

APPLICANT QUESTIONNAIRE

BORROWER

CO-BORROWER

Name		
Address		
Own / Rent	<input type="checkbox"/> Own <input type="checkbox"/> Rent	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Number of Years		
SSN		
DOB		
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Single (Never Married)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Single (Never Married)
Spouses Name		
Cell		
Work/Home		
Email		
Current Employer		
Type of Business		
Monthly Employment Income		
Total Other Income		
Heard About Us	<input type="checkbox"/> Email <input type="checkbox"/> Past Client <input type="checkbox"/> Social Media <input type="checkbox"/> Text <input type="checkbox"/> Voicemail <input type="checkbox"/> Website <input type="checkbox"/> Referral - Name: _____ Ph. No. _____	

PROJECT

Relationship to the Seller	<input type="checkbox"/> Family Member (Immediate) <input type="checkbox"/> Business Partner (Present) <input type="checkbox"/> Unknown <input type="checkbox"/> Family Member (Non-Immediate) <input type="checkbox"/> Business Partner (Past) <input type="checkbox"/> Other _____
Amount of Renovation Draws	<input type="checkbox"/> N/A <input type="checkbox"/> 2 <input type="checkbox"/> 4 <input type="checkbox"/> 6 <input type="checkbox"/> 8 <input type="checkbox"/> 10 <input type="checkbox"/> 1 <input type="checkbox"/> 3 <input type="checkbox"/> 5 <input type="checkbox"/> 7 <input type="checkbox"/> 9
Name of General Contractor	
Summary of Execution Strategy	
Loan Exit (Timeline)	<input type="checkbox"/> 1-3 Months <input type="checkbox"/> 4-6 Months <input type="checkbox"/> 7-9 Months <input type="checkbox"/> 10-12 Months <input type="checkbox"/> 12-18 Months <input type="checkbox"/> 19-24 Months
Loan Exit Plan	

PURCHASE INFO	COMPANY	NAME	PHONE #	EMAIL	ORDER #
Escrow					
Title					
Insurance					
Inspection					
Interior					

BORROWER VESTING	
Borrower Vesting	
Form of Entity	<input type="checkbox"/> Corporation <input type="checkbox"/> IRA <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Personal <input type="checkbox"/> Trust
Date of Formation	
State of formation/incorporation	<input type="checkbox"/> CA <input type="checkbox"/> Other _____
Federal Tax ID/EIN	

REAL ESTATE EXPERIENCE

LAST 3 YEARS (UP TO 5 PROPERTIES) OF EXPERIENCE

ADDRESS	PROJECT STATUS	YOUR ROLE IN THE PROJECT	RENOVATION COST

SCHEDULE OF REAL ESTATE

ADDRESS	RENOVATION COSTS	PROPERTY VALUE	RENTAL INCOME	MORTGAGE LIENS

DECLARATIONS

	Borrower	Co-Borrower
Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been convicted of a felony or other fraud related crimes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you in a Civil Union or a Domestic Partnership, or do you have a non-borrowing spouse, or are a party to a Designated Beneficiary Agreement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a US citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had an ownership interest in a property in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
What kind of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	<input type="checkbox"/> PR <input type="checkbox"/> SH <input type="checkbox"/> IP	<input type="checkbox"/> PR <input type="checkbox"/> SH <input type="checkbox"/> IP
How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/> S <input type="checkbox"/> SP <input type="checkbox"/> O	<input type="checkbox"/> S <input type="checkbox"/> SP <input type="checkbox"/> O

ACKNOWLEDGEMENT AND AUTHORIZATION FOR BACKGROUND CHECK

Each of the undersigned specifically represent to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine, or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns my, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature; (12) Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted; (13) Lender is authorized to provide any insurer, lender, or investor, or their successors, with any information and documentation they may request with respect to my/our application, credit or loan; and (14) Lender may rely on the representations set forth herein without verifying the information provided by the borrower.

By signing this form, I/we hereby authorize lender to conduct a background and/or credit check. Additionally, the undersigned and each party to this loan, authorizes lender to disclose to any third party, employee, agent or assignee thereof information regarding background and credit experience. I understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement when applying for this mortgage, as applicable under the provisions of title 18, United States code, 1014. I also understand that the lender intends to use the data obtained through the investigation for due diligence purposes only, and shall not disclose such information to any other party except as otherwise authorized above.

Borrower / Authorized Signer Name (print)

Co-Borrower / Authorized Signer Name (print)

Borrower / Authorized Signer Name (Signature) Date

Co-Borrower / Authorized Signer Name (Signature) Date

LOAN PURPOSE AND REAL PROPERTY SECURITY DECLARATION

Date: -----

Borrower: -----

Property: -----

Proposed Loan Amount: -----

I/We have applied to Premier Money Source, Inc. Cal BRE #01855406; NMLS #341709 ("**Broker**") for a loan to be secured in part by a Deed of Trust on the real property.

Each of the undersigned (collectively "**Borrower**") has applied for the Loan to be secured by the property(ies) set forth on one or more separate but related and incorporated Real Property Loan Security Declarations. Each Borrower is the person who will sign a promissory note ("Note") and deed(s) of trust ("Deed(s) of Trust") which will encumber the property(ies). "**Lender**" as used herein includes the original lender who funds the Loan as well as others to whom Lender may transfer all or a part of the ownership of the Loan.

Borrower represents, warrants, and declares to Lender that:

1. The Borrower has applied to Lender for the Loan to be secured by a Deed(s) of Trust on the Property. Borrower understands the importance of truthfully and accurately disclosing to Lender the information requested in this declaration including, but not limited to, the purpose(s) for which Borrower intends to use the Loan proceeds.

Borrower further understands Lender, its brokers, agents, and employees will rely on Borrower's representations in this declaration and in any Supplemental Real Property Loan Security Declarations to determine, among other things; (1) whether to make the Loan; (2) the terms and conditions of the Loan; (3) what disclosures may be required; and (4) whether Lender possesses the necessary license(s) to make or arrange the Loan.

2. Borrower is: **an individual** (natural person) **a corporation**, limited liability corporation, partnership, trust, estate, church union, agency, association, cooperative, organization, government or governmental subdivision ("Entity"); or **both**.

For any Borrower that is an Entity (not an individual), please complete below the name of the Entity, and under capacity state the name and position pursuant to which the undersigned is authorized to act (for example, "Jane Smith" as president, secretary, managing member, general partner, trustee, etc.)

EACH BORROWER'S NAME (As you want it to appear on title and on the loan documents.) [Full Vesting] See addendum attached	NAMES & CAPACITY OF PERSONS SIGNING FOR AN ENTITY BORROWER (e.g. individual, general partner, managing member, president, secretary, etc.)
Borrower/Entity:	
Borrower/Entity:	

3. Borrower intends to use the Loan proceeds for the purposes and in the amounts set forth below.

INSTRUCTIONS: Borrower must complete the following in his or her own hand in his or her own words. Please print legibly in ink. Itemize separately all payoffs of existing mortgages or liens. Attach additional pages if and as needed to provide a complete and accurate explanation. For each purpose or intended use of the Loan proceeds, please indicate the "USES" as personal = "P", Business = "B", or Agricultural = "A".

"**Personal use or purpose**" loans are primarily for a "personal, family or household purpose or use". Such loans include, but are not limited to, loans to purchase, remodel, repair or improve a principal residence, a vacation home, or personal vehicle or boat, to purchase furniture, furnishings, appliances, or other consumer goods for personal use; to pay, refinance or consolidate personal or family debt or credit cards; or for educational expenses, vacations, and medical expenses. These are often called "consumer loans" and are for "personal purpose or use".

"**Business use or purpose**" loans include, but are not limited to, loans to purchase, repair or improve real property for use in the Borrower's business; to acquire, improve or maintain certain non-owner occupied rental property; to purchase, improve or repair tools, equipment, machinery, fixtures or furnishings used in Borrower's business; for operating captail (e.g. employee salaries) or to purchase or pay for business inventory, supplies, rent, taxes, insurance, and other related expenses; or to pay off, refinance or consolidate business debts.

“Agricultural purpose” loans are for planting, propagating, nurturing, harvesting, catching, storing, exhibiting, marketing, transporting, processing or manufacturing food, beverages (including alcoholic beverages), flowers, tress, livestock, poultry, bees, wildlife, fish or shellfish by a natural personal engaged in farming, fishing or growing crops, flowers, trees, livestock, poultry, bees or wildlife.

USE: PERSONAL = "P" BUSINESS = "B" AGRICULTURAL = "A"	ITEMIZED PURPOSE (INTENDED USE) OF NET LOAN PROCEEDS (FURTHER EXPLANATION OF "P", "B", AND/OR "A:")	AMOUNT (TOTAL SHOULD EQUAL THE APPROXIMATE NET LOAN PROCEEDS)
	TOTAL	

If the proposed loan amount changes from the amount stated above, Borrower agrees to immediately, and before the close of escrow, notify Lender of any changes from those set forth above in the type and proportion of intended use of Loan proceeds.

4. Are the Loan proceeds to be used primarily to acquire, improve, or maintain rental property? Yes No

If your answer is "Yes", will Borrower or relative or family member of Borrower occupy any residential housing unit on the property? Yes No

5. Part or all of the Loan proceeds Will Will Not be used for demolition or construction of improvements on the Property.

6. The Property [pick one]:

Is compromised of only residential units. The number of residential units is: _____.

Is compromised of only commercial, industrial, agricultural, retail property and/or vacant land.

Is compromised of mixed use property (part residential and part commercial, retail, or industrial units).

The property has [state number] _____ residential units and _____ non-residential units.

7. I Do Do Not intend to occupy any housing unit on the Property as my personal residence if and when the Loan closes.

[Check "Do" if any Borrower will use the Property as his/her personal residence.]

8. Each of the undersigned Borrower's current principal residence is [state address]:

EACH BORROWER'S NAME	CURRENT PRINCIPAL ADDRESS

Therefore, this loan is being documented as:

- Owner Occupied** **Non-Owner Occupied** **Not Applicable**

If "Non-Owner Occupied" is selected, I/we do not have any intention of ever making the property securing this loan you/r principal residence.

9. The Property **Is** **Is Not** agricultural property which [check all applicable boxes]:

Is comprised of 25 or more acres of land; and, **Will** **Will Not** be used primarily for "agricultral purposes".

(See INSTRUCTION: above on "agricultral purposes" loans.)

10. Lender is requiring to know the source for repayment of the loan:

MONTHLY PAYMENTS (EST.): SOURCE OF REPAYMENT: (E.G. RENTAL INCOME, MONTHLY PAYCHECK, SAVINGS)
BALLOON PAYMENTS (EST.): SOURCE OF REPAYMENT (EXIT STRATEGY): (E.G. SALE OF PROPERTY, REFINANCE, INHERITANCE MONEY)

THIS DECLARATION IS PART OF YOUR LOAN APPLICATION. PLEASE MAKE SURE THE STATEMENTS ABOVE, AS COMPLETED, ARE TRUE AND ACCURATE. UNTRUE OR FALSE STATEMENTS MAY SUBJECT YOU TO CIVIL OR CRIMINAL PENALTIES.

NO UNDERSIGNED HAS COMPLETED ANY PORTION OF THIS FORM BASED UPON SUGGESTIONS OR DIRECTION FROM LENDER, LENDER'S AGENTS OR ANY BROKER, LOAN AGENT AND/OR MORTGAGE LOAN ORIGINATOR REGARDLESS OF WHOM THE BROKER OR LOAN AGENT CLAIMS TO REPRESENT.

The lender, broker and assignees and accessors may rely upon this certificate. I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below.

Executed at _____ (City), California.

_____	_____
Borrower / Authorized Signer Name (print)	Co-Borrower / Authorized Signer Name (print)
_____	_____
Borrower / Authorized Signer Name (Signature) Date	Co-Borrower / Authorized Signer Name (Signature) Date

CERTIFICATE OF BUSINESS OR INVESTMENT PURPOSE OF LOAN

1. ("Borrower") _____ has applied to ("Lender") for a loan in the amount of \$ _____ which is secured by a deed of trust in the real property whose address is _____ (the "Loan").

2. I am making a continuing representation and warranty to Lender that the sole and exclusive purpose of the Loan, including any commissions, escrow, title and other loan expenses are exclusively for business or investment purposes as detailed below:

PURPOSE	AMOUNT
Loan:	\$ _____
Working Capital:	\$ _____
Total:	\$ _____

3. Lender is relying on my continuing representation and warranty that the sole and exclusive purpose of the Loan is business or investment purposes, that the property is a rental property and not a principal residence. I have not lived in the property at any time and have no intention of ever living in it. I understand that Lender would only make a loan for business and investment purposes and Lender would never make a loan for a principal residence or personal, household, consumer or personal purposes.

4. I indemnify the Lender for any and all legal fees, expert fees, costs and expenses, from time to time, as they are incurred in the event of any claim arising from an alleged or actual breach of any representation or warranty. I agree to immediately pay from time to time any and all such amounts within 10 days of billing to lender even before there is a final resolution.

5. Notwithstanding any other provision in the note, deed of trust or other documents, in the event of any claim, dispute, demand or litigation then I agree to mediate such matter at JAMS, Orange County if both parties, or one party, advances the fees of the mediator. If such mediation does not resolve such matter then I waive any right to trial by jury and agree that JAMS, Orange County, California shall have the sole and exclusive jurisdiction to resolve by binding arbitration any claims, disputes, demands or litigations. Such arbitration shall be in accord with the attached Arbitration Agreement and Limitation on Liability.

6. I have thoroughly checked all available loans and lenders. I consider myself sophisticated in the purchase, sale and refinance of real estate. I have had any counsel I desired to evaluate this loan and legal and tax aspects and I confirm that this is the best loan available and that I have the necessary funds to pay the loan payments as well as the balloon payment.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

_____	_____
Borrower / Authorized Signer Name (print)	Co-Borrower / Authorized Signer Name (print)
_____	_____
Borrower / Authorized Signer Name (Signature) Date	Co-Borrower / Authorized Signer Name (Signature) Date

BORROWER MUST COMPLETE THIS FORM

Borrower: _____ Escrow Number: _____

CERTIFICATE OF NON-OWNER OCCUPANCY

Borrower certifies to Premier Money Source, Inc. as follows:

1. I/we have applied to Premier Money Source, Inc. for a trust deed loan of \$ _____ secured by the real property, also known as the subject property, at:

•

***Borrower must write in subject property address in the box above**

2. Originator has stressed to me/us the importance of knowing whether or not the subject property is my/our primary residence. I/we know that the legal responsibilities of Originator vary considerably depending upon whether the Loan is secured by my/our primary residence or not.

3. I/we have represented to Originator and again represent that the property referenced above is not my primary residence and I/we do not intend to occupy it any time in the near future.

My/our primary residence now and at the closing of this loan is:

•

***Borrower must write in primary residence address in the box above**

The lender, broker, assignees and successors of the Originator may rely upon this certificate. I/we declare under penalty of perjury under the laws of the State of California that the foregoing Certificate is true and correct.

By signing below, I/we certify that I/we will **NOT** be occupying the subject property we are acquiring the loan on.

_____ Borrower / Authorized Signer Name (print)	_____ Co-Borrower / Authorized Signer Name (print)
_____ Borrower / Authorized Signer Name (Signature) Date	_____ Co-Borrower / Authorized Signer Name (Signature) Date

LOAN PURPOSE LETTER

PROPERTY ADDRESS:

PURPOSE OF LOAN:

I have represented to Originator and again represent to Originator that all of the purpose of the loan, exclusive of commissions and loan expenses incurred to obtain the Loan are:

PURPOSE	Loan Proceeds	Approximate Amount
-----	<input type="checkbox"/> Business <input type="checkbox"/> Non-Business	\$-----
-----	<input type="checkbox"/> Business <input type="checkbox"/> Non-Business	\$-----
-----	<input type="checkbox"/> Business <input type="checkbox"/> Non-Business	\$-----
-----	<input type="checkbox"/> Business <input type="checkbox"/> Non-Business	\$-----
-----	<input type="checkbox"/> Business <input type="checkbox"/> Non-Business	\$-----
-----	<input type="checkbox"/> Business <input type="checkbox"/> Non-Business	\$-----
-----	<input type="checkbox"/> Business <input type="checkbox"/> Non-Business	\$-----

_____ Borrower / Authorized Signer Name (print)	_____ Co-Borrower / Authorized Signer Name (print)
_____ Borrower / Authorized Signer Name (Signature) Date	_____ Co-Borrower / Authorized Signer Name (Signature) Date

CERTIFICATE OF BUSINESS OR INVESTMENT PURPOSE OF LOAN

Borrower certifies to Premier Money Source Inc. ("Originator") as follows:

- 1. I have applied to Originator for a trust deed loan of \$ _____ secured by the real property at _____ (the "Loan").
- 2. Originator has stressed to me the importance of knowing the primary purpose of the Loan. I know the legal responsibilities of the Originator vary at considerably depending on whether the Loan is a consumer loan (personal, household, or family purposes), or a business loan.
- 3. I have represented to the Originator and again represent to Originator that all of the purpose of the loan, exclusive of commissions and loan expenses incurred to obtain the Loan are:

Purpose:

Approximate Amount:

4. The primary purpose of the loan is to finance the business enterprise known as _____ that is in the business of _____.

5. NO part of the Loan proceeds are intended to be used for a nonbusiness (ie., consumer) purpose except:

Purpose:

Approximate Amount:

6. The lender, broker, assignees, and successors of the Originator may rely upon this certificate.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

_____ Borrower / Authorized Signer Name (print)	_____ Co-Borrower / Authorized Signer Name (print)
_____ Borrower / Authorized Signer Name (Signature) Date	_____ Co-Borrower / Authorized Signer Name (Signature) Date