



OAKMONT

Real Estate Investments

To be completed by Loan Originator
This information was provided by:
<input type="checkbox"/> face to face interview
<input type="checkbox"/> telephone interview
<input type="checkbox"/> Submitted via fax or email
<input type="checkbox"/> Submitted via internet or email
Loan Officer Name:

Oakmont Loan Application

I. Loan Type & Terms			
Loan Type Applied For:	Lien Position:	Loan Amount:	Interest Rate:
<input type="checkbox"/> Residential <input type="checkbox"/> Commercial	<input type="checkbox"/> 1st <input type="checkbox"/> 2nd	\$	%
		Term (in months):	
		<input type="checkbox"/> 3 <input type="checkbox"/> 6 <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24	
II. Property Information & Purpose			
Purpose of Loan:		Property Will Be:	
<input type="checkbox"/> Purchase <input type="checkbox"/> Purchase w/Cross Collateral <input type="checkbox"/> Refinance <input type="checkbox"/> New Construction		<input type="checkbox"/> ARV Refinance <input type="checkbox"/> ARV/Rehab 2nd <input type="checkbox"/> NOO Investment HOLD <input type="checkbox"/> NOO Investment FLIP	
Subject property Address: (<input type="checkbox"/> multiple properties)		Property Type Description: (Commercial Only)	
Street:		<input type="checkbox"/> SFR <input type="checkbox"/> Duplex <input type="checkbox"/> 3-4 Unit	
City: State: Zip:		<input type="checkbox"/> Condo <input type="checkbox"/> MFH <input type="checkbox"/> Commercial	
Does Property Generate Income?		Current Appraisal within 90 Days?	
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes If Yes, Value? <input type="checkbox"/> No \$	
If Yes, Gross Monthly Rent? \$		Amount of Existing Liens? \$	
<i>Complete if this is a refinance</i>		Describe Improvements: <input type="checkbox"/> made <input type="checkbox"/> to be made	
Year Acquired:	Original Cost: \$		
Legal Description:			
The Estate or Interest In: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold			
Source of Down Payment, Settlement Charges and/or Subordinate financing:			
III. Borrowing Entity Information			
Entity Name:		Type of Entity: <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Other	
Street:		If other, please describe:	
City: State: Zip:		Years in Business:	Fed EIN:
Mailing Address: (if different)		State Registered:	Secretary of State ID:
Street:		Bus. Phone:	
City: State Zip:		Repeat Borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Person(s) eligible to Bind Entity:			
Name:	Title:	Name:	Title:
Name:	Title:	Name:	Title:

IV. Personal Guarantor Information

Guarantor #1 Full Name: (include Jr. or Sr. as applicable)		Guarantor #2 Full Name: (include Jr. or Sr. as applicable)	
SSN:	Inner Circle membership Level <input type="checkbox"/> Diamond <input type="checkbox"/> Platinum Investor Cash Club Member <input type="checkbox"/> Yes <input type="checkbox"/> No	SSN:	Inner Circle membership Level <input type="checkbox"/> Diamond <input type="checkbox"/> Platinum Investor Cash Club Member <input type="checkbox"/> Yes <input type="checkbox"/> No
DOB:		DOB:	
Phone:		Phone:	
Cell:	Email:	Cell:	Email:
Present Address: Street: City: State: Zip:		Present Address: Street: City: State: Zip:	
Mailing Address: (if different) Street: City: State: Zip:		Mailing Address: (if different) Street: City: State: Zip:	
Employer #1 Name & Address: <input type="checkbox"/> Self-Employed Street: City: State: Zip: Position/Title/Type of Business:		Employer #1 Name & Address: <input type="checkbox"/> Self-Employed Street: City: State: Zip: Position/Title/Type of Business:	
Employer #2 Name & Address: (if applicable) <input type="checkbox"/> Self-Employed Street: City: State: Zip: Position/Title/Type of Business:		Employer #2 Name & Address: (if applicable) <input type="checkbox"/> Self-Employed Street: City: State: Zip: Position/Title/Type of Business:	
Gross Monthly Income: (all sources combined) \$		Gross Monthly Income: (all sources combined) \$	

Declarations: If you answer "Yes" to any questions d through h, please use continuation sheet for explanation

		Yes	No			Yes	No
a	Are you a repeat borrowing guarantor?	<input type="checkbox"/>	<input type="checkbox"/>	a	Are you a repeat borrowing guarantor?	<input type="checkbox"/>	<input type="checkbox"/>
b	Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	b	Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>
c	If "No", do you have an SS# or ITIN?	<input type="checkbox"/>	<input type="checkbox"/>	c	If "No", do you have an SS# or ITIN?	<input type="checkbox"/>	<input type="checkbox"/>
d	Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	d	Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>
e	Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	e	Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>
f	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	f	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>
g	Are you party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	g	Are you party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>
h	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <i>If "Yes", provide details, including date, name, and address of lender if any, and reasons for the action:</i>	<input type="checkbox"/>	<input type="checkbox"/>	h	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <i>If "Yes", provide details, including date, name, and address of lender if any, and reasons for the action:</i>	<input type="checkbox"/>	<input type="checkbox"/>

V. Assets

Earnest Money Deposit Held By:	Amount Held: \$	
Name & Address of Bank #1: Street: City: State: Zip: Account#: Average Balance: \$	STOCKS/BONDS/RETIREMENT ACCOUNTS:	
	Company Name: Number/Description:	Value/Vested Interest: \$
Name & Address of Bank #2: Street: City: State: Zip: Account#: Average Balance: \$	Company Name: Number/Description:	Value/Vested Interest: \$
	Company Name: Number/Description:	Value/Vested Interest: \$
Name & Address of Bank #3: Street: City: State: Zip: Account#: Average Balance: \$	TOTAL ASSETS:	
	Liquid Accounts: (not to include EM)	\$
	Retirement/Investment Accounts:	\$
	REAL ESTATE OWNED TOTALS: (From Schedule of REO)	
Name & Address of Bank #4: Street: City: State: Zip: Account#: Average Balance: \$	Total Value of Real Estate Owned:	\$
	Total Monthly Rents:	\$
	Total Monthly Payments:	\$
	Total Monthly Cash Flow:	\$

VI. Details of Transaction

Purchase Price:	\$	Earnest Money:	\$
Refinance (mortgage liens only):	\$	Borrower's Closing Costs Paid By Seller:	\$
Estimated Cogo Loan Costs:	\$	Subordinate Financing Credit:	\$
Estimated Third Party Closing Costs:	\$	2nd Mortgage Credit:	\$
Alterations/Improvements/Repairs:	\$	Loan Amount:	\$
Liens/Taxes to be Paid:	\$		
Total Costs:	\$	Total Credits:	\$
Cash from/to Borrower (+ From/- To):			\$

VII. Loan Summary Overview & Exit Strategy

How will funds be used? (please describe in full Detail)

How do you intend to pay off loan?

VIII. Acknowledgement and Agreement

Each of the undersigned parties specifically represents to Cogo Capital, the lender, and to each of their actual and 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 the signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability to any person who may suffer any loss due to reliance upon any misrepresentation that I have made in this application and/or criminal penalties; (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) the property will be non-owner occupied; (5) Cogo Capital its successors and assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved and/or funded; (6) Cogo Capital and the lender, and each of their successors, assigns, servicers, brokers, agents, insurers, and representatives may continuously rely on the information contained in this 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 the closing of the Loan; (7) in the event that my payments on the Loan become delinquent Cogo Capital, the lender, servicer, or any of the successors or assigns of the aforementioned parties, in addition to any other rights and remedies that it may have related to such delinquency, may report my name and account information to one or more of the consumer credit reporting agencies; (8) neither Cogo Capital, the lender, nor any their 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; and (9) my transmission of this application as an “electronic record” contained my “electronic signature” as those terms are defined in applicable federal and/or state laws, 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.

Each of the undersigned parties hereby acknowledge and agree that Cogo Capital, any owner of the Loan, each of their servicers, successors, and assigns may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for legitimate business purpose through any source including a source named in this application or any credit reporting agency.

Guarantor #1	Date	Guarantor #3	Date
Guarantor #2	Date	Guarantor #4	Date