



Atlanta Hard Money Lender

Applicant Information

Personal Information:

Full Legal Name: _____

Date of Birth: _____ Social Security Number: _____

How did you hear about us? _____

Mobile Phone # _____ Home Phone # _____

Work Phone # _____ Fax # _____

Email Address: _____

Home Address: _____

City: _____ State: _____ Zip: _____

How Long (yr): _____ Rent: _____ Own: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Current Employer: _____ How long (yr) _____

Position: _____ Supervisor: _____

Address: _____

Supervisor Phone # _____ Salary: _____

Previous Employer: _____ How long (yr) _____

Position: _____ Supervisor: _____

Address: _____

Supervisor Phone # _____ Salary: _____



Atlanta Hard Money Lender

Hard Money Loan

Pre-Approval Checklist

Please complete ALL requested information.

- _____ Personal Bank/Financial statements showing income/assets for the current month plus past three months (account holders name must be visible; all ages)
- _____ Current paystub (if applicable)
- _____ Valid driver's license issued by the applicant's state of residence
- _____ Schedule of real estate owned – including personal and investment properties, Include current mortgage balance, monthly mortgage payment, rental income name title held in, etc.
- _____ Last two years of tax returns
- _____ Personal Financial Statement

Please submit your hard money loan application to:

DJ Mortgage, LLC

Dean Tilman

Phone: 404-814-4644 Ext 101

Fax: 404-814-1641

E-mail: dean.tilman@djmortgage.net



Atlanta Hard Money Lender

Financial Information

Total monthly income _____

Total monthly debts _____

Debt to income ratio _____

Available funds Checking: _____ Savings: _____

Lines of credit _____

What are your 3 credit scores? _____

(If you answer "yes" to any question below, PLEASE provide a detailed explanation)

Have you been past due on any financial obligation in the last 24 months? _____ Yes _____ No

Been a part to bankruptcy or other insolvency? _____ Yes _____ No

Had any IRS or property tax liens or judgments? _____ Yes _____ No

Had any mechanics' liens? _____ Yes _____ No

Foreclosure or garnishments? _____ Yes _____ No

Other legal proceedings against you? _____ Yes _____ No

Have you ever been convicted of a felony or other serious crime? _____ Yes _____ No

Comments: _____

Rehab Experience

How long have you been rehabbing homes? _____

Number of properties rehabbed in past 12 months? _____

(Provide addresses of properties with documentation of ownership)

Total number of rehabs? _____

How did you finance these properties? _____

Please describe your rehab experience: _____



Atlanta Hard Money Lender

Certification

The undersigned certifies the following.

1. I have applied for a commercial hard money rehab loan from DJ Mortgage, LLC. In applying for the hard money loan, I completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and all assets and liabilities. I certify that all the information in this application and attached documentation is true and complete. I made no misrepresentations in the application or in other documents, nor did I omit any pertinent information.
2. I understand and agree that DJ Mortgage, LLC has the right to a full loan review process. This may include verifying the information provided on this application with employers, financial institutions, credit reporting companies, and others, as required.
3. Borrower confirms that this hard money rehab loan is for business purposes only and does not involve borrower's primary residence. This loan is not for consumer purposes but for investment purposes only. Borrower has made the decision to obtain this manner of financing after investigating all options to the borrower's full satisfaction. Borrower hereby acknowledges the existence of a risk of loss and assumes the risk thereof.

Authorization to release information

To Whom it may concern.

1. I have applied for a commercial hard money loan from DJ Mortgage, LLC. As part of the loan application process, DJ Mortgage, LLC may verify information contained in my loan application and in other documents required in connection with this loan, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to DJ Mortgage, LLC any and all information and documentation that they may request. Such information included, but is not limited to employment and income verification, bank deposits, money market and similar accounts, mortgages, liabilities, credit history, and copies of tax returns.
3. A copy of this authorization shall be accepted the same as an original.

_____	_____	_____
Borrower's Printed Name	Social Security Number	Date of Birth
_____	_____	_____
Borrower's Signature		Date



Atlanta Hard Money Lender

Property Information:

Property Address: _____ Closing Date: _____

City: _____ State: _____ Zip: _____

Purchase Price: _____ Rehab Cost: _____ ARV: _____

Contractors Name: _____

Contractors E-Mail: _____ Phone Number: _____

Describe Improvements & Cost: (or attach separate sheet)

Realtor Name: _____ Phone Number: _____

Exit Strategy: _____

Strengths & Weaknesses of this deal:

3015 - B Piedmont Road | Atlanta, Georgia 30305

Phone # 404-814-1644 | Fax# 404-814-1641 | email: Dean.Tilman@djmortgage.net

Revised 1/21/2010

