



# LOAN REGISTRATION FORM

Please provide via email attachment the following:

1. Loan Registration Form
2. Current Rent Roll (Yours or use the attached form)
3. Last two years and YTD property operating statements (Yours or use the attached form)
4. Purchase Contract (if applicable)

*Once completed, email to your Account Executive with the items requested above.*

## Information We Need to Evaluate Your Loan Request

Your Name		Your Company		
Property Address				
Property Type		Current Loan Balance		
Purchase or Refi?		Current Loan Maturity Year		
Loan Amount Req.		Current Loan Rate		
Purchase Price		Current Lender		
Estimated Value		Last 12 mos. Operating Income		
Original Property Cost		Last 12 mos. Operating Exp.		
Year Acquired		Desired Rate		Amort.

	Name of Person or Entity	Liquidity	Net Worth	Est. Credit Score
Borrower				
Borrower/Guarantor				
Borrower/Guarantor				
Borrower/Guarantor				

### Comments







# Rent Roll – Multifamily

(For Mixed Use Please use

Rent Roll as of:

(required)

Commercial Rent Roll)

APT #	TENANTS NAME	BE D/ BATH	SQ FEET (APPROX)	CURRENT RENT PER MONTH	ORIGINAL OCCUPANCY DATE	CURRENT LEASE EXPIRATION OR MTM	DATE LAST RENT INCREASE	FURNISHED UNIT? (Y/N)	SEC 8 (Y/N)	RENT CONCESSIONS ? (Y/N)

<b>MONTHLY RENT SCHEDULE</b>	
<b>MONTHLY LAUNDRY INCOME (MUST SHOW ON INCOME/EXPENSES)</b>	
<b>MONTHLY GARAGE INCOME</b>	
<b>OTHER INCOME</b>	
<b>TOTAL FROM OTHER PAGES</b>	
<b>TOTAL GROSS MONTHLY INCOME</b>	

\*Use additional sheets if necessary.

**ALL COLUMNS AND SECTIONS MUST BE COMPLETED**

What utilities are included in rent?  
 Electricity      Cable TV      Gas  
 Garbage          Water          Heat

Is the property subject to rent control?  
 Yes                  No

If Yes, what is the current allowable increase per year? \_\_\_\_\_

What has been your average monthly occupancy rate over the preceding 12 months?  
 \_\_\_\_\_

I (we) certify under penalty of perjury that the foregoing information herein is true and accurate.

BORROWER \_\_\_\_\_ DATE \_\_\_\_\_

BORROWER \_\_\_\_\_ DATE \_\_\_\_\_



# Property Operating Statement

PROPERTY ADDRESS	CITY	STATE	ZIP

Annual Income	Two Years Prior	Prior Year	Current Year <input type="text"/> Mos.
Rental Income Collected			
Laundry			
Garage			
Other			
Reimbursements			

<b>Total Income Collected</b>			
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**Annual Expenses – Do not include one time capital expenses items**

Real Estate Taxes			
Insurance			
Utilities			
Gas			
Electricity			
Water/Sewer			
Trash			
Maintenance			
Pest Control			
Gardener/Landscaping			
Pool Service			



## Property Operating Statement cont.

Annual Expenses	Two Years Prior	Prior Year	Current Year	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/> Mos.
Elevator				
Cleaning Service				
Building Repair & Maintenance				
Painting & Decorating				
Supplies				
Administration				
Administrative				
Advertising				
Telephone				
Miscellaneous				
Resident Manager				
Security				
Off-Site Management				
Other				
Total Expenses				

### Comments or Explanations



# Rehab Property Registration

**Please fill out all applicable fields completely**

How many similar projects have you completed within the past 2 years? \_\_\_\_\_

Are you capable willing to provide proof of previous/current work relevant to this transaction? \_\_\_\_\_

Total Liquid Funds available \_\_\_\_\_ Total Lines of Credit Available \_\_\_\_\_

Property Address \_\_\_\_\_

Property Type (SF, condo, townhome, etc) \_\_\_\_\_

Bed/Bath \_\_\_\_\_/\_\_\_\_\_ Garage \_\_\_\_\_ Attached? Y N Basement? Y N

Floor Plan \_\_\_\_\_ Average Days on Market in Neighborhood (Sold) \_\_\_\_\_

Average Days on Market in Neighborhood (Active) \_\_\_\_\_ How Many Actives Currently? \_\_\_\_\_

Tax Assessment Appraised Value \_\_\_\_\_ Asking Price \_\_\_\_\_

Comparable Prices \_\_\_\_\_ Projected List Price \_\_\_\_\_

Offer Price \_\_\_\_\_ Principal cash contribution \_\_\_\_\_

Marketing Plan to Sell (FSBO, Realtor, Auction, etc.) \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Please attach the following to this application:

- Executive Summary
- Comps and Feasibility Analysis
- Detailed budget showing specific costs and what is being done to rehab the property along with a timeline
- 3 Professional references

\*\*\*Your Account Executive /Real Estate Representative will do the Comps and Feasibility Analysis.

I (we) certify under penalty of perjury that the foregoing information herein is true and accurate.

BORROWER

DATE

BORROWER

DATE



## Zero Tolerance/ Fraud Policy

Equity Group LLC or its Affiliates utilizes a sophisticated suite of advanced software tools alongside stringent underwriting procedures to combat loan fraud and identity theft.

**NOTICE: ANY SUBMISSION OF INFORMATION TO Equity Group LLC or its Affiliates KNOWINGLY CONTAINING FALSE INFORMATION IN CONNECTION WITH A PRIVATE MORTGAGE LOAN/FIRST TRUST DEED APPLICATIONS IS A FEDERAL CRIME**

Mortgage fraud means a material misstatement, misrepresentation, or omission relied upon Equity Group LLC or its Affiliates to fund or purchase-or not to fund or purchase-a mortgage.

Such mortgage fraud included, but is not limited to, false information contained in identification and employment documents, false mortgagee or mortgagor identity, and fraudulent appraisals; theft of custodial funds, non-remitted payoff funds, misrepresentations of borrower funds, and property flipping where designed to falsely inflate property value.

Possible mortgage fraud means Equity Group LLC or its Affiliates has a reasonable belief, based upon a review of information available, that mortgage fraud may be occurring or has occurred. It is the intent of Equity Group LLC or its Affiliate's Zero Tolerance Loan Fraud Policy ("Policy") to support the industry's and law enforcement's efforts to eradicate residential Private Mortgage Loan/First Trust Deed Fraud. Accordingly, by doing business with Equity Group LLC or its Affiliates, the Borrower, Broker, Realtor shall be directly responsible for the actions performed in the course of doing business with Equity Group LLC or its Affiliates and for maintaining compliance with this Policy. Although loan fraud may be perpetrated in many forms, some of the most common examples are shown below.

- Identity theft
- Submission of inaccurate or misleading information, including false statements on loan application(s) and falsification of documents purporting to substantiate credit, employment, deposit and asset information or personal information including identity, ownership/non-ownership of the real property;
- The alteration or forgery of otherwise predominately accurate information;
- Inaccurate representations of current occupancy or intent to maintain required occupancy as agreed in the security instrument;
- Lack of due diligence or concern by borrower, realtor, broker, loan officer, interviewer or processor, including failure to obtain or divulge all information required by the application and failure to request further information as dictated by Borrower's response to other questions. This could include the following examples: (i) simultaneous or consecutive processing of multiple owner-occupied loans from single applicant where information differs on each application; (ii) permitting an applicant or interested third party to assist with the processing of the loan; and (iii) failure to disclose any relevant or pertinent information known to the Broker which could negatively impact the lending decision.

Equity Group LLC or its Affiliates specifically represents and warrants the quality and integrity of its loan production to Equity Group LLC or its Affiliates' investors. Consequently, loans containing fraud or material misrepresentations that negatively impact Equity Group LLC or its Affiliates' business reputation can severely strain investor relationships. The potential consequences for knowing participants of this practice are also very serious and Equity Group LLC or its Affiliates' position is a zero tolerance policy.

Initial \_\_\_\_\_/\_\_\_\_\_





## Zero Tolerance/ Fraud Policy

### Examples of the possible consequences:

#### For Borrowers:

- Acceleration of debt as authorized by the security instrument (Deed of Trust/Mortgage).
- Criminal prosecution, which may result in possible fines, imprisonment or both.
- Civil action by Equity Group LLC or its Affiliates for damages.
- Civil action by other parties to the transaction such as seller or real estate agent/broker.
- Forfeiture of any professional license.
- Long term adverse effect on credit history.

#### For Brokers/Realtors:

- Criminal prosecution, which could result in fines, imprisonment or both.
- Revocation of Broker's license.
- Loss of access privileges to lenders resulting from the exchange of legally permissible information between lenders, mortgage insurance companies; FHLMC, FNMA and other investors; policy agencies; and state and federal regulatory agencies including the Department of Justice and the FBI.
- Loan repurchase and/or liability to Equity Group LLC or its Affiliates for resulting monetary loss.
- Civil action by borrower, Equity Group LLC or its Affiliates and/or other parties involved in the transaction.
- Loss of approval status with Equity Group LLC or its Affiliates

**The undersigned does hereby acknowledge receipt of this notice and agrees to comply with conditions set forth herein this \_\_\_\_\_ day of \_\_\_\_\_,**

\_\_\_\_\_.

\_\_\_\_\_  
Business Entity (Borrower)

\_\_\_\_\_  
Officer/Member Signature

\_\_\_\_\_  
Guarantor 1 Signature

\_\_\_\_\_  
Guarantor 2 Signature



### **Additional Items that May Be Required for Your Approval and Loan**

- Personal Financial Statement**
- Zero Tolerance/ Fraud Policy**
- Valid Photo ID of key principals of borrowing entity and all guarantors**
- Articles of Incorporation/Certificate of Formation/Articles of Formation**
- Bylaws or Operating Agreement**
- Federal EIN Verification**
- Business Entity information for borrowing entity**
- Preliminary Title Report**
- Proof of collateral for additional properties being added to transaction**
- Previous Two months of all bank statements /all pages**
- Insurance Company and agent contact information (Company & agent name, phone, fax, email)**
- 3rd Party Appraisal (if applicable, Equity Group LLC or its Affiliates will order)**
- Property Valuation:**
  - Current lease agreement(s) for subject property, if applicable**
  - Complete and executed Purchase and Sale Agreement, if applicable**
  - Payoff letter stating mortgage balance owed and/or real estate tax bills substantiating any back taxes owed**
  - Terms of Seller carry-back financing, if applicable**
  - Contractor bids, if applicable**

**Equity Group LLC and/or It's Affiliates reserve the right to request additional information from borrower on an as needed per case basis. Failure to comply could result in loan denial.**

**Please send all information to your Account Executive.**