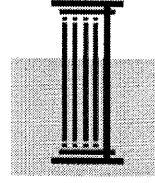


APPLICATION CHECKLIST



ISB CAPITAL

141 Danube, Ste 102, San Antonio, Texas 78213
Phone: (210) 447-9129 Fax: (210) 447-9131
TX MB Entity #84044 NMLS# 269082
Scott@ISBCapital.com www.isbcapital.com

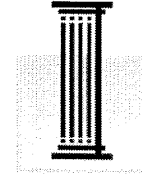
The Following Items **MUST** be submitted in order to process your Application:

- Application-Signed, Dated and all requested information provided
- Bank Statement(s)-All stated balances must be verifiable (**3 months ALL PAGES**)
- Income Verification-W-2, Recent Tax Return, Pay Stub, etc.
- Application Fee: \$25.00 (Credit Card Authorization form)
- Copy of Applicant(s) Driver's License **and** Social Security Card
- Entity Documents (DBA Certificate, LLC or Corporate Organization Documents)

Additional Items for Loan Processing

- Executed Purchase Contract
- Loan Request Form (must state Applicant's plan for property: sell or refinance?)
- Repair List
- Inspection Fee and Appraisal Fee (Credit Card Authorization form)

INVESTOR LOAN APPLICATION



ISB CAPITAL

141 Danube, Ste 102, San Antonio, Texas 78213
 Telephone: 210-447-9129 Facsimile: 210-447-9131
 NMLS Entity #269082 NMLS# 341465
 scott@isbcapital.com www.isbcapital.com

INVESTOR INFORMATION AND EMPLOYMENT

| | |
|---|---|
| Investor Name: | Co-Investor or Spouse Name: |
| Social Security Number: | Social Security Number: |
| Date of Birth: | Date of Birth: |
| <input type="checkbox"/> Married <input type="checkbox"/> Unmarried # of Dependents: | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried # of Dependents: |
| Home Phone: | Home Phone: |
| Cell Phone: | Cell Phone: |
| Fax: | Fax: |
| Email address: | Email address: |
| Present Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent | Present Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent |
| Current Mortgage Payment: | Current Mortgage Payment: |
| Name & Address of Employer: <input type="checkbox"/> Self-Employed | Name & Address of Employer: <input type="checkbox"/> 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 | Verifiable |
|--|----------|------------------------|---------|-------|--|
| Base Income | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Gross Monthly Rental Income (itemize on Schedule 'A') | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Bonus/Commissions/Other | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| TOTAL | | | | | |

ASSETS

LIABILITIES

| | | Cash or Market Value |
|--|---------------------------------------|----------------------|
| Need to Verify | Checking/Savings Account Name: | \$ |
| | Account Number: | |
| | Checking/Savings Account Name: | \$ |
| | Account Number: | |
| | Checking/Savings Account Name: | |
| | Account Number: | |
| Homestead Real Estate Value | | |
| Investment Real Estate Value From Schedule "A" | | |
| Life Insurance Net Cash Value | | |
| Net Worth of Business Owned Include Financial Statement | | |
| Other Assets: | | \$ |
| TOTAL ASSETS | | \$ |

| | Monthly Payment | Balance |
|--|-----------------|---------|
| Notes Payable | \$ | |
| Installments Loans | \$ | |
| Credit Cards | | |
| Homestead Real Estate Mortgage | | |
| Investment Real Estate From Mortgages Sch "A" | | |
| Alimony/Child Support | | |
| Other: | | |
| Other : | \$ | |
| TOTAL LIABILITIES | \$ | |

REAL ESTATE INVESTING EXPERIENCE

Do you have any Real Estate Investing experience? Yes No

Number of Properties Completed: _____

Do you have any rehab/construction experience? Yes No

Years Experience: _____

Do you have any projects currently in progress: Yes No

Number of Current Projects: _____

Investment properties currently owned # _____ Rented? # _____ Vacant? # _____

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.

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.

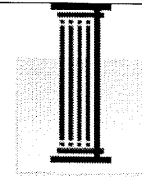
INVESTOR'S SIGNATURE

DATE

CO-INVESTOR'S SIGNATURE

DATE

**DRIVER'S LICENSE
SOCIAL SECURITY CARD**



ISB CAPITAL

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NMLS Entity #269082 NMLS# 341465
scott@isbcapital.com www.isbcapital.com

PLEASE INCLUDE A COPY OF THE FOLLOWING WITH YOUR APPLICATION.

DRIVER'S LICENSE

SOCIAL SECURITY CARD

RESIDENTIAL MORTGAGE LOAN ORIGINATOR DISCLOSURE

Residential Mortgage Loan Originator SCOTT ERIC HENNEKE

License Number: 341465

The information in this disclosure is provided to clarify the nature of our relationship, my duties to you, and how I am to be compensated as a Residential Mortgage Loan Originator. This disclosure is a requirement of the Texas Mortgage Broker License Act.

Since I may be working for a company, references to “we” or “us” refer to me and any company for which I am working.

Check ALL that apply

Duties and Nature of Relationship

You, the applicant(s), have applied with us for a residential mortgage loan.

We will submit your loan application to a participating lender which we may from time to time contract upon such terms as you may request or a lender may require. In connection with this mortgage loan, we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. While we will seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest or best terms available in the market.

In connection with this mortgage loan, we are acting as an independent contractor and not as your agent. We will make your loan ourselves. We may either sell the loan to an investor or retain it. (You will receive a separate disclosure as to how we will handle servicing rights on any such loan.) We have a number of established independent contractor relationships with various investors to whom we sell closed loans. We are not an agent for any such investor in connection with the sale of a loan. While we will seek to assist you in meeting your financial needs, we cannot guarantee the lowest or best terms available in the market.

We will be acting as follows: In connection with this mortgage loan, we are acting as an independent contractor and not as your agent. We will make your loan ourselves. We will service your loan. While we will seek to assist you in meeting your financial needs, we cannot guarantee the lowest or best terms available in the market. Fees charged directly to you by us may vary depending on the type of loan for which you have applied

How we will be compensated

The retail price we offer you – your interest rate, total points, and fees – will include our compensation.

In some cases we may be paid all or part of our compensation by you or by the lender or investor. Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees. Also, in some cases, if you would rather pay less up-front, you may be able to pay a higher rate, in which case some or all of my compensation will be paid by the lender. We also may be paid by the lender based on other goods, services, or facilities performed or provided by us to the lender.

Our pricing for your loan is based upon current wholesale options available to us in the secondary market where closed loans are sold. Fees charged directly to you by us may vary depending on the type of loan for which you have applied.

At the time of this disclosure, we are receiving \$25.00 in fees. The services which these fees are being charged include the following:

X Application fee \$25.00

Processing fee \$ _____

Appraisal fee \$ _____

Credit report fee \$ _____

Automated underwriting fee \$ _____

Other (list):

_____ \$ _____
_____ \$ _____

Of this amount, \$25.00 is not refundable unless the amount is required to be refunded under applicable state or federal law upon the exercise of a right of rescission (such as the Truth in Lending Act, 15 U.S.C. §1600, et seq. and Regulation Z, 12 C.F.R. Part 226 or the provisions of the Home Equity provisions of the Texas Constitution, Article XVI, Section 50.

The estimated fees which we will charge will be as shown on the good faith estimate which we are providing to you now or which we will provide you within three (3) days in accordance with the requirements of the Real Estate Settlement Procedures Act and its implementing regulations.

SCOTT ERIC HENNEKE IS LICENSED UNDER THE LAWS OF THE STATE OF TEXAS AND BY STATE LAW IS SUBJECT TO REGULATORY OVERSIGHT BY THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING. ANY CONSUMER WISHING TO FILE A COMPLAINT AGAINST SCOTT ERIC HENNEKE SHOULD COMPLETE, SIGN, AND SEND A COMPLAINT FORM TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE DOWNLOADED AND PRINTED FROM THE DEPARTMENT'S WEB SITE LOCATED AT <http://www.sml.state.tx.us> OR OBTAINED FROM THE DEPARTMENT UPON REQUEST BY MAIL AT THE ADDRESS ABOVE, BY TELEPHONE AT ITS TOLL-FREE CONSUMER HOTLINE AT 1-877-276-5550, BY FAX AT (512) 475-1360, OR BY E-MAIL AT SMLINFO@SML.STATE.TX.US.

THE DEPARTMENT MAINTAINS THE MORTGAGE BROKER RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT SUBCHAPTER F OF THE MORTGAGE BROKER LICENSE ACT ON THE DEPARTMENT'S WEB SITE REFERENCED ABOVE.

Applicant(s) Residential Mortgage Loan Originator

Signed: _____

Signed: Scott Henneke

Name: _____

Name: SCOTT ERIC HENNEKE

Date: _____

Date: _____

Signed: _____

Name: _____