

Dayton Capital Partners, LLC - Loan Application

RENTAL LOAN PROCESS OVERVIEW

Process: We use our personal real estate and lending experience to maintain an ever-changing network of lenders offering the best deals to real estate investors. As needed, we can use our expertise to help you strategize and plan your investing, and to structure deals.

Once you submit the application above, we'll match you to the best lender for you and your deal. We'll notify you of the proposed loan terms based on the information you've submitted. We'll gather the remaining documents required and complete a full loan package to submit to the lender. After all information is verified and the property valuation is complete, loan terms will be finalized, and closing can be scheduled.

Documentation: Use the checklist below and send in anything we don't have from you. The sooner we have everything the faster we can get your loan closed. The list below is the minimum required. Depending on the lender and loan type, you may need additional items.

Fees: For a Rental Loan, most often you can expect 1-2 points, which includes the \$499 Commitment Fee. The lender may have other fees not included in the points, and may pass through third party fees. Our maximum broker fees will be clearly listed in the Broker Agreement.

Commitment Fee: The \$499 Commitment Fee is required AFTER we confirm we can fund your loan based on the information you have provided. The loan process officially begins once the Commitment Fee is received.

Required Documents

- Completed Application (The pages above)
- Broker Agreement and Disclosure (We will send to you)

Entity Information

- Articles of Organization
- Operating Agreement
- 3 Months Bank Statements for Entity
- 3 years tax returns for Entity (If filed separately)

Borrower Information

- Personal Financial Statement (We will provide the form)
- 3 Months Bank Statements for Personal Account
- 3 Years tax returns
- Driver's License (Color Copy)
- Credit Report upon request*

Property Information

- Purchase Sale Agreement
- Three years taxes from seller showing property performance, and YTD performance
- Rehab Scope of Work, if applicable (We will provide the form)

*We may ask you to pull your credit report instead of pulling it ourselves. By having you obtain the report, this helps you preserve your credit score by reducing the number of inquiries to your credit report. The final lender we match you with always pulls their own credit report, and we see no point in doing two inquiries.

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Rental Property Loan Details

Purpose of Loan		Purchase or Target Closing Date		Purchase Price	
Purchase Refinance				\$	
Do You Have an Accepted Purchase and Sale Agreement? (purchase only)				Yes No	
Current Mortgage Balance		Current Payment	Percent Occupied		Loan Amount Requested
\$		\$			\$
Annual Scheduled Rents		Average Annual Expenses		Net Annual Income	
\$				\$	
Repair Summary					
Exit Strategy					

Property Information

Property Address			Property Type		
Address:			Single Family Residence		Condo
City:			2-4 unit		Townhome
State:		Zip:	Other _____		
Who do we contact for Property Access for the BPO or Appraisal?					
Name:		Phone:		Email:	
Property Access Instructions					
Closing Agent or Title Company					
Name:		Phone:		Email:	
Insurance Agent					
Name:		Phone:		Email:	

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Borrower Information

Speed the process: Answer every question fully

Business Entity Borrower Information	
Entity Name:	EIN:
Entity Type:	State of Incorporation:
Entity Address:	
If required, who below is guaranteeing this loan for the entity?	

Entity members with 20% or more ownership, and entity members with the authority to manage the entity must complete this section. Each person must submit this section, even if they are not on the loan.

Borrower or Entity member			
Legal Name:		Phone #:	
Legal Address:			
SSN:	DOB:	Email:	
U.S. Citizen or Permanent Resident? Yes No		Marital Status:	
Amount of Liquid Assets	Net Worth	Monthly Income	Monthly Expenses
\$	\$	\$	\$
Credit Details for Borrower or Entity member			
Credit Score	Credit Score Source:		
Have you ever filed Bankruptcy? Yes No		Discharge Date:	
Have you ever had a Foreclosure or Short Sale filed against you? Yes No		Completion Date:	
Do you have any collections, judgements or liens filed against you? Yes No		Total Amount?	
Do you have any 60 day or more late payments in the past two years? Yes No			

Your Experience

Total # of Properties Owned Currently			
# Purchases Ever	# Purchases Last 12 mo.	# Purchases Last 6 mo.	Average Purchase Price
			\$
Describe Experience with Similar Projects			