

PARADYME

FUNDING

Property Address: _____

Borrowing Entity: _____ EIN _____

Entity Mailing address: _____

City: _____ State: _____ Zip: _____

Applicant 1: _____

Address: _____

City: _____ State: _____ Zip: _____

Social Security Number: _____ Date of Birth: _____

Driver's License Number: _____ State: _____

Email: _____ Phone: _____

Applicant 2: _____

Address: _____

City: _____ State: _____ Zip: _____

Social Security Number: _____ Date of Birth: _____

Driver's License Number: _____ State: _____

Email: _____ Phone: _____

*****Very Important for BPO entry*****

Contact for BPO/Appraisal Email: _____ Phone: _____

(Typically listing agent for purchase or borrower for refinance)

PARADYME

FUNDING

Please Select Loan Type:

Fix and Flip Ground up Construction Bridge

Please Select Purchase or Refinance:

Purchase Refinance Close of Escrow: _____

Please Complete All Applicable Fields Below:

Purchase Price: \$ _____ As is Value: \$ _____ Loan request: \$ _____

Rehab Amount: \$ _____ Completed Value: \$ _____

Payoff Amount (refi only): \$ _____ Pre-Rehab Sq Ft: _____ Post-Rehab Sq Ft: _____

Property Type: _____ Number of Properties: _____ Number of Units: _____

FICO: _____ Cash Reserves: \$ _____

Of Projects Completed (last 3 years): _____ Exit Value of Projects Combined: \$ _____

Closing Agent/ Title Name: _____

Email: _____ Phone: _____

Escrow Officer Name: _____

Email: _____ Phone: _____

Insurance Agent Name: _____

Email: _____ Phone: _____

Business Purpose/Commercial Loan Application

Applicants should complete this from (including the referenced addenda, if applicable) as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for the loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other persona has community property rights pursuant to applicable law and borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

NOTE: Borrower and Co-Borrower means an "applicant" for a potential loan. Once the application is completed, it is not to be considered a loan commitment from the lender or the lenders' broker for the requested loan. Any loan commitment from the lender or the lenders' broker must be in writing and signed by either party.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for the joint credit (sign below):

Signature: Borrower c/o an Authorized Signer / Principal / Guarantor

Signature: Co-Borrower c/o an Authorized Signer / Principal / Guarantor

I. CREDIT REQUESTED

Loan Type			
<input type="checkbox"/> Purchase	<input type="checkbox"/> No/Limited Cash-Out Refinance	<input type="checkbox"/> Business Expansion	<input type="checkbox"/> Other (explain):
<input type="checkbox"/> Ground-Up Construction	<input type="checkbox"/> Cash-Out Refinance	<input type="checkbox"/> Rehab	
Amount Requested	Interest Rate	Amortization Type:	
\$ _____	_____% <input type="checkbox"/> Fixed <input type="checkbox"/> Variable	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> Variable	
Proposed Exit Strategy for Requested Loan		Intended loan purpose and use of loan proceeds shall be set forth on a separate "Loan Purpose and Real Property Loan Security Declaration."	
<input type="checkbox"/> Refinance <input type="checkbox"/> Resale <input type="checkbox"/> Principal Pay down <input type="checkbox"/> Other (specify): _____			
Vesting (Manner in which title will be held):		Will additional property be given as collateral by a guarantor, or any person who will not be a Borrower or Co-Borrower?	
		<input type="checkbox"/> Yes (provide guarantors' business purpose loan application and property information) <input type="checkbox"/> No	

II. PROPERTY INFORMATION

Subject Property Address (street, city, state, & ZIP)		No. of Units
Current Occupancy	Proposed Occupancy (if occupancy is to change post close)	Year Built
<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify): _____	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify): _____	
Type of Property		
<input type="checkbox"/> SFR-1 unit <input type="checkbox"/> Duplex-2 units <input type="checkbox"/> Triplex/Quadruplex - 3 to 4 units <input type="checkbox"/> Commercial Residential <input type="checkbox"/> Commercial Non-Residential <input type="checkbox"/> Unimproved Land <input type="checkbox"/> Improved Land <input type="checkbox"/> Other (specify): _____		
Liens Currently on Property		
Beneficiary: _____	Beneficiary: _____	
Lien Position: _____	Lien Position: _____	
Interest Rate: _____	Interest Rate: _____	
Amortization Type: _____	Amortization Type: _____	
Monthly Payment: _____	Monthly Payment: _____	
Balloon Payment (Date): _____	Balloon Payment (Date): _____	
Balloon Payment (Amount): _____	Balloon Payment (Amount): _____	
Lien Will Remain on Title <input type="checkbox"/> Yes <input type="checkbox"/> No	Lien Will Remain on Title <input type="checkbox"/> Yes <input type="checkbox"/> No	
Lien Will Subordinate <input type="checkbox"/> Yes (if yes, what position _____) <input type="checkbox"/> No	Lien Will Subordinate <input type="checkbox"/> Yes (if yes, what position _____) <input type="checkbox"/> No	
Lien Will be Paid-Off from Loan Proceeds <input type="checkbox"/> Yes <input type="checkbox"/> No	Lien Will be Paid-Off from Loan Proceeds <input type="checkbox"/> Yes <input type="checkbox"/> No	
Additional Lien Information on an Addendum <input type="checkbox"/> Yes <input type="checkbox"/> No		

Complete this line if this is a construction loan.

Year Lot Acquired	Original Cost of Lot	Amount Existing Liens	(a) Present Value of Lot	(b) Proposed Rehab Budget	Estimated After Repair Value
	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Cost Improvements Made	Cost Improvements <u>to be Made</u>
	\$ _____	\$ _____	\$ _____	\$ _____

* IF APPLYING AS AN INDIVIDUAL				III. BORROWER INFORMATION			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes, divorced, widowed) <input type="checkbox"/> Single (never been married) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) No. _____ Ages _____		<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes divorced, widowed) <input type="checkbox"/> Single (never been married) <input type="checkbox"/> Separated		Dependents (not listed by Borrower) No. _____ Ages _____	
Present Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent__No. Yrs.				Present Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent__No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
<i>If residing at present address for less than two years, complete the following:</i>							
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent__No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent__No. Yrs.			
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent__No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent__No. Yrs.			

* IF APPLYING AS A BUSINESS ENTITY		IV. ENTITY INFORMATION	
Entity is a/an: <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Nonprofit Entity			
<input type="checkbox"/> Government Entity <input type="checkbox"/> Trust <input type="checkbox"/> Other (specify)			
Entity Name:		State of Organization:	TIN:
Signing Party on Behalf of Entity:		Title:	
List Members Under the Entity and their Title (Owner of 20% or more):			
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____
Date of Filing to Organize:		Filing Locations:	
Principal Place of Business Address (not a P.O. Box)			
Mailing Address (if different from the above)			
Balance Sheet Available for Review <input type="checkbox"/> Yes <input type="checkbox"/> No		Financial Statements have been audited by CPA or PA <input type="checkbox"/> Yes <input type="checkbox"/> No	
Additional Member Information on an Addendum <input type="checkbox"/> Yes <input type="checkbox"/> No			

***ATTACH A SIGNED COPY OF THE CORPORATION DOCUMENTS** **ADDENDUM TO BE FILLED OUT BY A PRINCIPAL AND/OR GUARANTOR**

*IF APPLYING AS AN INDIVIDUAL		Borrower		V. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job
			Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>							
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
			Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

VI. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower/ Entity	Co-Borrower/ Entity	Total	Monthly Housing Expense	Current Housing Expenses	Requested Loan Housing Expenses
Base Empl. Income*				Rent		
Overtime				First Mortgage (P&I)		
Bonuses				Second Mortgage (P&I)		
Commissions				Other Financing (P&I)		
Dividends/Interest				Hazard Insurance		
Net Rental Income				Real Estate Taxes		
Other (before completing, see the notice in "describe other income," below)				Mortgage Insurance		
				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	*IF APPLYING AS AN ENTITY ATTACH AN INCOME STATEMENT AND A COPY OF A RECENT BALANCE SHEET	Monthly Amount

VII. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

NOTE: If completed jointly, please note the responsible party for the asset or liability.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance
Description			Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Cash deposit toward purchase held by:		\$				
List checking and savings accounts below						
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower			<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Name and address of Company			
Acct. no.			Acct. no.			
Acct. no.		\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower		\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower			Name and address of Company			
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.		\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower		\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower			Name and address of Company			
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.		\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower		\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower			Name and address of Company			
Stocks & Bonds (Company name/number description)		\$	Acct. no.			
Acct. no.		\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower		\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower			Name and address of Company			
Life insurance net cash value		\$	Acct. no.			
Face amount: \$			<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower		\$ Payment/Months	\$
Subtotal Liquid Assets		\$	Acct. no.			

Real estate owned (enter market value from schedule of real estate owned)	\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Name and address of Company	\$ Payment/Months	\$	
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Vested interest in retirement fund	\$				
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Net worth of business(es) owned (attach financial statement)	\$				Acct. no.
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Automobiles owned (make and year)	\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Other Assets (itemize)	\$				<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Job-Related Expense (child care, union dues, etc.)
		Total Monthly Payments		\$	
Total Assets a.	\$	Net Worth (a minus b) =>	\$	Total Liabilities b.	\$

VIII. SCHEDULE OF REAL ESTATE

Property Address	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Maintenance, Taxes & Misc.	Net Rental Income
Totals		\$	\$	\$	\$	\$	\$

Additional Properties on an Addendum Yes No

IX. LIST OF AUTHORIZED SIGNERS (BORROWER, CO-BORROWER AND/OR GUARANTORES) FOR THIS LOAN REQUEST

Name and Title:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	SSN: TIN:
Mailing Address:	Phone Number: Email Address:	
Name and Title:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	SSN: TIN:
Mailing Address:	Phone Number: Email Address:	
Name and Title:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	SSN: TIN:
Mailing Address:	Phone Number: Email Address:	

	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.				
	Borrower		Co-Borrower		
	Yes	No	Yes	No	
a. Purchase price					
b. Alterations, improvements, repairs					
c. Land (if acquired separately)					
d. Refinance (incl. debts to be paid off)					
e. Estimated prepaid items					
f. Estimated closing costs					
g. Discount (if Borrower will pay)					
h. Total costs (add items a through g)					
i. Subordinate financing					
j. Borrower's closing costs paid by Seller					
	a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	c. 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"/>
	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

k. Other Credits (explain)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

		j. Are you a U. S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		I. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	---	---	---	---
I. Loan amount		(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	---	---	---	---
m. Cash from/to Borrower (subtract h from l)						

XII. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature; (12) Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted; (13) Lender is authorized by to provide any insurer, lender, or investor, or their successors, with any information and documentation they may request with respect to my/our application, credit or loan; and (14) Lender may rely on the representations set forth herein without verifying the information provided by the borrower.

Borrower:	Date:	By:
Co-Borrower:	Date:	By:
Guarantor:	Date:	By:

XIII. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	<input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be completed by Loan Originator

This information was provided:

- In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the internet

Loan Originator's Signature	Date
Loan Originator's Name (print or type)	BRE Number: NMLS Number:
Loan Origination Company's Name	BRE Number: NMLS Number:
	Loan Originator's Phone Number (including area code)
	Loan Origination Company's Address

**DISCLOSURE TO APPLICANT
REGARDING PROCUREMENT OF BACKGROUND REPORT**

In connection with your application for a loan, we and/or the Lender may procure a background investigative report and/or background report on you as part of the process of considering your candidacy as a borrower. By your signature below, you hereby authorize us to obtain a background report and/or an investigative report about you in order to consider you for a loan. The information requested below is being used strictly for background screening purposes in order to obtain accurate results. The background report may include, but not limited to, criminal history, verification of employment, credit report, education, and driving records.

Applicant's Name: _____

Applicant's Address: _____

City: _____ State: _____ Zip: _____

Social Security Number: _____

Date of Birth: _____

Driver License Number: _____ State: _____

Signature: _____

BORROWER ACKNOWLEDGMENT REPRESENTATION & WARRANTIES

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with Lender, on behalf of the undersigned, or persons, firms, or corporations in whose behalf the undersigned may either severally or jointly with others execute a guaranty in Lender's favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to the ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned.

You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein and to determine my/our credit worthiness, including, but not limited to, credit bureau reports public records checks, and any other background check deemed necessary. You are authorized to answer questions about our credit experience with me (us).

Furthermore, each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/ or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a loan on a residential property for business purposes only; (5) the property will be NOT occupied as has been indicated in this application; (6) the Lender, its servicers, successors, or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; and (10) neither Lender nor its agents, brokers, insurers, servicers, successors, or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors, and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a credit reporting agency.

I warrant and represent that the subject property for which I (we) am (are) applying for this loan is not my (Our) primary residence and that I (we) do not intend to occupy this property as our primary residence. If you occupy this property as your primary residence or intend to occupy this property as your primary residence, DO NOT sign this form.

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. Seq. (if USDA/FmHA).

Part I – General Information

1. Borrower		2. Name and address of Lender/Broker	
3. Date	4. Loan Number		

Part II – Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date

DECLARATION OF NON-OWNER OCCUPANCY

Borrower certifies to LENDER ("Originator") as follows:

1. I have applied to Originator for a trust deed loan in the amount of \$ _____ secured by the real property located at _____ (the "Property").
2. Originator has stressed to me the importance of knowing whether I occupy or intend to occupy the Property as my principal residence.
3. I have represented to Originator and again represent to Originator that:
 - A. My true and only principal residence is located at:

 - B. The Property that will secure this loan is not my principal residence.
 - C. I have no intention of ever making the Property securing the Loan my principal residence.

The lender, broker, assignees and successors of the Originator may rely upon this certificate. I declare under penalty of perjury under the laws of the State of California that the foregoing Certificate is true and correct.

Dated: _____

Borrower Signature

Dated: _____

Borrower Signature

Borrower Letter of Experience Form

Dear Prospective Borrower,

You are currently applying for a loan for investment purposes which requires the property to be non-owner occupied. In order to facilitate a timely response to your request, please complete and sign the below form.

1. What is the purpose of your request for this loan transaction?

Purchase

Refinance

Cash-Out Refi

2. How many investor rehab projects have you participated in? _____

3. How many investor properties have you purchased in the last 12 months?

4. What is your exit strategy for this investment?

Fix and Flip

Buy and Hold

If Fix and Flip, what is your typical hold time? _____ months

I realize the lender, broker and assignees rely upon this information. I declare under penalty of perjury under the laws of the state of California the foregoing is true and correct.

Borrower Name _____

Date _____

Borrower Signature _____

CONSTRUCTION RESERVE

Construction reserve funds, if any, will be withheld from the initial funding of the loan. The Borrower will be required to provide a detailed scope of work for Lender's review prior to origination of the loan. This scope of work will be included in the loan documents. Borrower understands, acknowledges, and agrees that lender will not disburse funds in excess of the construction reserve amount. If excess funds beyond those in the construction reserve are required to complete work items included in the scope of work, Borrower shall be solely responsible for supplying such additional funds. Borrower is also solely responsible for supplying funds for unexpected expenses or costs incurred that are not included in the scope of work.

Work item(s) must be completed prior to disbursement of corresponding draw amount. For avoidance of doubt, work items shall consist only of actual costs toward improvements to the property and shall not include any overhead of borrower, lender's interest, property taxes, property insurance, HOA dues and other costs which do not constitute improvements. Upon each draw request, Borrower shall be responsible for payment of any third-party costs to review the course of completion of the work items for Lender's assessment of the actual completion of work items relative to the disbursement schedule and Borrower's requested draw amount.

The minimum amount of each draw request shall be equal to the greater of \$5,000 or 10% of the total construction reserve.

Borrower understands, acknowledges, and agrees that each draw disbursed by lender shall be a percent, equal to the Lender-approved loan-to-cost ratio (construction reserve funds / Lender approved budget for the scope of work), of the total amount of funds actually spent by borrower on the work items and evidenced in the draw request, and approved by Lender in its sole and absolute discretion.

Borrower understands, acknowledges, and agrees that Borrower must have the necessary funds from Borrower's own resources to fund the difference in actual costs in excess of loan funds advanced, if any, by Lender toward the work items. This includes paying for work items in advance of Borrower's receipt of loan funds advanced, if any, by lender toward the work items.

Borrower's Signature: _____ Date: _____

Co-Borrower's Signature: _____ Date: _____

E.C.O.A. APPRAISAL REPORT DISCLOSURE

(Pursuant to E.C.O.A.)

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

EQUAL CREDIT OPPORTUNITY ACT DISCLOSURE OF RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact:

Credit Department at (949) 244-1090

within 60 days from the date, you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
Washington, D.C., 20580

PATRIOT ACT INFORMATION DISCLOSURE

CUSTOMER IDENTIFICATION PROGRAM IMPORTANT INFORMATION ABOUT APPLICATION PROCEDURES

To help the U. S. government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every person who opens an account.

What this means for you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

EQUAL CREDIT OPPORTUNITY ACT INFORMATION

FAIR LENDING NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580

Agreed & Accepted: _____
(SIGNATURE)

Borrower: _____ Date: _____

Social Security No.: _____

PARADYME

FUNDING

Credit Card Authorization Form

Please complete all fields in order to process your credit card. You will be charged for the amount stated below for services to be rendered. You will be entitled to a refund to the extent the monies have not been used.

I, _____, authorize Paradyme Funding, Inc to charge my card below for agreed upon purchases as follows:

Credit Report: \$45 for 1 applicant

Credit Report: \$90 for 2 applicants

Credit Card (please mark one)

- Visa ___ Mastercard ___ Amex ___

Account Number: _____

3 or 4 digit code: _____ Exp Date: ___ / ___

Card Holder Name: _____

Billing Address: _____

Phone: _____

Signature: _____ Date: _____

PARADYME

FUNDING

Needs List

Prior to loan documents:

- Signed Application
- Signed credit and background authorization
- Credit Card Authorization
- Driver's license & Secondary Form of ID
- 3 months bank statements (all pages) showing funds due at closing plus 6 months reserves
- Scope of Work
- Insurance
- Flood Certificate
- LOE for Exit Strategy
- Track record with verifiable documents
 - o 3 or more properties: Send last 3 closing statements
- Entity docs:
 - o Certificate of EIN
 - o Signed Operating Agreement
 - o Articles of Incorporation
 - o Certificate of good standing
- Itemized rehab budget (needed for BPO/Appraisal) (if applicable)
- Stamped Plans/permits (new construction)
- Purchase agreement signed by both parties

Prior to funding:

- Hazard insurance with builder's risk listing Paradyme as the loss payee, must be paid in full for the length of the loan
Paradyme Secured Income Fund SPE I, LLC, a Delaware limited liability company (the " SPE "), as to an undivided 125% interest, ISAOA as 1st mortgagee.

**42521 Musilek Place
Temecula, CA 92592**