



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: \_\_\_\_\_

3015 - B Piedmont Road | Atlanta, Georgia 30305

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

Revised 1/21/2010



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## Hard Money Loan

### Pre-Approval Checklist

Please complete ALL requested information.

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- \_\_\_\_\_ 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](mailto:dean.tilman@djmortgage.net)



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**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: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



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**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



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## 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)

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Realtor Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Exit Strategy: \_\_\_\_\_

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Strengths & Weaknesses of this deal:

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