

**Freddie Chipres**

Investment Lending Specialist

Direct: 562.674.0051

[FC@inbanet.com](mailto:FC@inbanet.com)

NMLS #1417663

BRE LIC #01966789

**LOAN APPLICATION**

LOAN INFORMATION	
LOAN PURPOSE	CASH OUT AMOUNT DESIRED
VALUE	LOAN TERM DESIRED
LOAN AMOUNT DESIRED	MAX INTEREST RATE
DOWN PAYMENT	OCCUPANCY TYPE
SUBJECT PROPERTY ADDRESS	
BORROWER	
NAME	
BIRTH DATE	SSN
MARITAL STATUS	AGE OF DEPENDENTS
YRS OF EDUCATION	Drivers License # STATE
PHONE	
EMAIL ADDRESS	
CURRENT ADDRESS	
OWN	RENT
YRS LIVING AT CURRENT RESIDENCE	
EMPLOYMENT INFO	
COMPANY NAME	
COMPANY PHONE	
COMPANY ADDRESS	
POSITION	SELF EMPLOYED YES NO
START DATE	YRS IN PROFESSION
REAL ESTATE OWNED	
PROPERTY ADDRESS:	
PROPERTY TYPE:	MONTHLY RENTAL INC
CURRENT VALUE	LOAN BALANCE
# 2 PROPERTY ADDRESS:	
PROPERTY TYPE:	MONTHLY RENTAL INC
CURRENT VALUE	LOAN BALANCE
ASSET INFORMATION	
BANK NAME	
CURRENT BALANCE	
#2 BANK NAME	
CURRENT BALANCE	

## Investor Experience

### Completed House Flips

Purchase Entity *	Property Address	Purchase Price	Purchase Date	Rehab Cost	Sales Price	Sale Date
		\$		\$	\$	
		\$		\$	\$	
		\$		\$	\$	
		\$		\$	\$	
		\$		\$	\$	
		\$		\$	\$	
		\$		\$	\$	
		\$		\$	\$	

**\* Entity Types: Personal, LLC, Inc., LP, Trust**

### Investment Properties Owned

Please list all properties currently owned below.

Address	Property Type *	Current Value	Loan Payment	Loan Balance	Monthly Income
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$

**\* Property Types: Rental and Commercial**

# Credit/3rd Party Services Authorization Form

**PLEASE COMPLETE CREDIT CARD INFORMATION,  
IT IS REQUIRED IN ORDER TO BEGIN THE APPLICATION PROCESS.**

\*\*I hereby authorize Inbanet Investment Bankers Network to verify my past and present employment earning records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize Inbanet to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization. The information Inbanet obtains is only to be used in the processing of my application for a mortgage loan.\*\*

**Applicant:** \_\_\_\_\_ **Date of Birth:** \_\_\_/\_\_\_/\_\_\_  
**Address:** \_\_\_\_\_ **Social Security #** \_\_\_-\_\_\_-\_\_\_  
 \_\_\_\_\_ **Tel:** ( ) \_\_\_\_\_-\_\_\_\_\_  
**Email:** \_\_\_\_\_  
**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Applicant:** \_\_\_\_\_ **Date of Birth:** \_\_\_/\_\_\_/\_\_\_  
**Address:** \_\_\_\_\_ **Social Security #** \_\_\_-\_\_\_-\_\_\_  
 \_\_\_\_\_ **Tel:** ( ) \_\_\_\_\_-\_\_\_\_\_  
**Email:** \_\_\_\_\_  
**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

## Payment Info & Authorization

**Credit Card Type:** \_\_\_ VISA \_\_\_ MASTERCARD \_\_\_ AMEX \_\_\_ DISCOVER  
**Credit Card Number:** \_\_\_\_\_ **Expiration Date:** \_\_\_\_\_  
**Name on Credit Card:** \_\_\_\_\_ **Verification Code:** \_\_\_\_\_  
**Billing Address:** \_\_\_\_\_  
 \_\_\_\_\_  
**Payer Contact Number:** \_\_\_\_\_ **Payer E-mail:** \_\_\_\_\_

**\*\*\*By signing this agreement, I \_\_\_\_\_ agree**

to pay Inbanet or its assigned 3rd parties (Universal Credit Services, Appraisal companies)  
 \$18.75\* for a single applicant \_\_\_ OR \$28.50\* total for two applicants== for obtaining credit report(s)

**DU-\$25\* \_\_\_ Appraisal:\$395 - \$750\* \_\_\_ Credit Supplements: \$10\* per \_\_\_**

**Signature of Credit Card Holder:** \_\_\_\_\_ **Date:** \_\_\_\_\_

## DECLARATION OF NON-OWNER OCCUPANCY

Borrower certifies to LENDER (“Originator”) as follows:

1). I have applied to Originator for a trust deed loan in the amount of \$ \_\_\_\_\_ secured by the real property located at \_\_\_\_\_ (the “Property”).

2). Originator has stressed to me the importance of knowing whether I occupy or intend to occupy the Property as my principal residence.

3). I have represented to Originator and again represent to Originator that:

A. My true and only principal residence is located at:

\_\_\_\_\_

B. The Property that will secure this loan is not my principal residence.

C. I have no intention of ever making the Property securing the Loan my principal residence.

The lender, broker, assignees and successors of the Originator may rely upon this certificate. I declare under penalty of perjury under the laws of the State of California that the foregoing Certificate is true and correct.

Borrower: \_\_\_\_\_

Date: \_\_\_\_\_

Borrower: \_\_\_\_\_

Date: \_\_\_\_\_

# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it 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. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I - General Information

1. Borrower		2. Name and address of Lender/Broker	
3. Date	4. Loan Number		

## Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date