

DIRECT MONEY LENDERS INC. SINGLE PROPERTY RENTAL APPLICATION (1-4 Units)

FOR BUSINESS/COMMERCIAL PURPOSES ONLY

Applicants should complete this form as "Guarantor" or "Co-Guarantor," as applicable. For (a) individuals serving directly as the borrower, Co-Guarantor information must be provided (and the appropriate boxes checked) when the income or assets of the Guarantor's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. For (b) limited liability companies serving as the borrower, Co-Guarantor information must be provided when the Co-Guarantor owns 20% or more of the direct or indirect interest in the Borrower or has Managing Control.

Guarantor and any Co-Guarantor(s) agree that by completing this application, (i) the purpose of the Loan is for business and/or commercial purposes only, (ii) the Loan is not for personal, family or household use, (iii) no Property is used or will be used as a residence or second home of any direct or indirect holder of equity interests in Borrower or any family member (ancestors, spouse, or lineal descendants) thereof and (iv) the Properties are an investment to be held for future appreciation and will be rented.

I. PROPERTY INFORMATION AND PURPOSE OF LOAN

Property Type:

Single Family Residence Condo 2 - 4 unit property Townhome

**Note: Co-ops & Mobile Homes are not permitted*

Subject Property Address (city, state, zip):	Total No. of Units
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Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance	Is the property currently leased: <input type="checkbox"/> Yes <input type="checkbox"/> No
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Complete this line if Purchase:

Estimated Closing Date:	Purchase Price: \$
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Complete these lines if Refinance:

Date Acquired:	Original Cost: \$	Amount of Existing Liens: \$	Describe Improvements: <input type="checkbox"/> Made <input type="checkbox"/> To Be Made Cost: \$
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Are you receiving payoff discounts from your current lender?

Yes (please include a copy of the payoff agreement) No

Gross Monthly Rent (Actual if currently leased; Projected if vacant): \$	Annual RE Taxes: \$	Annual Insurance : \$	Annual HOA fees (if applicable): \$	Estimated Property Value: \$
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Property Declarations

- Is the property illegally zoned? Yes No
- Is the property subject to a lease purchase option? Yes No
- Are there any code violations at the property? Yes No
- Is the property located on 1 acre or more? Yes No
- Is the property in good, safe, and habitable condition, as well as free and clear of any material damage/waste? Yes No

II. BORROWER AND GUARANTOR INFORMATION

Borrowing Entity Type: Individual Limited Liability Company

Complete this line if Limited Liability Company:

Are there any other principals in the Limited Liability Company that have a 20% or more interest, and/or has managing control in the Company?

Yes No

If Yes, then please fill out Co-Guarantor (Individual) Information for each party with a 20% or more interest and/or managing control.

Guarantor (Individual) Information	Co-Guarantor (Individual) Information
Name:	Name:
Residence Address (No PO Boxes)	Residence Address (No PO Boxes)
City, State, Zip:	City, State, Zip:
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single

Guarantor (Individual) Information Contd.		Co-Guarantor (Individual) Information Contd.	
Primary Phone:	Drivers License or Passport #:	Primary Phone:	Drivers License or Passport #:
SS#:	DOB:	SS#:	DOB:
Email Address:	Years of Investment Experience:	Email Address:	Years of Investment Experience:
Country of Citizenship:		Country of Citizenship:	
If not U.S., Are you a permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No		If not U.S., Are you a permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Estimated Net Worth (Total Assets – Total Liabilities) \$		Estimated Net Worth (Total Assets – Total Liabilities) \$	
Verifiable Liquidity (include all Cash Equivalents, Stocks & Bonds, Retirement Accounts and Life Insurance Held): \$		Verifiable Liquidity (include all Cash Equivalents, Stocks & Bonds, Retirement Accounts and Life Insurance Held): \$	
<p>Declarations:</p> <p>Have you personally filed for bankruptcy, been declared bankrupt, or been involved in any kind of insolvency proceeding within the last two (2) years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Has the undersigned been a party to a bankruptcy or insolvency proceeding with regard to any of the properties in which the undersigned has or had ownership or interest as a guarantor within the past two (2) years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you ever been convicted of a felony? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you ever been convicted of <i>any</i> crime involving fraud, financial malfeasance, or misrepresentation? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Do you currently have any charges pending against you for a crime? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Are you currently, or have you been party to, any litigation in the past two (2) years, or are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you had ownership interest in a property which has been foreclosed upon within the last two (2) years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you had ownership interest in a property from which you have given title or deed in lieu of foreclosure in the last two (2) years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Is the collateral property subject to any liens, judgments, pending litigation, or has it been the subject of any litigation during the last two (2) years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Do you personally, or does the collateral property, currently owe any taxes for year(s) prior to current year? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you ever obtained credit under any other name or have been known by any other name in the last ten (10) years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>		<p>Declarations:</p> <p>Have you personally filed for bankruptcy, been declared bankrupt, or been involved in any kind of insolvency proceeding within the last two (2) years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Has the undersigned been a party to a bankruptcy or insolvency proceeding with regard to any of the properties in which the undersigned has or had ownership or interest as a guarantor within the past two (2) years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you ever been convicted of a felony? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you ever been convicted of <i>any</i> crime involving fraud, financial malfeasance, or misrepresentation? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Do you currently have any charges pending against you for a crime? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Are you currently, or have you been party to, any litigation in the past two (2) years, or are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you had ownership interest in a property which has been foreclosed upon within the last two (2) years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you had ownership interest in a property from which you have given title or deed in lieu of foreclosure in the last two (2) years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Is the collateral property subject to any liens, judgments, pending litigation, or has it been the subject of any litigation during the last two (2) years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Do you personally, or does the collateral property, currently owe any taxes for year(s) prior to current year? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you ever obtained credit under any other name or have been known by any other name in the last ten (10) years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
If yes, to any of the above, please explain:		If yes, to any of the above, please explain:	

AUTHORIZATION:

I, the undersigned, hereby authorize Direct Money Lenders Inc., its agents, successors and assigns to verify the information provided above including, but not limited to my bank accounts, stock holdings, and any other assets needed to process my loan application. I further authorize Direct Money Lenders Inc., its agents, successors and assigns to order a credit report and verify all other credit information including, but not limited to, past and present mortgages. IT IS UNDERSTOOD THAT A PHOTOCOPY OF THIS DOCUMENT SHALL ALSO SERVE AS AN AUTHORIZATION TO PROVIDE THE INFORMATION REQUESTED.

GUARANTOR

Signature: _____

Name: _____

Date: _____

CO-GUARANTOR, if applicable

Signature: _____

Name: _____

Date: _____

APPRAISAL NOTICE

Direct Money Lenders will order an appraisal(s) to determine the properties' value and charge the borrower for the appraisal(s). We will promptly give the borrower copies of the appraisal(s), even if the loan does not close.

GUARANTOR REPRESENTATION

The undersigned certifies that this application is for business purposes and specifically acknowledges and agrees that (1) the loan requested by this application will be secured by a security interest in real properties, (2) the real properties will not be used for any illegal or prohibited purposes and (3) the properties are for investment purposes only and not for personal, family, or household use. The undersigned further acknowledges that the information provided herein is being relied upon by Direct Money Lenders, its affiliates and agents in connection with the review of a pre-approved letter to be sent to the Borrower regarding the financing. In the event that the accuracy or completeness of any of The information presented herein is materially changed due to circumstances arising any time following the date of this representation through the closing date of the Loan contemplated herein, I agree to provide Direct Money Lenders with a full and complete written description of said change, and acknowledge any such change may give rise to modifications to the terms of the Loan contemplated herein, or termination thereof. The undersigned acknowledges that the loan will be used for commercial purpose only and not for personal, family, or household use and further acknowledge that I have read and understood the above appraisal notice.

I, GUARANTOR, hereby certify to Direct Money Lenders Inc. and its affiliates, that the above statements, including the statements in Exhibits, are true and complete and contain all information necessary to make the statements made not misleading, as of the date specified below.

GUARANTOR

Signature: _____

Name: _____

Date: _____

CO-GUARANTOR, if applicable

Signature: _____

Name: _____

Date: _____

APPENDIX A – OFAC CERTIFICATION

Please complete for all members whose direct or indirect interest in the Borrower accounts for 20% or more, or who has managing control of the Borrower regardless of whether serving as Guarantor or Co-Guarantor:

I, the undersigned, after having made reasonable inquiry, hereby certifies to Direct Money Lenders Inc. that, to the best of my knowledge, the borrower, each principal of the borrower, each principal of the borrower's general partner or managing member (if applicable), each guarantor of the loan, the property manager, and each tenant at the properties: (a) is not currently identified on the list ("OFAC List") of specially designated nationals and sanctioned persons subject to economic sanctions that is maintained by the U.S. Treasury Department, Office of Foreign Assets Control, and (b) is not a person/entity with whom a citizen of the United States is prohibited to engage in transactions by any trade embargo, economic sanction, or other prohibition of United States law, regulation, or Executive Order of the President of the United States. The undersigned further acknowledges and agrees that he/she has a continuing obligation during the processing of the loan to notify Direct Money Lenders Inc. promptly if he/she knows or has reason to believe that the foregoing certification is no longer correct.

The OFAC List is accessible through the internet website <http://www.treas.gov/ofac/t11sdn.pdf>.

Signature: _____

Name: _____

Date: _____