

Loan Application

Please complete and email to rick@certhomes.com
or mail to Rick Hardy, P.O. Box 161775, Austin, Texas 78716

Investment or Commercial Real Estate

If this is loan request from an individual then we must have information on the Husband or Wife.

Name of Borrower (PLEASE STATE THE COMPANY OR ENTITY IF IT IS NOT GOING BY
IN YOUR PERSONAL NAME:

Name of Sub Borrower or Spouse: _____

Name of individual who will sign the documents for the Company or Entity if not an individual:

_____.

Address of Borrower/Entity:

LOAN AMOUNT REQUESTED: _____.

Is this for a purchase contract or is this loan request for taking money out of the property you
already own? _____ PLEASE EXPLAIN BELOW

_____.

SS # or Tax ID Borrower#: _____

SS # or Tax ID Sub Borrower #: _____

Personal Guarantor and Contact Person if non-individual is borrower:

Business Address: _____, City, State, Zip: _____

Home Address: _____, City, State, Zip: _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____

Email: _____

Employer _____ Since: _____

Phone # _____ Address: _____

If less than 2 years previous Employer:

Gross Salary annually: _____ Other Income annually: _____

Source of other income:

What is your average cash balance in?

Your personal bank accounts over a 60 day period \$ _____;

Your business bank accounts over a 60 day period \$ _____.

Value of all real estate owned: _____ Value of Homestead: _____,

PLEASE DESCRIBE THE COLLATERAL ON THE LOAN:

Address: _____

City, State, Zip: _____

Type of Property: _____

Give a brief description of utilities, age, history, size, acreage, etc:

If you are asking for a cash out or a refinance of an existing debt please give the following information:

Date acquired: _____; Price you paid: _____;

Current Value: _____

Total amount you now owe on the property including property taxes if any: _____

For new PURCHASE

Purchase Price: _____; Down Payment: _____

Is there any other party providing financing on the purchase:

(2nd lien holder or such)

PLEASE DESCRIBE YOUR PLANS WITH THE PROPERTY, (i.e. re-sale, development, rehab, etc.)

List below all real estate owned/ year acquired with current market value and amount owed.

REAL ESTATE YR PURCHASED CURRENT VALUE AMOUNT OWED

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Contact info of Title Company: _____

Name of insurance company: _____

Collateral: Please provide legal description and commonly known address:

Questions, Please provide a brief narrative for each:

Have you ever used a Tax Loan Company to pay previous years property taxes for you by executing a note and security agreement? If so please explain the current status? Is it still in place or has it been paid off?

What is money for? _____

How is the money going to get paid back? _____

Secondary source of payment? _____

Third source of payment? _____

Ownership percentages of the entity, its partners and interest:

Have you been behind on any payments on your mortgage or rent in the last 24 months? (Y/N) _____, if so, please explain:

Bankruptcy

Have you, **the Borrower** ever personally or in any capacity as a business owner, a business partner, officer of a company limited partner or general partner in any company declared bankruptcy within the last 7 years? (Y/N) _____.

Have you been behind on any payments on your mortgage or rent in the last 24 months? (Y/N) _____, if so, please explain:

Have you, **the Sub- Borrower or Husband/ Wife** (community property state of Texas) have ever personally or in any capacity as a business owner, a business partner, officer of a company limited partner or general partner in any company declared bankruptcy within the last 7 years? (Y/N) _____.

HAVE YOU PERSONALLY OR IN ANY CAPACITY AS A BUSINESS OWNER, A BUSINESS PARTNER, OFFICER OF A COMPANY LIMITED PARTNER OR GENERAL PARTNER IN ANY COMPANY DECLARED BANKRUPTCY WITHIN THE LAST 7 YEARS?

(Y/N) _____

ARE YOU RESPONSIBLE FOR ANY CHILD SUPPORT IN ANY STATE, AND IF YOU ARE PLEASE PROVIDE DETAILS ON A SEPARATE LETTER.

(Y/N) _____

DO YOU HAVE ANY CHILD SUPPORT LIENS FILED AGAINST YOU FROM ANY STATE

(Y/N) _____

HAVE YOU PERSONALLY OR IN ANY CAPACITY AS A BUSINESS OWNER, A BUSINESS PARTNER, OFFICER OF A COMPANY LIMITED PARTNER OR GENERAL PARTNER IN ANY COMPANY BEEN FORECLOSED WITHIN THE LAST 7 YEARS?

(Y/N) _____

By signing below, I hereby declare that all of the statements made in this application are true and correct and made for the purposes of obtaining credit. My signature authorizes _____ to obtain credit bureau reports in my name for any individual or commercial credit request on which I may be (or am already) obligated or

guarantee. This authorization applies to the original request, renewals, modifications, and extensions and to subsequent credit confirmations (such as annual credit verifications).

I acknowledge that _____ may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report.

SIGNATURE

DATE

Printed Name Borrower

SIGNATURE Spouse or Borrower

DATE

Printed Name