



CFM REAL ESTATE
SERVICES, INC.

Loan Application Instructions

Please fill out attached documentation and provided necessary documentation from the Loan Submission Checklist and email to:

phil@cfmbinvest.com or curt@cfmbinvest.com

If you have any questions please contact us:

Phillip Bairley - 408 497-9038

Curt Manriquez - 858 775-9944

Loan Submission Checklist

1. Submission Form (included)
2. Application (included)
3. Borrower's Authorization (included)
4. Purchase Contract (if necessary)
5. Bank/Asset Statement
6. Corporate Documents (if necessary)
7. Rehab Scope/Budget (included if necessary)
8. Copy of Drivers License

If owner occupied property:

1. Income Documents (federal tax returns, paystub, and/or 6 month bank statements)



Loan Application

Application Date:		Broker Name and Phone Number:	
Borrower:		Co-Borrower:	
Contact Number:		Contact Number:	
Email Address:			
Social Security #:		Social Security #:	
DOB:		DOB:	

Loan Information

Loan Amount Requested:		Loan Term Requested:	
Subject Property Address: City, State, Zip:			Yr. Built:
Property will be:	<input type="checkbox"/> Primary Residence	Investment <input type="checkbox"/>	Rental <input type="checkbox"/>
Purpose of Loan:	<input type="checkbox"/> Purchase	<input type="checkbox"/> Rehab/"Flip"	Explain "Other":
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Other	

Details of the transaction (Current Value, Purchase Price, ARV, downpayment, repairs planned, etc...)

Closing date:			
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Closing date:

Complete this line if this is a refinance loan.

Year Ac'd.	Original Cost	Existing Loan	Purpose of Refinance

Title will be held in what name:

Manner in which Title will be held:

Borrower Information / Investment Experience

Borrower Mailing Address: City, State, Zip:			
How long have you been involved in Real Estate investing?			
How many properties have you owned in the last 24 months?		In your career?	
Is real estate investing your primary source of income? Yes <input type="checkbox"/> No <input type="checkbox"/>			
If No, please list other sources of income (if there is a co-borrower, include their employer)			
Name & Address of Employer	Self Employed <input type="checkbox"/>	Years on this job:	
		Years in line of work:	
		Annual Salary:	
		Contact Number:	
Name & Address of Employer	Self Employed <input type="checkbox"/>	Years on this job:	
		Years in line of work:	
		Annual Salary:	
		Contact Number:	



Loan Application

Briefly describe your real estate investing experience: Include at least 3 property addresses you have rehabbed and sold and or invested.

Finances

How much funds do you have immediately available **FOR USE IN THIS PROPERTY?**

Cash:
Lines of Credit:
Other:
Explain 'Other':

Will you be using any third-party funds for closing costs, rehab, or downpayment?

If yes, please explain:

Monthly Income

Monthly Income	Borrower	Co-Borrower
Real Estate Investments		
Other Empl.		
Other Empl.		
Net Rental Income		
Total:		



Loan Application

Property Owned Schedule

Please list all properties you currently own:

Property Address	Type	Current Value	Mortgage PMT	Mortgage Balance	Monthly Rent

Other Financial Obligations (Credit Cards, Car PMT's, Personal Loans, etc...)

Type	Balance	Line Available	Payment



Loan Application

Rent Roll

If the property being purchased is to be held as a rental, please provide the following for each unit.

Unit #	Bed/Bath	Square Feet	Projected Rent or Current Rent	Currently Rented Y/N	Lease End Date

BRE License #: 01885729



Declarations

	Borrower		Co-Borrower	
	Yes	No	Yes	No
1. Are there any outstanding judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. 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"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you directly or indirectly been obligated on any loan which resulted in foreclosure or transfer of title in lieu of?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Are you 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"/>
7. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Are you a U.S. Citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

BORROWER'S AUTHORIZATION TO RELEASE INFORMATION

The undersigned certify the following:

- 1. I/we have applied for a mortgage loan through CFM REAL ESTATE SERVICES, INC. In applying for this loan, I/we completed a loan application containing various information for the purpose of obtaining a loan. I/we will provide relevant information such as the source of the down payment, employment and income information, assets and liabilities. I/we made no misrepresentation in the loan application or in the other documents, nor did I/we omit any pertinent information.
- 2. I/we understand that it is a Federal crime, punishable by fine or imprisonment, or both, to knowingly make any false statement when applying for a mortgage, as applicable under the provisions of the Title 18, United State Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

- 1. I/we have applied for a mortgage loan through CFM REAL ESTATE SERVICES, INC. As part of the application process, CFM REAL ESTATE SERVICES, INC. or any investor CFM REAL ESTATE SERVICES, INC. works with for the purpose of funding the loan may verify any information contained in my/our loan application and in other documents required in connection with the loan before the loan is closed or after funding as part of the quality control process.
- 2. I/we authorize you to provide CFM REAL ESTATE SERVICES, INC. any and all information and documentation they request. Such information includes, but is not limited to employment history and income, bank asset verification and similar asset account balances, credit history, verification of income and copies of income tax returns.
- 3. A copy of this authorization may be accepted as an original.
- 4. Your prompt reply to CFM REAL ESTATE SERVICES, INC. is appreciated.

Borrower's Signature _____ Social Security Number _____

Borrower's Signature _____ Social Security Number _____

REHAB BUDGET SHEET

Property Address:			
Borrower Name:		Phone:	
Borrower Email Address:			
Contractor Company:		Phone:	
Contractor Name:		Contractor Email:	
Estimated Repairs per Item			
A/C, Heating	\$	Light Switches	\$
Explain:		Lumber Framing	\$
Appliances	\$	Mirrors	\$
Bathroom Cabinets	\$	Paint Exterior	\$
Bathroom Faucet	\$	Paint Interior	\$
Carpeting	\$	Plug/Swithc/Plates	\$
Cleanup/Hauling	\$	Plumbing	\$
Concrete Work	\$	Explain:	
Explain:		Pool/Spa Repair	\$
Counter Top	\$	Explain:	
Type:		Roofing	\$
Doors Exterior	\$	Explain:	
Count:		Shower/Tub	\$
Doors Interior	\$	Sinks	\$
Count:		Sliding Glass Window	\$
Drywall Repair	\$	Structure Problems	\$
Electrical	\$	Explain:	
Explain:		Stucco	\$
Fireplace Repair	\$	Sub Floor Work	\$
Explain:		Toilets	\$
Foundation Repair	\$	Flooring:	\$
Explain:		Type / Sq.Ft.:	
Garage Door	\$	Wood / _____	\$
Glass Repair	\$	Tile / _____	\$
Hardware Finish	\$	Marble / _____	\$
Insulation	\$	Other / _____	\$
Kitchen Cabinets	\$	Utility Hook Up	\$
New / Refinish	Low / Med. / High	Water Heater	\$
Kitchen Faucet	\$	Windows	\$
Landscaping	\$	Count:	
Explain:			
Light Fixtures	\$		