



IMN DIRECT
REAL ESTATE FINANCIAL

Addendum To Application

Borrower Name:

Property Address:

Please list the last three real estate transactions you'd previously worked on/completed:

Property #1

Street Address: City: State: Zip:

Purchase Price: Date: Sales Price: Date:

Total Rehabilitation Cost: Days to Complete:

Business Entity:.....

Property #2

Street Address: City: State: Zip:

Purchase Price: Date: Sales Price: Date:

Total Rehabilitation Cost: Days to Complete:

Property #3

Street Address: City: State: Zip:

Purchase Price: Date: Sales Price: Date:

Total Rehabilitation Cost: Days to Complete:

Current Licenses Held

Real Estate Agent? Y N

State of Issue: Other:

Real Estate Broker? Y N

State of Issue: Other:

Contractor? Y N

State of Issue: Other:

License Number:

Borrower Signature: Date:



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Refinance Transactions

Who currently holds title to the property? (Please provide a name) :

If LLC, are you the sole member? Y N

How long have you owned the property? :

What is the reason for non-payment? :

If you're in default, please explain:

Have you done any work to the property since owning it? Y N

If so, how much? :

Short Sale Transactions

Has the short sale been approved? Y N

If so, when does it expire? Date:

Assignment, flip, or sale of membership units

What is the consideration (\$) being paid for the flip? :

Who is/are the entity (ies)/person(s) orchestrating the flip? :

.....

Do you have a vested interest in that entity? Y N

What is it?:

Buyer Attorney Information

Law Firm: Attorney:

Address: City: State: Zip:

Email: Phone:

Seller Attorney Information

Law Firm: Attorney:

Address: City: State: Zip:

Email: Phone:



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Borrower Authorization

By signing this notice and continuing with the application process, you understand and agree that you are authorizing Loan Trust, LLC and its affiliates (“Loan Trust”) to obtain consumer reports and related information about you from one or more consumer reporting agencies, such as TransUnion, Experian, and Equifax.

You also authorize Loan Trust to verify information in your application, and you agree that Loan Trust may contact third parties to verify any such information.

Loan Trust may use your consumer reports to authenticate your identity, to make credit decisions, to administer the resale of Borrower Payment Dependent Notes (“BPDNs”) associated with your corresponding project investment, and for related purposes. You direct Loan Trust to provide on your behalf certain elements of your application, as well as consumer report information, but not including your tax identification number, to users of the Loan Trust.com website who are registered to use this information in making decisions whether to commit funds to purchase BPDNs. Such Member decisions, in turn, may assist Loan Trust in making decisions related to your loan. You also authorize Loan Trust to provide such information to Members in connection with the resale of BPDNs associated with your corresponding project investment.

You authorize Loan Trust to obtain consumer reports each time you request a corresponding project investment, during the processing or closing of a corresponding project investment to you, or at various times during the term of your corresponding project investment in connection with the servicing, monitoring, collection or enforcement of our rights or the resale or potential resale of any BPDNs associated with the loan.

“Loan Trust Investments, LLC or it’s affiliates (“the Company”) may obtain information about you from a consumer reporting agency for background check purposes. Thus, you may be the subject of a “consumer report.” The consumer report may contain information regarding your criminal history and/or motor vehicle records (“driving records”), and may also contain other background information about you. As such, the consumer report may bear upon your character, general reputation, personal characteristics, and/or mode of living.

ACKNOWLEDGEMENT AND AUTHORIZATION REGARDING BACKGROUND INVESTIGATION

I acknowledge receipt of the following documents: DISCLOSURE REGARDING BACKGROUND INVESTIGATION, A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT, and ADDITIONAL STATE LAW NOTICES. I certify that I have read and understand those documents.”

Date: Title No:

Borrower

Address:

.....

Borrower: SS#: DOB:

Borrower: SS#: DOB:

I hereby authorize and/or an agent working on behalf of Loan Trust, LLC to disclose any information regarding the property owner or property that may be material to a member’s decision in investing in the corresponding project investment on the Loan Trust platform.

By signing this authorization form, I agree to the release of any information requested.

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Credit Card Authorization Form (Used for Underwriting Fee Dep \$199 and/or Appraisal)

(All information will remain confidential)

Cardholder Name:

Billing Address: **City:**..... **State:** **Zip:**

Credit Card Type: Visa MasterCard Discover American Express

Credit Card Number:

Expiration Date:

Security Code:

Charge Amount:

I authorize Loan Trust to charge the agreed amount listed above to my credit card provided herein. I agree that I will pay for this purchase in accordance with the issuing bank cardholder agreement. I further acknowledge that this payment will not be disputed. This payment is for the closing costs associated with the purchase of _____. I understand that the dispute of this payment would cause an immediate default under the mortgage and note executed in contemplation of this transaction.

A non returnable charge of \$199.00 will be charged by IMN Direct / Loan Trust LLC will count towards the underwriting fee plus a \$10.00 Service Charge.

Cardholder (Print Name, Sign and Date Below):

Signature:

Date:

Name:

Once signed, return the completed form to:

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

All loans made through Loan Trust Series LLC structure, Delaware organized entities. Loan Trust Series LLC entities are not Members of the FDIC. The actual rate of each loan depends upon 9 factors including credit score, loan-to-value ratio, lien position, property location, property occupancy, development phase, track record, borrower's experience, and guarantees. This depiction is a summary of the processes for obtaining a loan. Loan Trust is a crowd funding platform open to both accredited and non-accredited investors. Loans may be offered privately or publicly. Investors do not invest directly into any of the loans. Investors purchase Borrower Dependent Notes from Loan Trust. Individual borrowers must be either a US citizen or permanent resident and at least 18 years old. Valid bank account and social security number/FEIN are required. All loans are subject to credit review and approval. All loans will be recorded as liens against the subject properties and the borrowers, as collateral. The liens associated to these loans will be satisfied upon the repayment of the entire loan and any outstanding interest then due and payable.