



HOUSEMAX

Loan Application Checklist

- Borrower Application
- Appraisal Authorization
- List of Initial Repairs
- Copy of Driver's License or State ID
- 1 Months Bank Statement (all pages)
- Fully Executed Contract (if applicable)
- Bankruptcy Documents (if in last 7 years)
- Divorce Decree (if applicable)
- LLC or Corp Organizational Docs (if borrowing in entity)

Hard Money Loan Application



HOUSEMAX

HouseMax Funding, LLC
5901 Old Fredericksburg Road D101
Austin TX 78749

BORROWER INFORMATION

Name of Borrower:	Date of Birth:	SSN:	TDL:
Contact Person:	Phone:	Fax:	Cell:
Address:	City:	State:	Zip Code:
Email:			

PROPERTY INFORMATION

Address:	City:	State:	Zip Code:
Legal Description:			
Lock Box Code:			
Title Company:	Closer:	Email:	
Address:	City:	State:	Zip Code:
Requested Close Date:	Purchase Price:		
Estimated Cost of Repairs:	After Repaired Value:		
Exit Strategy:	Flip:	Refi:	

ASSETS

Bank:	Balance:
Bank:	Balance:
Bank:	Balance:

EXPERIENCE

Real Estate Investing Experience:	Yes	No	# Properties Completed:
Rehab/Construction Experience:	Yes	No	Years Experience:
Do you have projects currently in progress?	Yes	No	# Current Projects:
Investment properties currently owned:	Rented:	Vacant:	
Are you a member of an Investment Group or Club?	Yes	No	

BACKGROUND INFORMATION

Are you a U.S. citizen?	Yes	No
Have you or any of your businesses ever filed Bankruptcy?	Yes	No
Are there any judgments against you or any of your companies?	Yes	No
Are you or your company currently involved in a lawsuit?	Yes	No
Are you presently delinquent or in default on any Federal debt or obligation?	Yes	No

ACKNOWLEDGEMENT & AGREEMENT

The undersigned specifically acknowledges and agrees that (1) all statements made in the Application are made for the purpose of obtaining a Commercial Loan (s) with HouseMax Funding, LLC it's Sources, Agent, Successors, and/or Assigns (2) the Loan is a Commercial Loan used for Business Purpose only and shall be unoccupied and NOT used for Residential Purposes (3) Verification and /or Re-verification of any information contained in Application may be made at any time by HouseMax Funding, LLC it's Sources, Agents, Successors, and /or Assigns and will rely upon the information provided in this Application and I/we have the continuing obligation to amend and/or supplement the information provided in any of the facts which I/we have represented herein should change, (4) the loan may be transferred to Successors or Assigns of HouseMax Funding, LLC it's Sources, Agents, Successors, and/or Assigns without any prior notice to me; (5) HouseMax Funding, LLC it's Sources, Agents, Successors, and/or Assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

CERTIFICATION: I/WE certify that the information provided in this Application is true and correct as of the date(s) set forth opposite my/our signature(s) and acknowledge my/our understanding that any intentional or negligent misrepresentation of the information contained in this Application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seg. and liability for monetary damages to HouseMax Funding, LLC it's Sources, Agents, Successors and/or Assigns and any other person who may suffer any loss due to reliance upon misrepresentation which I/WE have made on this Application.

INVESTOR'S SIGNATURE

DATE

CO-INVESTOR'S SIGNATURE

DATE

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower(s)		2. Name and address of Lender/Broker HouseMax Funding, LLC 5901 Old Fredericksburg RD D101 Austin, TX 78749 Tel: 512-351-0808 Email: jfechter@housemaxusa.com	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

TYPING NAME BELOW INDICATES AUTHORIZATION AS STATED

Borrower

Date

Borrower

Date

PERSONAL FINANCIAL STATEMENT

Statement Date: _____

Personal Information

Name: _____	SSN: _____
Address: _____	Birthdate: _____
City, State Zip: _____	Dependents: _____
Home Telephone: _____	Business Telephone: _____

Section I

ASSETS	LIABILITIES
1 Cash on Hand & in Banks	21 Notes Due to Banks
2 Cash Value of Life Insurance	22 Notes Due to Relatives & Friends
3 U.S. Gov. Securities	23 Notes Due to Others
4 Other Marketable Securities	24 Accounts & Bills Payable
5 Notes & Accounts Receivable - Good	25 Unpaid Income Taxes Due - Federal State
6 Other Assets Readily Convertible to Cash - Itemize _____	26 Other Unpaid Taxes & Interest
7 _____	27 Loans on Life Insurance Policies
8 _____	28 Contract Accounts Payable
9 _____	29 Cash Rent Owed
10 TOTAL CURRENT ASSETS \$0.00	30 Other Liabilities Due within 1 Year - Itemize _____
11 Real Estate Owned	31 _____
12 Mortgages & Contracts Owned	32 _____
13 Notes & Accounts Receivable - Doubtful	33 TOTAL CURRENT LIABILITIES \$0.00
14 Notes Due from Relatives & Friends	34 Real Estate Mortgage Payable
15 Other Securities - Not Readily Marketable	35 Liens & Assessments Payable
16 Personal Property	36 Other Debts - Itemize _____
17 Other Assets - Itemize _____	37 _____
18 _____	38 TOTAL LIABILITIES \$0.00
19 _____	39 Net Worth (Total Assets - Total Liabilities) \$0.00
20 TOTAL ASSETS \$0.00	40 TOTAL LIABILITIES & NET WORTH \$0.00

ANNUAL INCOME	ESTIMATE OF ANNUAL EXPENSES
Salary, Bonuses & Commissions _____	Income Taxes _____
Dividends & Interest _____	Other Taxes _____
Rental & Lease Income (Net) _____	Insurance Premiums _____
Other Income - Itemize _____	Mortgage Payments _____
Other Persons Salary, Bonuses & Commissions _____	Rent Payable _____
Other Income of Other Person - Itemize _____	Other Expenses _____
Total \$0.00	Total \$0.00

GENERAL INFORMATION	CONTINGENT LIABILITIES
Are any Assets Pledged? <input type="checkbox"/> No <input type="checkbox"/> Yes	As Endorser, Co-maker or Guarantor- Yes _____
Are you a Defendant in any Suits or Legal Actions? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	On Leases or Contracts _____
Have you ever been declared Bankrupt in the last 10 years? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	Legal Claims _____
	Federal - State Income Taxes _____
	Other - _____

Section II

A CASH IN BANKS AND NOTES DUE TO BANKS

Name of Bank	Type of Account	Type of Ownership	On Deposit	Notes Due Banks	COLLATERAL (If any) & Type of Ownership
Cash on Hand					
TOTALS			\$0.00	\$0.00	

SECTION II (Continued)

B LIFE INSURANCE (List only those Policies that you own)

Company	Face of Policy	Cash Surrender Value	Policy Loan from Insurance Co.	Other Loans Policy as Collateral	BENEFICIARY
TOTALS		\$0.00	\$0.00		

C SECURITIES OWNED

Face Value-Bonds No. of Shares Stock	Indicate those Not Registered in Your	Type of Ownership	COST	Market Value U.S. Gov. Sec.	Market Value Marketable Sec.	MARKET VALUE Not Readily Marketable SECURITIES	Amount Pledged to Secured Loans
TOTALS				\$0.00	\$0.00	\$0.00	

D NOTES AND ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually-Indicate by a X if Others have an Ownership Interest)

MAKER/DEBTOR	X	When Due	Original Amount	Balance Due Good Accounts	Balance Due Doubtful Accounts	Bal. Due Notes Rel. & Friends	Security (if any)
TOTALS				\$0.00	\$0.00	\$0.00	

E REAL ESTATE OWNED (Indicate by a X if Others have an Ownership Interest)

TITLE IN NAME OF	Description & Location	X	Date Acquired	Original Cost	Present Value of Real Estate	Amount of Ins. Carried	MORTGAGE OR CONTRACT PAYABLE			
							Bal. Due	Payment	Maturity	To Whom Payable
TOTAL					\$0.00	TOTAL	\$0.00			

F MORTGAGES AND CONTRACTS OWNED (Indicate by a X if Others have an Ownership Interest)

Contract	Mortgage	X	Maker Name	Maker Address	Property Covered	Start Date	Payment	Maturity	Balance Due
TOTALS									\$0.00

G PERSONAL PROPERTY (Indicate by a X if Others have an Ownership Interest)

DESCRIPTION	X	Date When New	Cost When New	Value Today	Balance Due	To Whom Payable
TOTAL				\$0.00		

H NOTES (Other than Bank, Mortgage and Insurance Company Loans)

PAYABLE TO	Other Obligors (if any)	When Due	Notes Due To Rel. & Friends	Notes Due 'Others' (Not Banks)	Accounts & Bills Payable	Contracts Payable	COLLATERAL (if any)
TOTALS			\$0.00	\$0.00	\$0.00	\$0.00	

For the purpose of procuring credit from time to time, I/We furnish the foregoing as a true and accurate statement of my/our financial condition. Authorization is hereby given to the Lender to verify in any manner it deems appropriate any and all items indicated on this statement. The undersigned also agrees to notify the Lender immediately in writing of any significant adverse change in such financial condition.

Signature: _____ Signature: _____ Date: _____



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APPRAISAL AUTHORIZATION

By signing below, I/We hereby authorize HouseMax Funding, LLC to order a residential appraisal report on the property described. I/We understand and take responsibility for the cost of the appraisal. I/We understand that if a closing does not occur, I/We are still responsible for the cost of the appraisal.

Borrower

Date

Co-Borrower

Date



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Insurance Requirements

It is the borrower's responsibility to provide a minimum one year insurance policy. The borrower shall instruct the insurance agent to provide the declaration page and invoice to both the title company and HouseMax Funding, LLC at least 24 hours before closing.

We encourage our borrowers to begin this process of securing insurance early in the loan process.

The mortgagee clause for the Insurance Policy is:

HouseMax Funding, LLC ISAOA
5901 Old Fredericksburg Road D101
Austin TX 78749

All insurance premiums are required to be paid at closing. We do not accept insurance policies that have been paid prior to closing the loan.

If the borrower has a blanket policy, the insurance agent must provide a Declaration page showing the addition of the new property and indicating that the borrower has a blanket policy. In addition, borrower must make sure My Rehab Lender, Inc is added to this property as additional Loss Payee. (Please ensure we receive a copy of the Blanket Policy)

Coverage on the declaration page must include vacancy, vandalism and malicious mischief.

Coverage must be for a minimum of one year.

The amount of the insurance shall not be less than the amount of the loan.

If a cancellation letter is received stating your insurance will be cancelled:

1. We will be forced to place your property on a blanket policy on the day preceding the date shown on the letter as the expiration date of the policy unless we receive written notification of a new policy or of policy reinstatement.

2. You will be charged a \$200.00 insurance placement fee plus \$50.00 per month on top of the actual premium amount for a servicing charge. Any delay in providing Insurance coverage could delay funding.

Please feel free to call us with any questions 512-351-0802