

IMN DIRECT

REAL ESTATE FINANCIAL

Private Loan Application Form

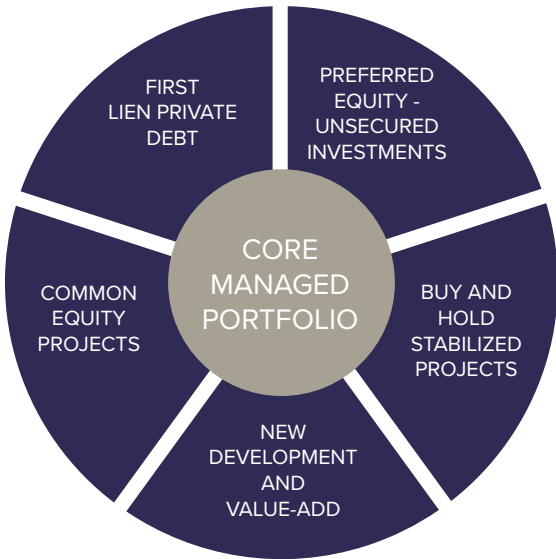
IMN Direct Capital Funding
111 W Columbine Rd Suite C Wildwood Crest, NJ 08260
O: 609-365-0001 x100 M: 856-279-8359
admin@imndirect.net



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REAL ESTATE FINANCIAL

Direct Private Mortgage Lenders

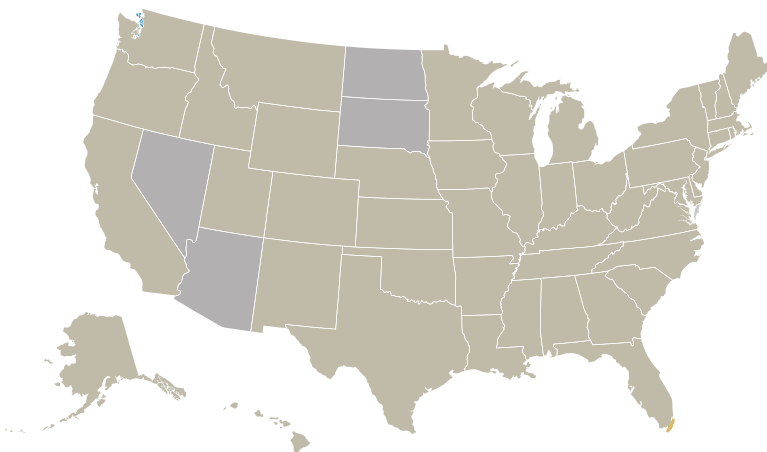
— Fix & Flip — Cash-Out Refinance — New Construction — Commercial



- 80% LTV
- 65% ARV
- Nationwide
- Quick Closings
- 6-24 Month Terms
- Rates Starting at 8.25%
- 1-4 Family Residential
- REO/Short Sale Savvy
- 620 Minimum Credit Score
- Foreclosure Auctions
- Bank REO's/Short Sales
- Mixed-Use & Commercial Properties
- Bridge Loans
- Speculator Friendly
- Non-Owner Occupied Properties
- No Debt Service Coverage

Lending Criteria	Residential (1-4 Family)	Multi-Family & Mixed Use
Max Loan-To-Value Ratio	80% (Purchase), 70-75% (Refinance)	75% (Purchase), 70-75% (Refinance)
Construction Financing	Up to 90%	620+ *
Minimum Rates	10% (8.25% in California)	10.75% *8.75% in California
Pre-Pay	3-6 Months	3-6 Months
Loan Term	12-24 Months	12-24 Months
Minimum Loan Amount	\$100,000 - \$5,000,000	\$100,000 - \$5,000,000

*Exceptions may be granted on a deal by deal basis.



- Alabama
- Alaska
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- DC
- Georgia
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- New Hampshire
- New Jersey
- New York
- New Mexico
- North Carolina
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- Tennessee
- Texas
- Utah
- Washington
- West Virginia
- Wisconsin
- Wyoming

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Transaction Information

Transaction Type: Purchase Refinance (CEMA) Refinance (Straight REFI)

Loan Purpose: Ground Up Rehab Cash-out Bridge Buyout

Lien Position: First Lien

Loan Amount: Desired Funding Date:

Transaction Information (Briefly Explain Request):

Property Purchase Date:..... Purchase Price: (if applicable).....

Improvements already made (\$): Construction Budget:.....

Loan Request No. 1: (1st Lien)

Loan Request No. 2: (2nd Lien - construction)

Loan Term Request: 12 Months 24 Months 36+ Months

“As is” Value: Final Value:

Is this a T.O.E.? Y N

If Yes, T.O.E date?:

Is this a short sale/foreclosure/REO? Y N

Is there an assignment, flip, or sale of membership Units? Y N

If so, what is the amount?

Has an LLC for this transaction already been established? Y N

If this is a Refi, is your existing mortgage current? Y N

If this is a Refi, is title an entity? Y N

If this is a Refi, what is the existing debt?

Property Information

Address: City:..... State: County: Zip:

Asset Type:

Single Family Residential Commercial Mixed-Use Multi-Family

Commercial Units Commercial Units Residential Units Multi-family Units

Development Phase:

Full Renovation Repositioning Conversion Ground Up Construction

Occupancy:

Vacant Partially Occupied Fully Occupied Land
_____ Acres

Do you have approved plans? Y N

Investment Summary: (Please explain what you plan to do with the loan amount and the property)

.....

Exit Strategy: (Please explain the long term plan for this project and the paying off of the loan)

Sell Refinance



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Guarantor's Information

Borrower Name: Entity Name:

Address: City:..... State:..... Zip:.....

Phone: Fax:

*Approximate Credit Score: Email:

Are you a foreign national without a social security number? Y N

Have you ever been convicted of a felony? Y N

Are you currently in any lawsuits? Y N

Have you ever been prosecuted for SEC violations? Y N

Have you ever filed a bankruptcy? Y N

Have you ever defaulted on a loan? Y N

Do you have any outstanding judgments? Y N

Broker Information

Are you a licensed broker? Y N

Points Requested: (up to 2)

Brokerage Firm: Agent Name:

Address: City:..... State: Zip:

Email: Phone:.....

How did you hear about us?

- Advertisement Scotsman Guide Connected Investors Borrower Referral
- Search Engine Social Media Other _____ Commercial Loans Rep _____

Borrower Track Record

Are you a repeat borrower? Y N

What is the most recent project you closed with us? (Please give the address and project type):
.....

How many years have you actively invested in real estate?
.....

How many transactions has the borrower been involved with?
.....

What is the total dollar (\$) amount of the transactions?