APPLICATION CHECKLIST



THC IC	bllowing items MUST be submitted in order to process your application:
	Application – signed, dated and all requested information provided
	Bank Statement(s) – all stated balances must be verifiable (3 months all pages)
	Retirement Statement(s)
	Income Verification – W-2, recent tax return, pay stub, 1099, etc.
	Copy of Applicant(s) Driver's License and Social Security Card
	Entity Documents – DBA Certificate, LLC or corporate organizational documents
Additi	onal Items for Loan Processing:
Additi	
Additi	onal Items for Loan Processing:
Additi	onal Items for Loan Processing: Executed Purchase Contract
Additi	onal Items for Loan Processing: Executed Purchase Contract Title Company Contact Information (closer, phone, fax, email)

INVESTOR LOAN APPLICATION and FINANCIAL STATEMENT



INVESTOR INFORMATION AND EMPLOYMENT

Investor Name:	Co-Investor or Spouse Name:			
Social Security Number:	Social Security Number:			
Date of Birth:	Date of Birth:			
☐ Married ☐ Unmarried # of Dependents:	☐ Married ☐ Unmarried # of Dependents:			
Home Phone:	Home Phone:			
Cell Phone:	Cell Phone:			
Fax:	Fax:			
Email address:	Email address:			
Present Address (Street, City, State, Zip) □ Own □ Rent	Present Address (Street, City, State, Zip) □ Own □ Rent			
Current Mortgage Payment:	Current Mortgage Payment:			
Name & Address of Employer: □ Self-Employed	Name & Address of Employer: ☐ Self-Employed			
# Years: Income Previous Year:	# Years: Income Previous Year:			
Position/Title/Type of Business:	Position/Title/Type of Business:			
Business Phone:	Business Phone:			

MONTHLY INCOME

	Investor	Spouse/ Co-Investor	Company	TOTAL	Ver	ifiable
Base Income					□Yes	□ No
Gross Monthly Rental Income (itemize on Schedule 'A')					□Yes	□ No
Bonus/Commissions/Other					□Yes	□ No
TOTAL						

ASSETS LIABILITIES

		Cash or Marke	et Value			Monthly Payment	Balance
	Checking/Savings Account Name:	: \$		Notes F	Payable	\$	
fy	Account Number:						
Need to Verify	Checking/Savings Account Name:	\$		Installr	nents Loans	\$	1
to \							ı
eed	Account Number:			Credit	Cards		
Z	Checking/Savings Account Name:						
	Account Number:				tead Real Estate		ı
Hon	nestead Real Estate Value			Mortga	nge nent Real Estate		
Inve	stment Real Estate Value				Mortgages Sch "A"		ı
From	n Schedule "A"			Alimon	y/Child Support		
Life	Insurance Net Cash Value			Other:			
NT 4	W 4 CD : O I			-			ı
	Worth of Business Owned ude Financial Statement			Other:	:	0	
	er Assets (Retirement accounts):	\$		1		\$	
		\$		$\frac{1}{1}$	L LIABILITIES	\$	ı
	TOTAL ASSETS	Ф				*	
Do you have any Real Estate Investing experience?							
T			Donto	.49 #		· ·	
Investment properties currently owned # Rented? # Vacant? #							
Are	Are you a Member of an Investment Group or Club? Yes No						
ACKNOWLEDGEMENT & AGREEMENT							
The undersigned specifically acknowledges and agrees that (1) all statements made in this Application are made for the purpose of obtaining a Commercial Loan(s) with ISB Capital, LLC, it's Sources, Agents, 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 ISB Capital, LLC, it's Sources, Agents, Successors, and/or Assigns either directly through a credit reporting agency, from any source named in this Application, and the original copy of this Application will be retained by ISB Capital, 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 if any of the facts which I/we have represented herein should change. (4) the loan may be transferred to Successors or Assigns of ISB Capital, LLC, it's Sources, Agents, Successors, and/or Assigns without any prior notice to me; (5) ISB Capital, LLC, it's Sources, Agents, Successors, and/or Assigns make no representations or warranties, express or implies, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.							
unders limited	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(s) 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 ISB Capital, 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.						
INV	INVESTOR'S SIGNATURE DATE CO-INVESTOR'S SIGNATURE DATE						

DRIVER'S LICENSE SOCIAL SECURITY CARD



PLEASE INCLUDE A COPY OF THE FOLLOWING WITH YOUR APPLICATION.

DRIVER'S LICENSE

SOCIAL SECURITY CARD

SCHEDULE "A" REAL ESTATE OWNED

Property Address	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
TOTAL T						
TOTAL						

TEXAS MORTGAGE COMPANY DISCLOSURE

Residential Mortgage Loan Originator: <u>B</u> NMLS ID: #332457	BELINDA SUE O'DANIEL
Check ALL that apply	
Duties and Nature of Relationship	
	participating lender which we may from time to time contract upon such ire. In connection with this mortgage loan, we are acting as an independent
contractor and not as your agent. We will mak assist you in meeting your financial needs, we	In connection with this mortgage loan, we are acting as an independent to your loan ourselves. We will service your loan. While we will seek to be cannot guarantee the lowest or best terms available in the market. Feeling on the type of loan for which you have applied.
How we will be compensated	
X The retail price we offer you - your interest we may be paid all of our compensation by you	st rate, total points, and fees - will include our compensation. In some cases or by the lender or investor
Our pricing for your loan is based upon:	
LOAN ORIGINATOR SHOULD COMPLETE OF SAVINGS AND MORTGAGE LENDI COMPLAINT FORMS AND INSTRUCTION WWW.SML.TEXAS.GOV. A TOLL-FREE CONTROL THE DEPARTMENT MAINTAINS A RECOMPOCKET DAMAGES SUSTAINED BY BE MORTGAGE LOAN ORIGINATORS. A RECOVERY FUND MUST BE FILED WIT	PLAINT AGAINST A COMPANY OR A RESIDENTIAL MORTGAGE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT NG 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705 IS MAY BE OBTAINTED FROM THE DEPARTMENTS WEBSITE AT ONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550. VERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF CORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE THE AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE FORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT V.SML.TEXAS.GOV.
Applicant(s)	Residential Mortgage Loan Originator
Signed: Name: Date:	Signed: Name: BELINDA SUE O'DANIEL Date:
Signed: Name: Date:	

APPLICANT'S COMMERCIAL PURPOSE DISCLOSURE

LENDER:	ISB CAPITAL, LLC	
APPLICANT:		
CO-APPLICANT:		
PROPERTY (if av	ailable):	
DATE:		
Applicant hereby a	acknowledges and agrees th	at the following statements are true:
INVESTMENT, HOUSEHOLD O	OR COMMERCIAL	APPLICATION IS COMPLETED IS FOR BUSINESS, PURPOSES ONLY AND IS NOT FOR PERSONAL, FINED IN THE LAWS OF THE UNITED STATES AND THE ST.
family structures u	ultimately used for resident	this loan application is completed may consist of single or multi- ial purposes by an end buyer, I am purchasing the property for ss and for the purpose of making a profit.
		, obligations or other matters relating to loans made for personal, this commercial purpose loan.
	and I agree that Lender	to make a loan secured by a deed of trust on the property would not make such loan if the facts were contrary to those
		APPLICANT'S SIGNATURE
		CO-APPLICANT'S SIGNATURE