

LENDING APPLICATION PACKAGE & SUBMISSION CHECK LIST

Borrower Initial Need List:

- Full Application
- Tri-Merged Credit Report
- Last 30 days bank statement (all pages)
- Guarantor's DL
- If Purchase - Executed contract (extension included if required)
- If Refinance – Last mortgage statement or payoff letter
- ACH form and voided check
- Entity Documents:
 - Articles
 - Operating agreement (for LLCs) Bylaws (for INC)
 - Printout of entity active status

Required Documents for Submission:

- Appraisal from one of our approved AMCs
- Insurance
- Title Documents
- If Condominium - Questionnaire (subject to additional documents requirements)

For Rehab Loans Include:

- Detailed Rehabilitation Budget - Borrowers with not experience will require a licensed GC General Contractor will need to be approved by MCM Capital Solutions.
- Feasibility Report - ordered from our approved vendors

-- List of requirements for Title and Insurance provided in the onboarding file.

-- Appraisal and Feasibility reports to be requested from our approved vendors only.

GUARANTOR'S INFORMATION

Guarantor's Name:

Primary Residence Address:

City:

State:

Zip Code:

Do you own or rent your primary residence: Own Rent

Mailing Address (if different from primary residence):

Primary Phone Number:

Secondary Phone Number:

Email Address:

Date of Birth:

Social Security Number:

Co-Guarantor's Name *(if applicable)*:

Primary Residence Address:

City:

State:

Zip Code:

Do you own or rent your primary residence: Own Rent

Mailing Address (if different from primary residence):

Primary Phone Number:

Secondary Phone Number:

Email Address:

Date of Birth:

Social Security Number:

Financial Statement:

Estimated Total Annual Income:

Estimated Current Liquid Assets:

Cash in Bank:

(cash or can be converted to cash within 30 days)

DECLARATIONS - check yes or no for each of the following:

	Guarantor Yes - No	Co-Guarantor Yes - No
Are there any outstanding judgements against you?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Have you been declared bankrupt within the last seven (7) years?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Have you or any other entity of which you were/are a principal been in foreclosure or had any property that was foreclosed upon?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Are you party to lawsuit?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Are you presently delinquent on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Have you ever been convicted of a felony?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Are you in a Civil Union or a Domestic Partnership, or do you have a non-borrowing spouse, or are you a party to a Designated Beneficiary Agreement?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Are you a US citizen?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Are you a permanent resident alien?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

PROPERTY INFORMATION

Subject Property Address:

City:

State:

Zip:

Property Type: Number of Units: Occupancy:

Leased

Vacant

Cross-Collateralization: Yes No If YES, number of properties: (Provide all addresses on a separate

spreadsheet)

LOAN REQUEST INFORMATION

Transaction Type:

Purchase

Rate & Term Refinance

Cash-Out Refinance

Purchase with Rehab

Refinance with Rehab

Loan Amount Requested: \$

Loan Term Request:

1 Year

2 Year

3 Year

Purchase Price: \$

Estimated Property Value: \$

Estimated ARV: \$

If Refinance -

Current debt on property: \$

Original Cost: \$

Amount of rehab completed (if any): \$

Year Acquired:

ENTITY

Entity Name for Title:

Type:

LLC

Corporation

Limited Partnership

TITLE COMPANY

Company Name:

Phone Number:

Closing Agent:

Email:

CREDIT CARD INFORMATION FOR APPLICATION FEE

ACCOUNT #: _____ EXP. DATE: _____ CW: _____

CREDIT CARD TYPE: Visa Mastercard AMEX Discover

Cardholder Name (as it appears on your credit card):

Billing Address:

City:

State:

Zip Code / Postal Code:

INVESTMENT INFORMATION

1. I understand that I am applying for a non-owner occupied, business purpose investment loan

Yes

No

2. What is your plan for this property? Fix & Flip Rental Bridge Other

3. If Fix & Flip, what do you anticipate your hold time to be?

4. If Rental Property, the monthly rental income is or will be:

INVESTMENT STRATEGY

Explain your investment strategy and exit:

If cash-out refinance, how do you intend to use proceeds?

SIGNATURE

Entity Name

Guarantor print name

Guarantor Signature

Date _____

Co-Guarantor print name

Co-Guarantor Signature

Date _____

