

The following items **MUST** be submitted in order to process your loan request:

- Loan Request Form – signed, dated and completed in full
- Appraisal Fee – check or credit card authorization form (\$450)
- Earnest Money Contract – including all addendums and/or assignments
- Repair List – must be itemized
- Access to Property – lock box code, etc.

Additional items for closing your loan:

- Survey – required on each loan (Elevation Certificate required if in flood zone)
- Clear Title Commitment
- Evidence of Insurance – 1 year required (flood insurance if in flood zone)
- Acceptable Appraisal – by ISB Capital approved appraiser

RENOVATION LOAN REQUEST



INVESTOR NAME: _____ PHONE: _____
 CELL: _____ FAX: _____ EMAIL: _____
 PROPERTY ADDRESS: _____
 CITY, STATE & ZIP: _____

TITLE COMPANY: _____
 ADDRESS: _____
 CITY, STATE & ZIP: _____
 PHONE: _____ FAX: _____ EMAIL: _____
 CLOSER'S NAME: _____ CLOSING DATE: _____

LOAN CALCULATION	
PROJECTED "AS-REPAIRED" VALUE (ARV)	
PURCHASE PRICE (attach purchase contract)	
ASSIGNMENT FEE(S) (attach Assignment contract)	
RENOVATIONS COST (must provide itemized list)	
ORIGINATION FEE (tbd)	
INVESTOR CASH TO BE PAID AT CLOSING	
TOTAL LOAN AMOUNT	
If proposed Total Loan amount exceeds 70% Loan to Value, that amount must be paid to reduce loan amount to 70% Loan to Value. *FINAL LTV at Lender's discretion*	

****To avoid any delays with Closing, this form MUST be completed in full****

Please **attach** the following: Appraisal Fee \$450 (check or credit card authorization)
 Purchase Contract Repair List **LOCK BOX/ACCESS**

HOW DO YOU PLAN TO SELL THE PROPERTY?
 Conventional/FHA Financing Refinance Other (describe): _____

BORROWER'S SIGNATURE:
X _____

CO-BORROWER'S SIGNATURE:
X _____

LOAN REQUEST (REVISED 2/14)

**AUTHORIZATION TO BILL
CREDIT CARD
APPRAISAL FEE**



Your \$450.00 payment by check or credit card **must** accompany the Loan Request Form.

INVESTOR NAME: _____

PROPERTY ADDRESS (street, city, state, zip) : _____

I hereby authorize ISB Capital, LLC to bill my Credit Card for the following:

AMOUNT: \$450.00

CARD TYPE:

(circle one) **MASTERCARD** **VISA** **AMERICAN EXPRESS**

NAME: _____
(as it appears on card)

ADDRESS: _____
(Cardholder/Billing address)

ACCOUNT NUMBER:

EXPIRATION DATE: _____

VISA CODE: _____ **MC:** _____ **AmEx:** _____

DATE: _____ **INITIALS:** _____

APPRAISAL WAIVER/RECEIPT FORM

DATE:

LENDER: ISB CAPITAL, LLC

BORROWER:

PROPERTY ADDRESS:

You, the Borrower(s) are entitled to receive a copy of any and all appraisal and/or valuation report(s) conducted on the property referenced above, no later than three (3) business days prior to the closing of your loan.

You may elect to **waive this requirement** and receive a copy at closing, (or you may have waived this requirement at any time before closing for corrected appraisals and/or valuation reports which only contain clerical changes).

ELECTION

I/We, the undersigned, hereby acknowledge that I/we chose to receive copies of appraisal and/or valuation reports concerning the subject property listed above, upon completion of such reports and valuations, but in no event less than three (3) business days prior to the closing of my/our mortgage.

I/We, the undersigned, hereby acknowledge that I/we waived before closing the timing requirements to receive a copy of appraisal reports and valuations concerning the subject property listed above and that I/we waived such at least three (3) business days prior to the closing of the loan.

BORROWER

BORROWER

LOAN REQUEST (REVISED 2/14)