

Small Balance Application

Please complete the below fields completely and accurately. Asterisked fields are required and must be completed.

Borrower's Full Name *

Borrower's Email *

Borrower's Phone *

Loan Term Desired *

Amortization Desired *

Loan Amount Requested *

IMPORTANT: Our minimum real estate loan size is \$250,000. Exceptions for smaller loan sizes close to \$250,000 will be considered case-by-case.

Loan Purpose *

Property Type *

Property address *

How can we verify property income? *

Has the borrower ever lived in the subject property or intends to live in the subject property in the future? *

Does (or will) the borrower's business occupy this property?

Borrower Credit Score *

If a refinance, please provide the name of the lender to be paid off

Providing this information will help us expedite your application, obtain payoff information and close faster.

If a refinance, what was the purchase date of the property?

If a refinance, what was the original purchase price of the property?

If a refinance, what was the amount of verifiable improvements completed?

"Verifiable improvements" are those improvements that can be substantiated by paid contractor invoices or receipts (no sweat equity).

Mortgage Payoff

If this is a refinance, please list the total of any mortgages to be paid off with the new loan.

Cash-Out Requested

If applicable

Renovation Funds Requested

What is the "After Repair" property value (if applicable)?

If applicable

What is the "As Is" property value? *

If a purchase, what is the purchase price?

If a purchase, is there an accepted contract?

If a purchase, how much are the seller concessions?

If a purchase, what is the contract expiration date?

What is the property occupancy percentage? *

How many units is the property? *

If leased, what is the monthly rent? *

What are the annual property taxes? *

What is the annual property insurance? *

What are the total annual property expenses?

Don't include property expenses paid by tenants. For example: If a triple net lease the tenant pay for insurance, utilities and taxes.

Does the property have Section 8 rents? *

Is the property > 4 acres? *

How will the property be vested? *

Individual(s) Legal Entity

Entity Name

If applicable

Entity Type

If applicable

Borrower's Residency Status *

Loans are available for Foreign Nationals (non US citizens living outside the US). Certain restrictions will apply.

Will the borrower personally guarantee the loan? *

Only residential fix and flip loans for experienced flippers are eligible for non-recourse. Please be confident a personal guarantee is not available before selecting "No".

What is the total of the borrower's liquid assets? *

Does the borrower own or rent his/her primary residence? *

How many investment properties does the borrower own currently? *

Investment properties only, exclude the borrower's primary residence

Does the Borrower have 6 months of payment reserves? *

Number of Mortgage Late Payments (\geq 30 days) in Last 2 Years *

All credit accounts will be considered, more than four 60 day late payments in the last 2 years will disqualify borrower from financing.

Borrower Bankruptcy Discharge Date (if applicable)

Date of last Foreclosure or Short-Sale (if applicable)

Amount of Past Due Real Estate Taxes *

Amount of Past Due Income Taxes *

Amount of Unsatisfied Judgments *

Please include any information you feel will help us evaluate this loan request

Required Documents *

1003 Loan Application

Tri-Merge FICO Credit Report < 60 days old

Additional documentation that will assist with our review