



### III. GUARANTOR INFORMATION

Guarantor		Co-Guarantor	
<i>If additional guarantors, provide attachment or second application</i>			
Guarantor's Name		Co-Guarantor's Name (if spouse - otherwise separate application)	
Social Security Number	DOB (mm/dd/yyyy)	Social Security Number	DOB (mm/dd/yyyy)
Home Ph:	Cell Ph:	Home Ph:	Cell Ph:
Email:		Email:	
<input type="checkbox"/> Unmarried <small>(include single, divorced, widowed)</small>	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried <small>(include single, divorced, widowed)</small>	<input type="checkbox"/> Married
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent ___No. Yrs. <small>(street, city, state, ZIP)</small>		Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent ___No. Yrs. <small>(street, city, state, ZIP)</small>	

Guarantor		IV. EMPLOYMENT INFORMATION		Co-Guarantor	
Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job
	Yrs. employed		Yrs. employed		Yrs. employed
Position/Title/Type of Business		Business Phone	Position/Title/Type of Business		Business Phone

### V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Guarantor	Co-Guarantor	Total	Combined Monthly Housing Expense	Expense Total
Base Income	\$	\$	\$	Mortgage Expenses - Residential	\$
Commissions/ Bonus	\$	\$	\$	Mortgage Expenses - Investment	\$
Dividends/ Interest	\$	\$	\$	Installment Debt	\$
Net Rental Income	\$	\$	\$	Other Financing	\$
Other	\$	\$	\$		

### VI. ASSETS

	Bank Name	Account Holder Name	Account Type	Account Number	Current Balance
1					\$
2					\$
3					\$
4					\$
<b>Total Assets</b>					<b>\$</b>



**VII. Schedule of Real Estate Owned (If additional properties are owned, provide attachment)**

Property Address	Type of Property	Year Acquired	Present Market Value	Mortgage Balance	Owner on Title (Individual/ LLC)	Net Rental Income
			\$	\$		\$
			\$	\$		\$
			\$	\$		\$
			\$	\$		\$
			\$	\$		\$
<b>Totals</b>			\$	\$		\$

**VIII. Schedule of Real Estate Sold (If additional properties have been sold, provide attachment)**

Property Address	Type of Property	Year Acquired / Sold	Original Purchase Price	Renovation Cost	Final Sale Price	Owner on Title (Individual/ LLC)
		/				
		/				
		/				
		/				
		/				

**IX. PERSONAL DECLARATIONS**

If you answer "Yes" to any questions 'a' through 'i,' please use continuation sheet for explanation.		Guarantor		Co-Guarantor	
		Yes	No	Yes	No
a.	Do you, your borrowing entity, or any entity that you are a member of have any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	Have you, your borrowing entity, or any entity that you are a member of been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c.	Have you, your borrowing entity or any entity that you are a member of had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d.	Have you, your borrowing entity or any entity that you are a member of been a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e.	Have you, your borrowing entity or any entity that you are a member of, directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f.	Are you, your borrowing entity or any entity that you are a member of presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g.	Have you, your borrowing entity or any entity that you are a member of ever been charged or convicted with a felony?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h.	Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i.	Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## X. PROPERTY DECLARATIONS

If you answer "Yes" to any questions 'j' through 'q,' please use continuation sheet for explanation.		Yes	No
j.	Have you occupied, do you currently occupy, or do you plan to occupy the subject property(ies)?	<input type="checkbox"/>	<input type="checkbox"/>
k.	Is the subject property(ies) currently under construction?	<input type="checkbox"/>	<input type="checkbox"/>
l.	Are there any known hazards or safety issues (mold, foundation, structural, etc.)? <small>(NOTE THAT REMEDIATION COSTS MUST BE INCLUDED IN YOUR REHAB BUDGET)</small>	<input type="checkbox"/>	<input type="checkbox"/>
m.	If there are known issues, are professional reports available outlining the issues and remediation?	<input type="checkbox"/>	<input type="checkbox"/>
n.	Do you have a relationship or business affiliation with the seller, closing agent, or title agent that pre-dates this transaction?	<input type="checkbox"/>	<input type="checkbox"/>
o.	Is the subject property being purchased from a wholesaler? <small>(NOTE THAT ASSIGNMENT FEES CANNOT BE FINANCED)</small>	<input type="checkbox"/>	<input type="checkbox"/>
p.	Will any part of the down-payment be borrowed? <small>(NOTE THAT SECONDARY LIENS ARE PROHIBITED. FUNDS PROVIDED BY EQUITY / JV PARTNERS ARE ALLOWED)</small>	<input type="checkbox"/>	<input type="checkbox"/>
q.	Is this transaction subject to short sale approval by the existing lender?	<input type="checkbox"/>	<input type="checkbox"/>

## XI. BORROWER BIO & EXPERIENCE (Please write real estate focused bio below, or attach)

**In what geographic areas do you have experience investing?**

**In what capacity have you been involved in real estate over the years? (Realtor, Contractor, Investor, etc.)**

How many investment properties have you purchased and rehabbed in the past 3 years?	
How many investment properties do you currently own as rental properties?	
How many ground up / new construction projects have you been involved in in the past 3 years?	
How many investment properties have you purchased and rehabbed in your career?	
How many years have you been a real estate investor?	
Company website (Please include link)	

## X. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Patch of Land Lending, LLC ("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 below 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; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property(ies) described in this application; (3) the property(ies) 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 non-owner occupied business purpose mortgage loan; (5) 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; (6) 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; (7) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, 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 reporting agencies; (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; and (9) 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.

**Acknowledgement.** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may (1) verify or reverify any information contained in this application or obtain any information or data relating to the Loan, including but not limited to consumer credit reports, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency, and (2) authorizes the owner of the Loan to release, furnish, provide, and exchange information related to the Loan, mortgage or information set forth herein to potential loan purchasers, and the Lender's online platform investors ("Authorized Third Parties").

Guarantor Name (Printed)		Co-Guarantor Name (Printed)	
Guarantor Signature	Date	Co-Guarantor Signature	Date