



**BORROWER / AUTHORIZED SIGNER INFORMATION**

Individual's Name: \_\_\_\_\_ Marital Status:  Married  Unmarried  Separated

Primary Residence Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Do you own or rent your primary residence:  Own  Rent Number of years at primary residence? \_\_\_\_\_

Mailing Address (if different from primary residence): \_\_\_\_\_

Est. Credit Score: \_\_\_\_\_ Annual Income: \$ \_\_\_\_\_ Liquid Assets: \$ \_\_\_\_\_

Primary Phone Number: \_\_\_\_\_

Secondary Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Social Security Number (or ITIN): \_\_\_\_\_

**Employment Information** Self-Employed:  Yes  No  
If Self-Employed: I have an ownership share of less than 25%  
I have an ownership share of more than 25%

Employer Name: \_\_\_\_\_

Position & Title: \_\_\_\_\_

Employer Phone Number: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Start Date: \_\_\_\_\_  
How Long in this line of work: Years Months

**CO-BORROWER / AUTHORIZED SIGNER INFORMATION (if applicable)**

Individual's Name: \_\_\_\_\_ Marital Status:  Married  Unmarried  Separated

Primary Residence Address: \_\_\_\_\_ Married to Borrower?  Yes  No

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Do you own or rent your primary residence:  Own  Rent Number of years at primary residence? \_\_\_\_\_

Mailing Address (if different from primary residence): \_\_\_\_\_

Est. Credit Score: \_\_\_\_\_ Annual Income: \$ \_\_\_\_\_ Liquid Assets: \$ \_\_\_\_\_

Primary Phone Number: \_\_\_\_\_

Secondary Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Social Security Number (or ITIN): \_\_\_\_\_

**Employment Information** Self-Employed:  Yes  No  
If Self-Employed: I have an ownership share of less than 25%  
I have an ownership share of more than 25%

Employer Name: \_\_\_\_\_

Position & Title: \_\_\_\_\_

Employer Phone Number: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Start Date: \_\_\_\_\_  
How Long in this line of work: Years Months

**DECLARATIONS / QUESTONNAIRE**

| Please check YES or NO for each of the following questions   | Borrower |    | Co-Borrower |    |
|--|----------|----|-------------|----|
|  | Yes      | No | Yes         | No |
| Are there any outstanding judgements against you?  |          |    |             |    |
| Have you been declared bankrupt within the last seven (7) years?   |          |    |             |    |
| Have you or any other entity of which you were/are a principal been in foreclosure or had any property that was foreclosed upon?                     |          |    |             |    |
| Are you party to lawsuit?  |          |    |             |    |
| Are you presently delinquent on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?                         |          |    |             |    |
| Have you ever been convicted of a felony?  |          |    |             |    |
| Are you in a Civil Union or a Domestic Partnership, or do you have a non-borrowing spouse, or are you a party to a Designated Beneficiary Agreement? |          |    |             |    |
| Are you a US citizen?  |          |    |             |    |
| Are you a permanent resident alien?  |          |    |             |    |
| Do you intend to occupy the property as your primary residence?  |          |    |             |    |

**FRIAS LOAN APPLICATION - TRANSACTION**

**DETAILS SUBJECT PROPERTY INFORMATION**

Subject Property Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

I understand that I am applying for a non-owner occupied, business purpose investment loan?  Yes  No

Property Type:  SFR  Condo  PUD  2-4 Units  5+ Units

Number of Units: \_\_\_\_\_ Occupancy:  Leased  Vacant

Estate Will Be Held In:  Fee Simple  Leasehold Construction Method:  Site-Built  Manufactured

Cross-Collateralization:  Yes  No If YES, # of properties: \_\_\_\_\_ (Provide all addresses on a separate spreadsheet)

**LOAN REQUEST INFORMATION**

Transaction Type:  Purchase  Rate & Term Refinance  Cash-Out Refinance

Loan Amount Requested: \$ \_\_\_\_\_ Loan Term Request:  1 Year  2 Year

Purchase Price: \$ \_\_\_\_\_ Estimated Property Value: \$ \_\_\_\_\_

Requesting Rehab Financing? (Fund Controlled)  Yes  No

|                      |                                    |  |
|----------------------|------------------------------------|--|
| <i>If refinance:</i> | Current debt on property: \$ _____ | Original Cost: \$ _____                      |
|                      | Year Acquired: _____               | Amount of rehab completed (if any): \$ _____ |

**BORROWER / ENTITY INFORMATION**

Title will be held in what name(s): \_\_\_\_\_

Type:  LLC  Corporation  Individual Name(s)  Trust  LLP  Other

If Entity: State of Formation: \_\_\_\_\_ EIN: \_\_\_\_\_

**INTERIOR ACCESS CONTACT INFORMATION FOR SUBJECT PROPERTY**

|                      |  |               |  |
|----------------------|--|---------------|--|
| Name (or lockbox #): |  | Phone Number: |  |
| Relationship:        |  | Email:        |  |

**ESCROW / SETTLEMENT AGENT INFORMATION**

|                   |  |               |  |
|-------------------|--|---------------|--|
| Company Name:     |  | Phone Number: |  |
| Settlement Agent: |  | Email:        |  |

**INSURANCE AGENT INFORMATION**

|                  |  |               |  |
|------------------|--|---------------|--|
| Company Name:    |  | Phone Number: |  |
| Insurance Agent: |  | Email:        |  |

## FRIAS LOAN APPLICATION - STRATEGY DETAILS

1. What is your plan for this property?     Flip                     Rental                     Bridge                    Construction
2. If Flip, what do you anticipate your hold time to be? \_\_\_\_\_ months
3. If Rental Property, the current or projected monthly rental income is: \$ \_\_\_\_\_
4. If Rental Property, do you plan to increase rents in the near future?  Yes  No | Future rents: \$ \_\_\_\_\_
5. Do you intend to rehab or upgrade the subject property?  Yes     No
- If YES, what do you estimate your rehab, construction, and/or updating costs will be? \$ \_\_\_\_\_
  - If YES, what do you estimate the ARV (after repair value) to be: \$ \_\_\_\_\_
  - If YES, will you be adding square footage (GLA)?  Yes  No | If YES, how much? \_\_\_\_\_ Sq Ft.
6. If rehabbing and/or updating the property, please explain the scope of work. If costs exceed \$10,000, please provide an itemized rehab bid / outlined scope of work with your submission.

7. Has work, rehab, or demo already begun or been completed on subject property?  Yes  No

8. Explain your investment strategy for this property in detail:

9. What is your exit strategy and how do you intend to repay this loan?  Sell Property     Refinance     Other - Please explain in detail

10. If cash-out refinance, how do you intend to use the cash-out proceeds? Please explain in detail.

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designation for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

|                  |  |                    |  |
|------------------|--|--------------------|--|
| <b>Borrower</b>  | <input type="checkbox"/> I do not wish to provide this information   | <b>Co-Borrower</b> | <input type="checkbox"/> I do not wish to provide this information   |
| <b>Ethnicity</b> | <input type="checkbox"/> Hispanic or Latino<br><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban<br><input type="checkbox"/> Other Hispanic or Latino: _____<br><input type="checkbox"/> Not Hispanic or Latino  | <b>Ethnicity</b>   | <input type="checkbox"/> Hispanic or Latino<br><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban<br><input type="checkbox"/> Other Hispanic or Latino: _____<br><input type="checkbox"/> Not Hispanic or Latino  |
| <b>Race</b>      | <input type="checkbox"/> American Indian or Alaska Native:<br><i>Name of Enrolled Tribe:</i> _____<br><input type="checkbox"/> Asian<br><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino<br><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese<br><input type="checkbox"/> Other Asian: _____<br><input type="checkbox"/> Black or African American<br><input type="checkbox"/> Native Hawaiian or Other Pacific Islander<br><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro<br><input type="checkbox"/> Samoan<br><input type="checkbox"/> Other Pacific Islander: _____<br><input type="checkbox"/> White | <b>Race</b>        | <input type="checkbox"/> American Indian or Alaska Native:<br><i>Name of Enrolled Tribe:</i> _____<br><input type="checkbox"/> Asian<br><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino<br><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese<br><input type="checkbox"/> Other Asian: _____<br><input type="checkbox"/> Black or African American<br><input type="checkbox"/> Native Hawaiian or Other Pacific Islander<br><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro<br><input type="checkbox"/> Samoan<br><input type="checkbox"/> Other Pacific Islander: _____<br><input type="checkbox"/> White |
| <b>Sex</b>       | <input type="checkbox"/> Female <input type="checkbox"/> Male  | <b>Sex</b>         | <input type="checkbox"/> Female <input type="checkbox"/> Male  |

**This information was collected and submitted:**

By Email or Internet     In a telephone interview     In a face-to-face interview     By fax or mail

**DECLARATION OF NON-OWNER OCCUPANCY & BUSINESS USE OF PROCEEDS**

I ("Borrower") certify and represent to lender ("Originator") as follows:

I hereby declare that I have no intention of making the property (subject property listed in my loan application) my principal residence.

Additionally, I declare that I have no intention of utilizing the property as a second home and/or any surviving spouse or family member shall live in the property. I understand that this loan is a business purpose loan and not a household purpose loan. The loan proceeds are intended to be used and shall be used for business purpose only, not for personal use.

I represent that I understand the difference between consumer loan for personal purposes and a commercial loan for business purposes. I represent that this loan is not a consumer loan and therefore is not subject to any laws relating to consumer loans under any state or federal laws such as Truth in Lending Act (15 U.S.C. § 1601 *et seq.*), Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*), Gramm-Leach Bliley Act (15 U.S.C. §§ 6802-6809), Secure and Fair Enforcement Mortgage Licensing Act (12 U.S.C. § 5101 *et seq.*), and Homeowners Protection Act (12 U.S.C. § 4901 *et seq.*).

I realize the lender, broker, assignees and successors rely upon this information. I confirm I have read and understand this document. I declare under penalty of perjury the foregoing is true and correct.

**AUTHORIZATION TO CONDUCT CREDIT & BACKGROUND CHECK**

By signing this form, I/we hereby authorize lender to conduct a background and/or credit check. Additionally, the undersigned and each party to this loan, authorizes lender to disclose to any third party, employee, agent or assignee thereof information regarding background and credit experience.

I understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of title 18, united states code, 1014. I also understand that the lender intends to use the data obtained through the investigation for due diligence purposes only, and shall not disclose such information to any other party.

\_\_\_\_\_  
Entity / Company Name (if applicable)

\_\_\_\_\_  
Borrower / Authorized Signer Name (print)

X \_\_\_\_\_  
Signature (Borrower / Authorized Signer)    Date

\_\_\_\_\_  
Co-Borrower / Authorized Signer Name (print)

X \_\_\_\_\_  
Signature (Co-Borrower / Authorized Signer)    Date

## **BORROWER'S CERTIFICATION AND AUTHORIZATION**

### **CERTIFICATION**

The undersigned certify the following:

1. I/We have applied for a mortgage loan with CALCAP Lending, LLC (CA DBO #60DBO72449/ NMLS #1698082). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that CALCAP Lending, LLC reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.
4. I/We provided CALCAP Lending, LLC with verbal and/or written authorization to order a consumer credit report and verify all other credit information, including past and present mortgage and landlord references in connection with my/our application for this loan.

### **AUTHORIZATION TO RELEASE INFORMATION**

To Whom It May Concern:

1. I/We have applied to CALCAP Lending, LLC for a mortgage loan. As part of the application process, CALCAP Lending, LLC and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to CALCAP Lending, LLC and to any investor to whom CALCAP Lending, LLC may place my mortgage, and to the mortgage guaranty (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. I/We further authorize CALCAP Lending, LLC to order a consumer credit report and verify other financial information, including past and present mortgage and landlord references.
4. CALCAP Lending, LLC, or any investor that funds the mortgage loan, may address this authorization to any party named in the loan application.
5. A copy of this authorization may be accepted as an original.
6. Your prompt reply to CALCAP Lending, LLC or any investor that funds the mortgage loan is appreciated.

**FULL NAME:**

By: \_\_\_\_\_

Name:

AFFIDAVIT OF ANTI-MONEY LAUNDERING

The Money Laundering Control Act

The Money Laundering Control Act (the "Act") makes it criminal for anyone to conduct or attempt to conduct certain financial activities which involve the proceeds of unlawful activities. As the transfer of assets into a limited partnership, trust, or other entity may constitute a financial activity within the scope of the Act, it is necessary that you swear under oath that none of the Assets intended to be transferred into such entities was derived from any of the criminal activities specified in the Act.

The specified unlawful activities under the Act consist primarily of drug-trafficking offenses, financial misconduct, and environmental crimes. Drug-trafficking offenses include the manufacture, importation, sale, or distribution of controlled substances; the commission of acts constituting a continuing criminal enterprise; the illegal procurement of essential or precursor chemicals; and transportation of drug paraphernalia.

Covered financial misconduct includes the concealment of assets from a receiver, custodian, trustee, marshal, or other officer of the court, from creditors in a bankruptcy proceeding, or from the Federal Deposit Insurance Corporation, the Resolution Trust Corporation, or a similar agency or person; the making of a fraudulent conveyance in contemplation of a bankruptcy proceeding or with the intent to defeat the bankruptcy law; the giving of false oaths or claims in relation to a bankruptcy proceeding; bribery; the giving of commissions or gifts for the procurement of loans; theft, embezzlement, or misapplication of bank funds or funds of other lending, credit, or insurance institutions; the making of fraudulent bank or credit institution entries of loan or credit applications; and mail, wire, or bank fraud or bank or postal robbery or theft.

Environmental crimes include violations of the Federal Water Pollution Control Act, the Ocean Dumping Act, the Safe Drinking Water Act, the Resources Conservation and Recovery Act, and similar federal statutes.

Other specified crimes include counterfeiting, espionage, kidnapping or hostage-taking, copyright infringement, entry of goods by means of false statements, smuggling goods into the United States, removing goods from the custody of Customs, illegally exporting arms, and trading with United States enemies.

I have read and understand the description of the Money Laundering Control Act and confirm and represent that none of the assets which I may transfer were derived from any of the activities specified in such Act and that none of the items of "financial misconduct" are applicable to me.

FULL NAME:

By: \_\_\_\_\_

Name: