



Loan Application Checklist

- Borrower Information Sheet
- Borrower's Certification and Authorization to Release Information
- Financial Information Sheet
- Property Evaluation Worksheet
- Schedule of Real Estate Owned
- Detailed list of repairs, estimated costs, and schedule to complete
- Pictures of the property (front, rear, inside, street)
- Fully executed purchase and sale agreement
- Copies of last two (2) Pay Stubs
- Last two (2) Years W-2's (if applicable)
- Copies of latest two (2) month bank and asset statements (all pages)
- Copy of Social Security Card
- Copy of driver's license
- Copy of Green Card (if applicable)
- Two years tax returns



Borrower's Certification and Authorization to Release Information

Certification

The undersigned certifies the following:

1. I have applied for Hard Money from One Nation Financial. In applying for the loan, I completed a loan application containing various information on the purposes of the loan, the amount and source of down payment, employment and income information, and all assets and liabilities. I certify that all of the information in this application and attached documents is true and complete. I made no misrepresentations in the application or in the other documents, nor did I omit any pertinent information.
2. I understand and agree that One Nation Financial had the right to the full loan review process. This may include verifying the information provided on this application with employers, financial institutions, credit reporting companies, and other, as required.
3. Borrower confirms that this loan is for business purposes only and does not involve borrower's primary residence. The loan is not for consumer purposes but for investment purposes only. Borrower has made the decision to obtain this manner of financing after investigating all options to borrower's full satisfaction. Borrower hereby acknowledges the existence of a risk of loss and assumes the risk thereof.

Authorization to Release Information

To whom it may concern:

1. I have applied for a Hard Money loan from One Nation Financial. As part of the loan application process, One Nation Financial may verify information contained in my loan application and in other documents required in connection with this loan, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to One Nation Financial any and all information and documents that they may request. Such information include, but is not limited to employment and income verification, bank deposits, money market and similar accounts, mortgage, liabilities, credit history, and copies of tax returns.
3. A copy of this authorization shall be accepted the same as an original.

Borrower's Printed Name

_____-_____-_____
Social Security Number

_____/_____/_____
Date of Birth

Borrower's Signature

_____/_____/_____
Date



Borrower Information

(Each borrower must complete a separate application)

Date: ____/____/____

Personal Information: (Minimum 2 Year Residence History)

Full Name: _____ Date of Birth: ____/____/____

Social Security Number: _____ - _____ - _____ Single / Married Number of Dependents: _____

Home Address: _____

City: _____ State: _____ Zip: _____ How Long: _____ Rent / Own

Previous Address: _____

City: _____ State: _____ Zip: _____ How Long: _____ Rent / Own

Contact Information:

Home #: _____ Cell #: _____ Fax #: _____

Email Address: _____

Employment Information: (Minimum 2 Year Employment History)

Employer: _____ Position: _____

Employer Address: _____ Yearly Income: \$ _____

City / State / Zip: _____ Years on Job: _____

Work Phone #: _____ Work Fax #: _____

Previous Employer: _____ Position: _____

Employer Address: _____ Yearly Income: \$ _____

City / State / Zip: _____ Years on Job: _____

Work Phone #: _____ Work Fax #: _____

Other Information:

Emergency Contact or Nearest Relative Not Living With You: _____

Address: _____ Relationship: _____

City: _____ State: _____ Zip: _____

Home #: _____ Work #: _____ Cell #: _____



Financial Information

(If you answer "yes" to any question, please provide a detailed explanation)

Total monthly income from all sources: _____

Total monthly expenses: _____

Account Type:	Bank Name:	Account Number:	
Checking	_____	_____	\$ _____
Savings	_____	_____	\$ _____
Credit Cards	_____	_____	\$ _____
IRA	_____	_____	\$ _____
SEP	_____	_____	\$ _____
401K	_____	_____	\$ _____

Needed Documents

- 2 years tax returns
- Last 2 bank statements
- Last 2 pay stubs totaling 30 days

What are your credit scores? _____

Have you ever been past due on a financial obligation? _____ Yes _____ No (if yes, please provide explanation)

Been a part to voluntary bankruptcy or other insolvency? _____ Yes _____ No (if yes, please provide explanation)

Had any mechanics lien? _____ Yes _____ No (if yes, please provide explanation)

Foreclosure or deed in lieu of foreclosure? _____ Yes _____ No (if yes, please provide explanation)

Judgments or garnishments? _____ Yes _____ No (if yes, please provide explanation)

Other legal proceedings against you? _____ Yes _____ No (if yes, please provide explanation)

Are you a U.S. Citizen? _____ Yes _____ No

Are you a Permanent Resident Alien? _____ Yes _____ No

Any significant changes expected in your financial standing in the next 12 months? _____ Yes _____ No

Have you ever been convicted of a felony or other serious crime? _____ Yes _____ No (if yes, please explain)

Comments: _____



Rehab Experience:

How long have you been rehabbing homes? _____

Number of properties rehabbed in past 12 months? _____ Total number of rehabs? _____

How many rehabs are you planning on completing in the next 12 months? _____

How do you plan to market your properties? _____

What is the average market time for you properties? _____

Please describe your rehab experience? _____

Comments: _____



Property Evaluation Worksheet

Address: _____

City: _____ State: _____ Zip: _____

County: _____ Subdivision: _____

Bedrooms: _____ Bathrooms: _____ Square Feet: _____ Year Built: _____

Construction (brick, frame, stone, block, vinyl, etc.): _____

Style: (ranch, traditional, bungalow, etc.): _____

Basement (full, partial, finished, craw, slab, etc.): _____

Existing mortgage(s) on property: _____

After Repair Value: _____

Estimated Repair Costs: (Attach a detailed list of repairs, cost estimate, and timeline) _____

Requested Loan Amount: _____

LTV %: _____

Purchase Price: _____

Date loan needed: _____

Time frame to complete project and payoff this loan: _____

Average Days on Market (DOM) for the neighborhood: _____

Overall condition of the street and surrounding houses: (Please Circle):
Well Maintained | Decent | Poorly Maintained | Distressed

Please explain: _____

Vacancies on the street: (Please Circle): Many | Few | None

Describe your plans to rehab the house: _____

Describe your exit strategy for this property (flip, rehab/rental, rehab/refinance, etc): _____

List of Repairs and Estimated Cost	
Description:	Budget:
Inspection / Wire Fee (\$100/each)	\$
Permits	\$
Survey	\$
Plans & Specification ²	\$
Temporary Utilities	\$
Demolition	\$
Dumpsters	\$
Excavation & Grading	\$
Foundation	\$
Termite Inspection / Treatment	\$
Framing ²	\$
Roofing	\$
Windows	\$
Exterior Doors	\$
Siding (specify type)	\$
Exterior Trim	\$
Plumbing ³	
Rough	\$
Final	\$
Fixtures	\$
HVAC ³	
Rough	\$
Final	\$
Electrical ³	
Rough	\$
Final	\$
Fixtures	\$
Insulation	\$
Drywall	\$
Interior Doors	\$
Interior Trim	\$
Painting	\$
Interior	
Exterior	\$
Cabinets	
Kitchen	\$
Bath	\$
Flooring	
Hardwood	\$
Tile	\$
Carpet	\$
Deck	\$
Driveway / Walkway / Patie	\$
Landscaping	\$
Misc.	
Lock Sets	\$
Hardware (mirrors, towel bars, knobs, etc.)	\$
Final puchout / clean up	\$
Other (specify)	\$
Other (specify)	\$
Other (specify)	\$
Total Estimated Rehab Costs	\$

Notes:

1. Draws will only be issued on work that is 100% complete. Borrower must provide contractor lien waivers for all work
2. Any changes to the footprint or floor plan will require a drawing and permit
3. Permit required