



Loan Application Instructions

This application is ONLY for professional real estate investors. If you are interested in a loan on your personal property, or on commercial property, please call us directly for a loan proposal.

877-285-0777

Extension 5 for John Ermin, or Extension 3 for Andre Jimenez

Please follow the instructions below according to the services you require, save the completed document to your computer, and then email to john@windvestcorp.com. We will reply to you as soon as possible.

Personal Approval / Proof of Funds Letter

If you do not yet have a property under contract, but you would like us to provide you with a "Proof of Funds" letter to assist you in making offers to purchase, or to get pre-approved with our company, leave the 'Details of the Transaction' and 'Subject Property' sections blank. Simply fill out the personal portions such as your investment experience, income sources, properties owned, etc... and email the form to us. Once you have placed a property under contract, you can give us the address and we will be able to do a valuation for that specific property.

Loan Proposal for a specific property

If you already have a property under contract and in escrow, fill out the entire application and email it to us. Once we have reviewed it, we will determine if it is a scenario we can lend on and contact you with a loan proposal. Please include as many details as possible in the 'Details of Transaction' section. The more information we have, the more quickly and accurately we can respond to your inquiry.

Application Date:	
Borrower:	Co-Borrower:
Contact Number:	Contact Number:
Email Address:	
Social Security #:	Social Security #:

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:			
Complete this line if this is a refinance loan.			
Year Acq'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:

Briefly describe your real estate investing experience:

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:		

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

DRE License #: 01748585

CFL #: 603H347

Declarations

If you answer "Yes" to any questions below, please explain below or on an extra sheet.

	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"/>

Explanation:

**Authorization to pull credit reports.
(\$25 for Personal Report / \$35 for Corporate Report + \$10 per Member or Principal)**

The undersigned hereby consent(s) to Windvest Corporation's use of non-business consumer credit reports on the undersigned in order to further evaluate the credit worthiness of the undersigned in connection with the extension of credit as completed by this credit application. The undersigned hereby authorize(s) Windvest Corporation to utilize a consumer credit report on the undersigned from time to time in connection with the extension or continuation of the credit represented by this credit application. The undersigned individual(s) hereby knowingly consent to the use of such credit reports consistent with the Federal Fair Credit Reporting Act as contained in U.S.C. @ 1681 et seq.

Borrower's Signature	Co-Borrower's Signature
X _____	X _____
Date	Date
_____	_____

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	\$	Pool/Spa Repair	\$
Appliances	\$	Roofing	\$
Bathroom Cabinets	\$	Shower/Tub	\$
Bathroom Faucet	\$	Sinks	\$
Carpeting	\$	Sliding Glass Window	\$
Cleanup/Hauling	\$	Structure Problems	\$
Concrete Work	\$	(explain)	
Counter Top	\$	Stucco	\$
Doors Exterior	\$	Sub Floor Work	\$
Doors Interior	\$	Toilets	\$
Drywall Repair	\$	Flooring:	
Electrical	\$	Type / Sq.Ft.:	
Fireplace Repair	\$	Wood / _____	\$
Foundation Repair	\$	Tile / _____	\$
Garage Door	\$	Marble / _____	\$
Glass Repair	\$	Other / _____	\$
Hardware Finish	\$	Utility Hook Up	\$
Insulation	\$	Water Heater	\$
Kitchen Cabinets	\$	Windows	\$
Kitchen Faucet	\$		
Landscaping	\$		
Light Fixtures	\$		
Light Switches	\$		
Lumber Framing	\$		
Mirrors	\$		
Paint Exterior	\$		
Paint Interior	\$		
Plug/Switch/Plates	\$		
Plumbing	\$		