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**)
- ☐ 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

Additional Items for Loan Processing:

- ☐ Executed Purchase Contract
- ☐ Title Company Contact Information (closer, phone, fax, email)
- ☐ Loan Request Form (must state applicant's plan for property: sell or refinance?)
- ☐ Repair List and Access to Property (lock box code)
- ☐ Inspection Fee and Appraisal Fee  (credit card authorization form)

ISB APPLICATION

## 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** | Verifiable |
|---|---|---|---|---|---|
| Base Income | | | | | ☐ Yes       ☐ No |
| Gross Monthly Rental Income (itemize on Schedule 'A') | | | | | ☐ Yes       ☐ No |
| Bonus/Commissions/Other | | | | | ☐ Yes       ☐ No |
| **TOTAL** | | | | | |

ISB APPLICATION

# ASSETS

| | | 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 (Retirement accounts):** | | $ |
| **TOTAL ASSETS** | | $ |

# LIABILITIES

| | 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 |
|---|---|---|---|
| | | | |

ISB APPLICATION

**ISB
CAPITAL**

PLEASE INCLUDE A COPY OF THE FOLLOWING WITH YOUR APPLICATION.

**DRIVER'S LICENSE**

**SOCIAL SECURITY CARD**

ISB APPLICATION

# 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 |
|---|---|---|---|---|---|---|
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| **TOTAL** |  |  |  |  |  |  |

ISB APPLICATION

# TEXAS MORTGAGE COMPANY DISCLOSURE

**Residential Mortgage Loan Originator:**   BELINDA SUE O'DANIEL
**NMLS ID:**  #332457

*Check ALL that apply*

## Duties and Nature of Relationship

☐ 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

**X** We will make your loan ourselves. 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

**X** 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 of our compensation by you or by the lender or investor

☐ Our pricing for your loan is based upon:

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CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A COMPANY OR A RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINTED FROM THE DEPARTMENTS WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

THE DEPARTMENT MAINTAINS A 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 THE DEPARTMENT'S WEB SITE AT WWW.SML.TEXAS.GOV.

**Applicant(s)**                              **Residential Mortgage Loan Originator**
Signed: _____         Signed: _____
Name: _____           Name: BELINDA SUE O'DANIEL
Date: _____            Date: _____

Signed: _____
Name: _____
Date: _____

ISB APPLICATION

# APPLICANT'S COMMERCIAL PURPOSE DISCLOSURE

LENDER:          **ISB CAPITAL, LLC**

APPLICANT: _____

CO-APPLICANT: _____

PROPERTY (if available): _____

DATE: _____

Applicant hereby acknowledges and agrees that the following statements are true:

**THE LOAN FOR WHICH THIS APPLICATION IS COMPLETED IS FOR BUSINESS, INVESTMENT, OR COMMERCIAL PURPOSES ONLY AND IS NOT FOR PERSONAL, HOUSEHOLD OR FAMILY USE AS DEFINED IN THE LAWS OF THE UNITED STATES AND THE STATE OF TEXAS AS THEY NOW EXIST**.

Notwithstanding that the property for which this loan application is completed may consist of single or multi-family structures ultimately used for residential purposes by an end buyer, **I am purchasing the property for commercial purposes as part of my business and for the purpose of making a profit**.

Any provisions relating to protections, rights, obligations or other matters relating to loans made for personal, household or family use are not applicable to this commercial purpose loan.

**This disclosure is made to induce Lender to make a loan secured by a deed of trust on the property described above and I agree that Lender would not make such loan if the facts were contrary to those contained in this disclosure**.

_____
APPLICANT'S SIGNATURE

_____
CO-APPLICANT'S SIGNATURE

ISB APPLICATION