



LOAN APPLICATION FOR NO MONEY DOWN PORTFOLIO EXPANSION LOANS

Dear Prospective Borrower,

Thank you for choosing **LENDERLINE®** for your mortgage needs. We are currently offering **no money down portfolio expansion loans** to investors who have sufficient equity in their existing portfolio. Unlike other forms of rental property financing, the primary lending criteria for our portfolio expansion loans is based on cash flow of the property being financed, not the investor's personal income.

In today's lending climate, it may be difficult, or even impossible, to tap the equity from an investor's existing portfolio for the purpose of acquiring even more rental property. To the contrary, our portfolio expansion loan program encourages this, by cross-collateralizing an investor's existing portfolio and the newly acquired property under one blanket mortgage, so as to use existing equity in lieu of a cash down payment to expand their portfolio.

For a general overview of how our portfolio expansion loan program works, see these examples:

Example 1: *An investor owns a 12-unit property with a current market value of \$1,000,000, which is owned free and clear. The investor wishes to purchase three additional 12-unit properties with a value of \$3,000,000 using no money down. **A new \$3,000,000 (75% LTV) blanket mortgage would be used to encumber both the existing property and the three new properties being purchased, which have a combined value of \$4,000,000, thus allowing the investor to expand their portfolio by three additional 12-unit properties using no money down, by using their existing equity in lieu of a cash down payment.*

Example 2: *An investor owns a 12-unit property with a current market value of \$1,000,000, which is encumbered with a mortgage with a \$500,000 balance. The investor wishes to purchase one additional 12-unit property with a value of \$1,000,000 using no money down. **A new \$1,500,000 (75% LTV) blanket mortgage would be used to encumber both the existing property and the new property being purchased, which have a combined value of \$2,000,000, and the existing \$500,000 mortgage would be paid off from the blanket mortgage proceeds, thus allowing the investor to expand their portfolio by one additional 12-unit property using no money down, by using their existing equity in lieu of a cash down payment.*

Properties may be located in AL, AR, CO, CT, DC, DE, GA, IL, IN, IA, KY, LA, ME, MD, MA, MI, MO, NH, NM, OH, OK, OR, PA, SC, TN, TX, VA, WA, WV, WI, WY. CA is coming soon, please inquire.

- Up to 75% LTV blanket mortgage.
- Debt service coverage ratio (DSCR) of only 1.15.
- 15% of gross rent used as vacancy and expense factor.
- No tax returns or 4506-T.
- Minimum 650 middle credit score for at least one borrower.
- \$700,000 minimum loan amount.
- No maximum loan amount.
- SFR, PUD, condo, townhouse, 2-4 units, multifamily apartments allowed.
- 7-door minimum (any combo, such as 4-unit + 3-unit, or 7 separate SFR).
- 20-door maximum per assessor parcel number.
- No limit on number of units financed per investor.
- 30-year amortization.
- 5-year or 10-year balloon.

Please call for current pricing. Please be advised that loan product guidelines, terms, conditions and pricing are subject to change without notice.

SUBMISSION REQUIREMENTS:

In order to complete your mortgage application or loan pre-approval request for our ***no money down business purpose loan***, please furnish us with the following:

ENGAGEMENT LETTER (ATTACHED). All borrowers/co-borrowers to complete, sign and date.

NON-DISCLOSURE & NON-COMPETITION AGREEMENT (ATTACHED). All referring real estate professionals will be required to complete, sign and date.

AUTHORIZATION TO ORDER CREDIT REPORT (ATTACHED). All borrowers/co-borrowers to complete, sign, and date.

BORROWER SIGNATURE AUTHORIZATION (ATTACHED). All borrowers/co-borrowers to complete, sign, and date.

PHOTO IDENTIFICATION. Provide ONE of the following items:

- Driver license.
- Passport.
- Government issued photo ID.

PERSONAL FINANCIAL STATEMENT (ATTACHED). Provide a copy of a Personal Financial Statement. You may use the form provided, or your own form which contains the same information. Please include your primary residence on the Personal Financial Statement.

EXISTING PORTFOLIO PROPERTY INFORMATION. Provide the following for each property:

- Property address, city, State, ZIP code.
- Property type (SFR, condo, 2-unit, etc.)
- Total livable square footage.
- Acquisition date and price.
- Renovation date and cost.
- Current rent roll.
- Annual property tax amount.
- Annual hazard insurance amount.
- Annual HOA dues (if applicable).
- Current property value.
- Current mortgage balance(s).
- Color digital photos.

PROPOSED PURCHASE PROPERTY INFORMATION. Provide the following for each property:

- Property address, city, State, ZIP code.
- Property type (SFR, condo, 2-unit, etc.)
- Total livable square footage.
- Current rent roll.
- Annual property tax amount.
- Annual hazard insurance amount.
- Annual HOA dues (if applicable).
- Current property value.
- Current mortgage balance(s).
- Color digital photos.
- Proposed purchase price.
- Proposed renovation line item breakdown and cost.
- Fully executed purchase contract.
- Escrow contact information.

METHOD OF DELIVERY:

These items may be delivered by:

- **Fax.** Fax all items to (949) 272-0167
- **Email.** Scan and email all items to: submissions@lenderline.com
- **Overnight Delivery.** Overnight all items to:

LENDERLINE®
23 Corporate Plaza, Suite 150
Newport Beach, CA 92660
Tel: (888) 661-7888

IMPORTANT: IF YOU ELECT TO SEND THESE ITEMS VIA OVERNIGHT DELIVERY, DO NOT SEND ORIGINAL DOCUMENTS AS WE WILL NOT BE ABLE TO RETURN THESE ITEMS TO YOU.

If you have any questions, please do not hesitate to call me.

Thank you for the opportunity to be of service.

Sincerely,

Murdock McIntyre

Murdock McIntyre

CA BRE 01058154

NMLS 279944 (personal) / 463086 (company)

LENDERLINE®

23 Corporate Plaza, Suite 150

Newport Beach, CA 92660

Tel: (888) 661-7888

Fax: (949) 272-0167

Email: murdock.mcintyre@lenderline.com

Website: www.lenderline.com



ENGAGEMENT LETTER

This ENGAGEMENT LETTER (hereafter referred to as "Agreement") is entered into as of the effective date (hereafter referred to as "Effective Date") by and between the undersigned borrower (hereafter referred to as "Borrower") and LENDERLINE® (hereinafter referred to as "Agent"). In consideration of the mutual covenants and undertakings to be performed by this Agreement, and with the intention of being legally bound thereby, the parties by their signature below hereby agree as follows:

Terms of Agreement

1. **AUTHORIZATION.** Borrower hereby appoints and employs Agent to represent Borrower in obtaining a loan (hereinafter referred to as "Loan") secured by real property in the State of California and all improvements thereon (hereinafter referred to as "Property") from any lender (hereinafter referred to as "Lender"), under terms and conditions agreeable to Borrower as evidenced by Borrower's signature on the loan application, term sheets, disclosures, loan documents, or other correspondence provided by Lender and/or Agent in connection with the loan transaction (hereinafter referred to as "Loan Transaction").
2. **TERM.** The term of this Agreement shall commence upon the Effective Date and shall expire six (6) months thereafter (hereinafter referred to as "Term of Agreement"). If, at the end of the Term of Agreement, a Loan commitment has not been obtained from a Lender, but substantial progress has been made toward obtaining a Loan commitment from a Lender, the extension of the Term of Agreement for a reasonable period shall not be unreasonably withheld by the Borrower.
3. **FEE.** Borrower acknowledges and agrees that Agent shall earn a fee (hereafter referred to as "Fee") in an amount indicated in the fee addendum and/or disclosure documents that will be provided to Borrower after an evaluation of the borrower's loan application and supporting documentation.
4. **FIRST RIGHT OF REFUSAL.** Borrower and Agent acknowledge that Borrower may wish to obtain quotations or offers (hereafter referred to as "Competing Offers") from other mortgage brokers, bankers or lenders (hereafter referred to as "Other Loan Originators"), however, as consideration for Agent's time, effort and expense in fulfilling its obligations under this Agreement, Borrower agrees to provide Agent with the first right of refusal to provide a Loan to Borrower under equal or better terms as Competing Offers provided by Other Loan Originators as evidenced by a written notice to Agent containing, at a minimum, a Good Faith Estimate and lock confirmation indicating the terms of the Competing Offers from Other Loan Originators (hereafter referred to as "Notice of Competing Offer"). Upon Borrower's delivery of the Notice of Competing Offer to Agent, Agent shall have five (5) business days to provide written confirmation of Agent's ability to provide a Loan to Borrower under equal or better Loan Terms than those indicated in the Competing Offers. In the event that Agent does not provide written confirmation to Borrower within five (5) business days from receiving a Notice of Competing Offer, this shall be construed as Agent's inability to provide a Loan to Borrower under equal or better Loan Terms as those indicated in the Notice of Competing Offer, and Borrower shall be released from its obligations under this Agreement. In the event that Borrower either: (a) fails to provide Agent with the first right of refusal according to the provisions specified above, or (b) consummates a Loan with any Other Loan Originator after Agent agrees to provide a Loan to Borrower under equal or better Loan Terms as those indicated in the Notice of Competing Offer, Borrower shall be immediately liable to Agent for a fee (hereafter referred to as "Fee") in the amount of three percent (3.00%) of the Loan amount and shall pay this Fee upon demand.

Engagement Letter – Revised 02/01/2015

Page 1 of 3

Borrower's Initials: _____

Co-Borrower's Initials: _____

Agent's Initials: _____

5. EXCLUSIVE REPRESENTATION & NON-COMPETITION. Agent shall be deemed to be the exclusive representative of the Borrower with regards to any Lender to which the Borrower is introduced by Agent (hereinafter referred to as "Exclusive Lender") for a five (5) year period from the Effective Date of this Agreement. In the event that Borrower consummates any Loan with an Exclusive Lender during the five-year period from the Effective Date of this Agreement, either directly with the Exclusive Lender or through a third party loan originator acting as a broker, banker or correspondent, Borrower shall be liable to Agent for a fee in the amount of three percent (3.000%) of the Loan amount and shall pay this Fee upon demand. Borrower agrees that Competing Offers received from an Exclusive Lender may not be used to compete with Agent under the first right of refusal provisions outlined in section 4 of this Agreement for a five (5) year period from the Effective Date of this Agreement.

6. CONFIDENTIALITY & NON-DISCLOSURE. Borrower understands, acknowledges and agrees that the identity of an Exclusive Lender, if provided to a third party, could be used independently of and/or in competition with Agent. As consideration for Agent entering into this Agreement, Agent will require certain warranties and assurances from Borrower. Borrower hereby warrants and agrees that: (a) The identity of an Exclusive Lender shall be considered confidential information (hereinafter referred to as "Confidential Information"), and as such, Borrower shall not disclose, publish or disseminate the Confidential Information to any third party without the prior written consent of Discloser; (b) Recipient shall only disclose the Confidential Information (i) to legal counsel, accountants, tax preparers and their advisors; (ii) to its employees, consultants agents, and third parties who need to know such information and who are bound by restrictions regarding disclosure and use of such Confidential Information which are no less restrictive than those set forth herein; (iii) as required by law in connection with the enforcement of this Agreement or any rights hereunder; or (iv) if legally compelled to disclose such Confidential Information, provided however that prior to any such compelled disclosure, Borrower shall give Agent notice in advance of any such proposed compelled disclosure and shall cooperate with Agent in protecting against any such disclosure and/or obtaining a protective order narrowing the scope of such disclosure and/or use of the Confidential Information.

7. HOLD HARMLESS. Borrower acknowledges and agrees that Agent is acting in the capacity of a mortgage broker on a "best-efforts" basis, and cannot guarantee that any Lender will provide a Loan to Borrower under the terms and conditions requested. Borrower agrees to hold Agent harmless from any and all claims for Agent's inability to find any Lender that will provide a Loan to Borrower under the terms and conditions requested by the Borrower.

8. MISCELLANEOUS. This Agreement shall not be construed either for or against Borrower or Agent, but shall be interpreted, construed and enforced in accordance with the mutual intent of the parties ascertainable from the language of this Agreement. This Agreement shall be construed, governed by and enforced in accordance with the laws of the State of California. Borrower and Agent agree that this Agreement is being executed in Newport Beach, California, and that the Orange County, California will be the venue for any claim or controversy. In the event of litigation or arbitration between Borrower and Agent arising under or relating to this Agreement, the prevailing party shall be paid its attorney's fees and costs by the losing party. The attorney's fees award shall not be computed in accordance with any court fee schedule, but shall be in an amount to fully reimburse all attorney's fees actually incurred. The waiver by either party of a breach of or a default under any provision of this Agreement shall not be construed as a waiver of any subsequent breach of or default under the same or any other provision of this Agreement, nor shall any delay or omission on the part of either party to exercise or avail itself of any right or remedy that it has or may have hereunder operate as a waiver of any right or remedy. Borrower and Agent understand, acknowledge and agree that in the event of a breach of this Agreement, the affected parties shall have the right to an injunction and/or other equitable relief in any court of competent jurisdiction regardless of any restrictions or provisions for venue with respect to any action, claim or proceeding arising out of or related to this Agreement. If Borrower fails to pay to Agent any amount when due under this Agreement, then such amount shall bear interest at the rate of 12% per annum or the maximum rate allowed by law, whichever is less. Whenever Agent or Borrower shall serve any notice, demand, request, approvals or other communication, such notice, demand, request, approval or other communication shall be given in writing and shall be delivered personally, by messenger, by courier, by postage prepaid mail sent to the addresses set forth in this Agreement, or

Borrower's Initials: _____

Co-Borrower's Initials: _____

Agent's Initials: _____

by facsimile or email with receipt confirmed thereafter by telephone. Service shall be deemed made on the date of actual delivery. Borrower represents and warrants to Agent that: (a) Each person executing this Agreement on behalf of Borrower has full right, power and authority to execute this Agreement as or on behalf of Borrower; (b) Borrower has the full right, power and authority to execute this Agreement and to consummate a Loan Transaction as provided herein, and to perform Borrower's obligations under this Agreement; and (c) Borrower has had the opportunity to review this Agreement with legal counsel and understands all of the terms, conditions, rights and obligations outlined herein. This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof, and is binding upon the undersigned parties, its successors and assigns, and all of its employees, agents, servants, associates and/or affiliates, whether they be natural persons, corporations, associations, partnerships, limited liability companies, trusts, or otherwise. No amendment, modification or waiver of any provision of this Agreement shall be effective unless in writing and signed by duly authorized signatories of both parties. This Agreement supersedes all prior or contemporaneous representations, discussions, proposals, negotiations, conditions, communications and agreements, whether oral or written, between the parties relating to the subject matter hereof and all past courses of dealing or industry custom. In the event that any of the provisions of this Agreement shall be held by a court or other tribunal of competent jurisdiction to be invalid or unenforceable, the remaining portions hereof shall remain in full force and effect, and such provisions shall be enforced to the maximum extent possible so as to effect the intent of the parties and shall be reformed to the extent necessary to make such provisions valid and enforceable. Headings are for reference purposes only and in no way define, limit, construe or describe the scope or extent of such section, or in any way affect this Agreement. This Agreement may be executed in one or more counterparts, each of which will be deemed an original and all of which will be deemed to be one instrument. Electronically executed or facsimile copies of this Agreement will be equivalent to original documents.

Accepted and agreed to this _____ day of _____, 20____
("Effective Date"). Borrower and Agent hereby acknowledge receipt of a copy of this Agreement.

BORROWER:

Signature: _____
Printed Name: _____
Address: _____
City/State/ZIP: _____
Tel: _____
Fax: _____
Email: _____

CO-BORROWER:

Signature: _____
Printed Name: _____
Address: _____
City/State/ZIP: _____
Tel: _____
Fax: _____
Email: _____

AGENT:

Signature: _____
Printed Name: Murdock Evan McIntyre
Title: Broker
For: LENDERLINE®
DRE LICENSE: 01058154
NMLS ID: 463086 (Company) / 279944 (Individual)
Address: 23 Corporate Plaza, Suite 150
City/State/ZIP: Newport Beach, CA 92660
Tel: (888) 661-7888
Fax: (949) 272-0167
Email: murdock.mcintyre@lenderline.com

Borrower's Initials: _____

Co-Borrower's Initials: _____

Agent's Initials: _____



NON-DISCLOSURE & NON-COMPETITION AGREEMENT

This Non-Disclosure & Non-Competition Agreement (hereafter referred to as "Agreement") is entered into as of the effective date (hereafter referred to as "Effective Date") by and between the undersigned recipient (hereafter referred to as "Recipient") and Lenderline® (hereinafter referred to as "Discloser"). The parties wish to protect and preserve the confidential nature of certain information of Discloser that may be made available to Recipient in connection with Discloser originating no income documentation mortgages on 1-4 unit residential properties for prospective borrowers introduced to Discloser by Recipient (hereafter referred to as the "Purpose"). In consideration of the foregoing and the rights and obligations set forth herein, and with the intent of being legally bound thereby, Discloser and Recipient by their signatures below hereby agree as follows:

1. **CONFIDENTIAL INFORMATION.** Recipient warrants that they are currently unaware of any lender which provides no income documentation loans for 1-4 unit residential properties. "Confidential Information" means the identity of any lender (hereafter referred to as "Lender") which provides no income documentation loans for 1-4 unit residential properties which in introduced to Recipient by Discloser either directly or indirectly in the course of processing or submitting the loan application for a real estate client of Recipient.

2. **NON-DISCLOSURE AND LIMITED USE.** Recipient shall hold all Confidential Information in strict confidence and shall disclose the Confidential Information only to its employees, consultants and third parties who need to know such information and who are bound by restrictions regarding disclosure and use of such information comparable to and no less restrictive than those set forth herein. Recipient shall not use any Confidential Information for the benefit of itself or any third party, or for any purpose other than the Purpose outlined in this Agreement. Recipient shall take the same degree of care that it uses to protect its own confidential information of similar nature and importance (but in no event less than reasonable care) to avoid the unauthorized use, disclosure, publication or dissemination of the Confidential Information. If the parties mutually agree to continue a business or other relationship and do not enter into a new non-circumvention and non-disclosure agreement, the terms and conditions set forth herein shall apply to any Confidential Information related to, or activities undertaken in connection with, carrying out such business or other relationship, unless otherwise agreed to by the parties in writing. Except as required by law or as reasonably required to assert its rights hereunder, Recipient shall not disclose the existence or substance or any terms of this Agreement or any related agreement between the parties without the prior written consent of Discloser. Recipient may disclose Confidential Information to the extent approved in writing in advance by Discloser, or if Recipient is legally compelled to disclose such Confidential Information; provided, however, that prior to any such compelled disclosure, Recipient shall give Discloser prompt notice in advance of any such proposed compelled disclosure and shall cooperate with Discloser in protecting against any such disclosure and/or obtaining a protective order narrowing the scope of such disclosure and/or use of the Confidential Information. Further, Recipient may disclose the terms and conditions of this Agreement: (i) as required by applicable laws, including, without limitation, requirements to file a copy of this Agreement (redacted to the extent reasonably permitted by applicable law) or to disclose information regarding the provisions hereof or performance hereunder to applicable regulatory authorities; (ii) in confidence, to legal counsel; (iii) in confidence, to accountants, and financing sources and their advisors; and (iv) in connection with the enforcement of this Agreement or any rights hereunder.

3. **COVENANT NOT TO COMPETE.** Recipient and Discloser understand, acknowledge and agree that the Confidential Information of Discloser could directly benefit Recipient if used by Recipient independently and/or in competition with Discloser. As consideration for Discloser entering into this Agreement and providing the Confidential Information to Recipient, Discloser will require certain warranties and assurances from Recipient. Recipient hereby warrants and agrees that: (a) Prior to the execution of this Agreement, Recipient was unaware

that the Lender introduced to Recipient by Discloser provided no income documentation mortgages on 1-4 unit residential properties; (b) Recipient shall not submit any loans either directly or indirectly, nor cause any loans to be submitted, to Lender introduced to Recipient by Discloser without first ensuring that Discloser has entered into a Mortgage Brokerage Fee Agreement with the proposed borrower(s). This provision shall apply to any entity in which Recipient shall own, control, manage, direct, consult, or be employed at, either directly or indirectly.

4. TERM OF AGREEMENT. The obligations set forth in this Agreement shall continue in full force and effect for five (5) years from the Effective Date of this Agreement.

5. FEES. Recipient acknowledges and agrees that Discloser will be earning a fee (hereinafter referred to as "Fee") for providing mortgage brokerage services to prospective borrowers introduced to Discloser by Recipient (hereinafter referred to as "Prospective Borrowers"). Recipient further acknowledges and agrees that due to potential RESPA violations governing residential property transactions, Discloser **will not** provide a referral fee or any other type of consideration or thing of value to Recipient for Prospective Borrowers introduced to Discloser by Recipient, nor shall the Recipient be a party to the Fee agreement between Discloser and Prospective Borrowers.

6. REMEDIES. Recipient agrees that, due to the unique nature of the Confidential Information, the unauthorized disclosure or use of the Confidential Information will cause irreparable harm and significant injury to Discloser, the extent of which will be difficult to ascertain. Accordingly, Recipient agrees that Discloser, in addition to any other available remedies, shall have the right to an immediate injunction and other equitable relief enjoining any breach or threatened breach of this Agreement, without the necessity of posting any bond or other security. Recipient shall notify Discloser in writing immediately upon Recipient's becoming aware of any such breach or threatened breach.

7. HOLD HARMLESS. Recipient acknowledges and agrees that Discloser is acting in the capacity of a mortgage broker on a "best-efforts" basis, and cannot guarantee that Lender will provide a loan to Prospective Borrowers under the terms and conditions requested. Recipient agrees to hold Discloser harmless from any and all claims for Discloser's inability to find any Lender that will provide a Loan to Borrower under the terms and conditions requested by the Borrower. Recipient acknowledges and agrees that the terms, conditions and availability of no income documentation mortgages may change or be discontinued at any time without notice.

8. MISCELLANEOUS. This Agreement shall not be construed either for or against Recipient or Discloser, but shall be interpreted, construed and enforced in accordance with the mutual intent of the parties ascertainable from the language of this Agreement. This Agreement shall be construed, governed by and enforced in accordance with the laws of the State of California. Discloser and Recipient agree that this Agreement is being executed in Newport Beach, California, and that Orange County, California will be the venue for any claim or controversy. In the event of litigation or arbitration between Borrower and Agent arising under or relating to this Agreement, the prevailing party shall be paid its attorney's fees and costs by the losing party. The attorney's fees award shall not be computed in accordance with any fee schedule, but shall be in an amount to fully reimburse all attorney's fees actually incurred. Whenever Discloser or Recipient shall give or serve any notice, demands, requests, approvals or other communication, such notice, demand, request, approval or other communication shall be given in writing and shall be delivered personally, by messenger, by courier, by postage prepaid mail to the addresses set forth in this Agreement, or by facsimile with receipt confirmed by telephone. Service shall be deemed made on the date of actual delivery. Recipient represents and warrants to Discloser that: (a) Each person executing this Agreement on behalf of Recipient has full right, power and authority to execute this Agreement as or on behalf of Recipient; (b) Recipient has the full right, power and authority to perform Recipient's obligations under this Agreement; and (c) Recipient's performance under this Agreement shall not conflict with any other agreement or contract to which Recipient is bound. This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof, and is binding upon the undersigned parties, its successors and assigns, and all of its employees, agents, servants, associates and/or affiliates, whether they be natural persons, corporations, associations, partnerships, limited liability companies, trusts, or otherwise. This Agreement supersedes all prior or contemporaneous representations, discussions, proposals, negotiations, conditions, communications and

agreements, whether oral or written, between the parties relating to the subject matter hereof and all past courses of dealing or industry custom. In the event that any of the provisions of this Agreement shall be held by a court or other tribunal of competent jurisdiction to be invalid or unenforceable, the remaining portions hereof shall remain in full force and effect, and such provisions shall be enforced to the maximum extent possible so as to effect the intent of the parties and shall be reformed to the extent necessary to make such provisions valid and enforceable. All parties to this Agreement warrant and represent that they have the legal capacity, right, power, and authority to enter into, execute and perform under this Agreement. No amendment, modification or waiver of any provision of this Agreement shall be effective unless in writing and signed by duly authorized signatories of both parties. The waiver by either party of a breach of or a default under any provision of this Agreement shall not be construed as a waiver of any subsequent breach of or default under the same or any other provision of this Agreement, nor shall any delay or omission on the part of either party to exercise or avail itself of any right or remedy that it has or may have hereunder operate as a waiver of any right or remedy. This Agreement may be executed in one or more counterparts, each of which will be deemed an original and all of which will be deemed to be one instrument. Electronically executed or facsimile copies of this Agreement will be equivalent to and have the same force and effect as a written and signed original document.

Accepted and agreed to this _____ day of _____, 20_____ ("Effective Date")
in Newport Beach, California.

Recipient and Discloser hereby acknowledge receipt of a copy of this Agreement.

RECIPIENT:

Signature: _____
Printed Name: _____
Title: _____
For: _____
Address: _____
City/State/ZIP: _____
Tel: _____
Fax: _____
Email: _____

DISCLOSER:

Signature: _____
Printed Name: Murdock Evan McIntyre
Title: Broker
For: LENDERLINE®
NMLS ID: 463086 (Company) / 279944 (Individual)
Address: 23 Corporate Plaza, Suite 150
City/State/ZIP: Newport Beach, CA 92660
Tel: (888) 661-7888
Fax: (949) 272-0167
Email: murdock.mcintyre@lenderline.com

Discloser's Initials: _____

Recipient's Initials: _____

AUTHORIZATION TO ORDER CREDIT REPORT

Credit Report Authorization. By my signature below, I/we the undersigned borrower(s) authorize **LENDERLINE®** to order a credit report in connection with my mortgage application. The cost for a credit report will not exceed \$29 for an individual, and \$49 for a married couple.

Borrower Signature Date

Co-Borrower Signature Date

Borrower Printed Name

Co-Borrower Printed Name

Borrowers Social Security Number

Co-Borrower Social Security Number

Borrowers Date of Birth (MM/DD/YY)

Co-Borrowers Date of Birth (MM/DD/YY)

Borrowers Address

Co-Borrower Address

Borrower City, State, ZIP

Co-Borrower City, State, ZIP

Borrower Telephone Number

Co- Borrower Telephone Number

Borrower Email Address

Co-Borrower Email Address

Credit/Debit Card Authorization. By my signature below, MFI Credit Solutions is hereby authorized to charge my credit/debit card for the credit report fee. My credit/debit card information is as follows:

Card Type (circle one): Visa MasterCard AMEX

Card Number: _____

Expiration Date: Month: _____ Year: _____

Security Code on Back of Card: _____

Name as it Appears on Card: _____

Credit Card Billing Address: _____

City/State/Zip: _____

Cardholder Signature: _____

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower		2. Name and address of Lender/Broker Lenderline 23 Corporate Plaza, Suite 150 Newport Beach, CA 92660 TEL: 888-661-7888 FAX: 949-272-0167	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date



PERSONAL FINANCIAL STATEMENT

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name	Business Phone
Residence Address	Residence Phone
City, State, & Zip Code	
Business Name of Applicant/Borrower	

ASSETS		(Omit Cents)	LIABILITIES		(Omit Cents)
Cash on hand & in Banks	\$	_____	Accounts Payable	\$	_____
Savings Accounts	\$	_____	Notes Payable to Banks and Others	\$	_____
IRA or Other Retirement Account	\$	_____	(Describe in Section 2)		
Accounts & Notes Receivable	\$	_____	Installment Account (Auto)	\$	_____
Life Insurance-Cash Surrender Value Only	\$	_____	Mo. Payments \$ _____		
(Complete Section 8)			Installment Account (Other)	\$	_____
Stocks and Bonds	\$	_____	Mo. Payments \$ _____		
(Describe in Section 3)			Loan on Life Insurance	\$	_____
Real Estate	\$	_____	Mortgages on Real Estate	\$	_____
(Describe in Section 4)			(Describe in Section 4)		
Automobile-Present Value	\$	_____	Unpaid Taxes	\$	_____
Other Personal Property	\$	_____	(Describe in Section 6)		
(Describe in Section 5)			Other Liabilities	\$	_____
Other Assets	\$	_____	(Describe in Section 7)		
(Describe in Section 5)			Total Liabilities	\$	_____
Total	\$	_____	Net Worth	\$	_____
			Total	\$	_____

Section 1. Source of Income	Contingent Liabilities
Salary	As Endorser or Co-Maker
Net Investment Income	Legal Claims & Judgments
Real Estate Income	Provision for Federal Income Tax
Other Income (Describe below)*	Other Special Debt

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency)

Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

I authorize SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature: _____ Date: _____ Social Security Number: _____

Signature: _____ Date: _____ Social Security Number: _____

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. **PLEASE DO NOT SEND FORMS TO OMB.**