after rehab?  | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
| Will work be performed by a licensed contractor? | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | Is property type change after rehab?   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
| Is the property's use changed after a rehab?     | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | Project to be completed. Overview, the scope of work, and what would the property gain/improve? <i>(If applicable)</i> |   |



|  |    |   |    |  |   |
|--|----|---|----|--|---|
| <b>Summary P&amp;L</b>   |    |   |    |  |   |
| Potential gross income:  | \$ | Annual operating expenses:                                | \$ |  | Source additional income:<br><i>(if applicable)</i>   |
|  |    | <i>(including tax and ins.)</i>                           |    |  |   |
| Effective gross income:  | \$ | Projected Rental income:                                  | \$ |  |   |
| Annual additional income:  | \$ | Projected additional income:                              | \$ |  | Is the property subjected to<br>rent stabilization/control?<br><br><input type="checkbox"/> Rent Control<br><input type="checkbox"/> Rent Stabilize<br><input type="checkbox"/> N/A |
| <i>(including tax and ins.)</i>                                      |    | Projected NOI:  | \$ |  |   |
| Annual Actual collected income:                                      | \$ | Annual Insurance Exp:                                     | \$ |  |   |
| Annual operating expenses:   | \$ | Annual Tax Exp:   | \$ |  |   |
| NOI: \$  |    | Property's Cash Flow:                                     | \$ |  |   |
|  |    | <i>(positive/negative. Does not include depreciation)</i> |    |  |   |
| Additional information about the property/transaction that may help: |    |   |    |  |   |

**V. EXPERIENCE AND MISCELLANEOUS**

|  |                           |
|--|---------------------------|
| Why financing at this time? <i>(Overview of needs, reasons, problems, target accomplishment, etc.)</i>       |                           |
| In what geographic areas are you investing so far? In What types of properties/projects is your experience?  |                           |
| In what capacity have you been involved in real estate over the years? (Realtor, Contractor, Investor, etc.) |                           |
| Explain Exit Strategy <i>(Please detail how you intend to pay back the loan. Ex., sell, refinance)</i>       | Expected Timeline to Exit |
| What has been done to secure financing so far? If financing has been denied, what type? Why? When?           |                           |
| 1. How many investment properties have you rehabbed in the past four years?                                  |                           |
| 2. How many investment properties do you currently own as rental properties?                                 |                           |
| 3. How many Ground-Up /or similar projects have you completed in the past four years?                        |                           |
| 4. How many investment properties have you purchased /or rehabbed in your career?                            |                           |
| 5. Have you been a licensed contractor for the past five years?  |                           |
| 6. Company website address/link:   |                           |

## VI. PERSONAL DECLARATIONS

| If you answer "Yes" to any questions A through F, please provide a separate explanation.   | Borrower   | Co-Borrower  |
|--|--|--|
| A. Are there any outstanding judgments against you?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| B. Have you declared bankruptcy within the last four years?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| C. Have you had property foreclosed upon or given title in lieu thereof in the last four years?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| D. Are you party to a lawsuit?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment in the last four years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, or loan guarantee?                                    | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| G. Are you obligated to pay alimony, child support, or separate maintenance?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| H. If applicable, do you intend to occupy the property as your primary housing residence?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| I. Have you been convicted of a felony within the past ten years?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| J. Are you a U.S. citizen?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| K. Are you a permanent resident alien?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If you answered no to questions J and K, please provide your visa status.  |  |  |

## VII. BUSINESS DECLARATIONS

|   |  |
|---|--|
| Did your business file for bankruptcy in the last three years?                  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Is your business part of any lawsuit currently?                                 | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Has your business defaulted on any Federal loan? (SBA loans)                    | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| No business principal has had a property foreclosed within the past four years. | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Is your business license valid and sustainable for operation?                   | <input type="checkbox"/> Yes <input type="checkbox"/> No |

## VIII. GENERAL AUTHORIZATION

I HEREBY AUTHORIZE THE LENDER AND ITS SUCCESSORS AND/OR ASSIGNS, AS THEIR INTEREST MAY APPEAR, TO VERIFY ANY AND ALL INFORMATION PROVIDED OR REQUESTED WITH THIS APPLICATION, INCLUDING BUT NOT LIMITED TO MY PAST AND PRESENT EMPLOYMENT, EARNING RECORDS, BANK ACCOUNTS, STOCK HOLDINGS AND ANY OTHER ASSET BALANCES NEEDED TO PROCESS MY LOAN APPLICATION.

I UNDERSTAND THAT FALSE INFORMATION AND STATEMENTS MAY RESULT IN POSSIBLE PROSECUTION UNDER FEDERAL AND STATE LAWS.

FURTHER, I UNDERSTAND THAT MY INFORMATION WILL BE SCRUBBED AGAINST THE OFAC, SDN LISTS, EXCLUSIONARY AND OTHER LISTS TO CONFIRM COMPLIANCE WITH THE US PATRIOT ACT, COUNTER-TERRORISM REGULATIONS, AND BSA/AML REGULATIONS.

I CERTIFY BY SIGNING BELOW THAT THIS IS NOT AN APPROVAL, PRE-APPROVAL, OR COMMITMENT TO LEND AND THAT I MAY BE DENIED AT ANY TIME DURING THE PROCESS FOR REASONS INCLUDING BUT NOT LIMITED TO CREDITWORTHINESS, SUCH AS; COLLATERAL ISSUES, BUSINESS PRACTICES, OR UNSTABLE GOVERNMENT/POLITICAL CLIMATE WITHIN A COUNTRY.

### APPLICANT

I AUTHORIZE THE LENDER TO MAKE ALL INQUIRIES NECESSARY THAT VERIFY THE ACCURACY OF THE STATEMENTS MADE HEREIN AND TO DETERMINE MY CREDITWORTHINESS.

Applicant Authorization/Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### CO-APPLICANT

I AUTHORIZE THE LENDER TO MAKE ALL INQUIRIES NECESSARY THAT VERIFY THE ACCURACY OF THE STATEMENTS MADE HEREIN AND TO DETERMINE MY CREDITWORTHINESS.

Applicant Authorization/Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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**When you complete filling it up, please Email it to [info@bentleyfunding.com](mailto:info@bentleyfunding.com)**