



AUTHORIZATION TO OBTAIN CONSUMER CREDIT REPORT

I hereby authorize Easy Street Capital Investments, LLC (Easy Street) to obtain a consumer credit report on me. Easy Street will use the consumer credit report for the purposes of underwriting and loan approval. Upon request, Easy Street will provide me with the name and address of the Consumer Reporting Agency contacted to supply the report. I understand that credit inquiries have the potential to impact my credit score.

Signature

Date

Printed name

Social Security Number

Signature

Date

Printed name

Social Security Number

Signature

Date

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PROPERTY INFORMATION

Please fill out below for the subject property you are seeking financing for

Property Street Address:

Estimated Value:

Property City:

Number of Units:

Property County:

Property Type (Select One)

Property State:

Long-Term Rental*: Mixed Use*:

Property Zip Code:

Short-Term Rental*:

Rental Income (Annual):

Year Built:

Property Taxes (Annual):

Condominium Y/N?: Yes No

Property Insurance (Annual):

PUD Y/N?: Yes No

HOA Fees (Annual):

Vacant Y/N?: Yes No

**Long Term Rental refers to 1-8 unit residential properties that have long-term leases (12+ months) in place or are vacant and planned to be rented at long term leases. Short Term Rental refers to 1-8 unit residential properties utilized as short term vacation rentals or on homesharing platforms such as AirBNB or VRBO. Mixed Use properties are 2-8 unit properties that have up to three commercial units. Please disclose the number of commercial units on the rent roll section of this application to confirm eligibility.*

* If you are seeking financing on a portfolio of properties, please provide a separate excel spreadsheet with the above information for each individual property in the portfolio.

BORROWER REAL ESTATE PROFILE

Estimated FICO:

Rent or Own Home:

Estimated Net Worth:

Estimated Liquid Assets:

Years of Experience:

of Properties Owned/Flips Done:

Briefly describe your real estate experience and current portfolio:

LOAN REQUEST

Loan Amount Request:

LTV Requested:

Loan Structure Request:

30-Year Fixed Fully Amortizing : 30-Year Fixed (10-YR IO): **LOAN PURPOSE***Please complete this section if loan is an **Acquisition***

Purchase Price:

Expected Closing Date:

*Please complete this section if loan is a **Refinance***

Current Debt Outstanding:

Current Debt Interest Rate:

Current Debt Monthly Payment:

Current Debt Maturity Date:

Property Purchase Date:

Property Purchase Price:

Documented Rehab \$ Last 12 Mo.:

Date Property Last Listed for Sale:

If purpose of loan is a Cash-Out Refinance (greater than \$2,000 in proceeds), please provide a brief description of the use of the proceeds. Please note that using the proceeds for personal, family or household purposes is prohibited.

RENT ROLL

Please fill out the rent roll below for all units at the property. If any unit is vacant or utilized as a short-term rental (and you do not have 12 months of history), please use an estimate of market rent or projected STR revenue (such as from AirDNA or other data provider) as Monthly Rent.

#	Unit Type	Monthly Rent	Lease Start	Lease Expiration*
1				
2				
3				
4				
5				
6				
7				
8				

**Use "STR" in these fields if unit is utilized as a short term rental. Use "MTM" if property is on a month-to-month lease*

ENTITY INFORMATION (DISREGARD IF NOT APPLICABLE)

EasyRent mortgage loans may be extended to borrowers as individuals or to business entities such as LLCs, partnerships, corporations as well as some types of Trust. Please check one of the boxes below, and if the selection is "Entity," please fill out the tables below. Note that any individual borrower to the mortgage loan or >25% owner of the borrowing entity must fill out one of the following Borrower Info & Declaration Pages and sign a guaranty upon close of loan. If the tables below do not apply or there are less than four qualifying entity owners, please leave such sections blank.

Entity Name:

Entity Type (Select One)

Tax ID:

LLC:

State Filed:

Corporation:

Good Standing?

Partnership:

Nested Entity?

Trust:

Entity Address:

Property Held in Name Of:

OWNERS W/>25% INTEREST

	FULL NAME	% OWNERSHIP
1		
2		
3		
4		

BORROWER INFO

Full Name:

Mobile Phone #:

Date of Birth:

E-Mail Address:

Social Security:

Marital Status:

Full Home Address:

Spouse Name (If Applicable):

BORROWER DEMOGRAPHIC INFO

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.

Ethnicity: Hispanic or Latino

Race: American Indian or Alaska Native

Mexican Cuban Puerto Rican

Asian

Not Hispanic or Latino

Black or African American

Do not wish to provide

White Native Hawaiian or Other Pacific Islander

Sex: Male Female Do not wish to provide

Do not wish to provide

DECLARATIONS

Are there any outstanding judgments against you? Yes No

Have you declared bankruptcy within the last 7 years? Yes No

Have you had property foreclosed upon or given title of deed in lieu thereof in the last 7 years? Yes No

Are you party to a lawsuit? Yes No

Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment? Yes No

Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? Yes No

Are you obligated to pay alimony, child support, or separate maintenance? Yes No

Is part of the down payment borrowed? Yes No

Are you a co-maker or endorser on a note? Yes No

Are you a US Citizen? Yes No

Are you a permanent or non-permanent resident alien? Yes No

Do you intend to occupy the property as your primary residence or any other residence? Yes No

Please provide explanations below if you answered YES to any of the above questions (excepting the question regarding US Citizenship)

I submit this application to become qualified and approved for a loan for the purposes indicated above. I authorize the loan originator to share this application with any successors and/or assigns they deem necessary. I hereby attest that all the information I have provided is true and accurate to the best of my knowledge.

Borrower's Signature _____

Date _____

BORROWER INFO (DISREGARD IF NOT APPLICABLE)

Full Name: _____ Mobile Phone #: _____
Date of Birth: _____ E-Mail Address: _____
Social Security: _____ Marital Status: _____
Full Home Address: _____ Spouse Name (If Applicable): _____

BORROWER DEMOGRAPHIC INFO

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.

Ethnicity: Hispanic or Latino Mexican Cuban Puerto Rican Not Hispanic or Latino Do not wish to provide
Sex: Male Female Do not wish to provide
Race: American Indian or Alaska Native Asian Black or African American White Native Hawaiian or Other Pacific Islander Do not wish to provide

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