

# Investment Property

## Loan Application Checklist



### Property Information

- \_\_\_\_\_ Rent roll summarizing the current leases – see attached.
- \_\_\_\_\_ Copy of all leases. Please provide a complete copy.
- \_\_\_\_\_ Physical description of the property. Provide relevant information on the building and land size, age, type of construction, address, parking ratio, warehouse height, electrical power, etc. A real estate marketing brochure might have most of this information, or even better, if you have an old appraisal please provide that.
- \_\_\_\_\_ *Purchase Transactions:* A copy of your fully executed purchase agreement. (If the executed copy is not available, provide a statement estimating the purchase price for our analysis.)
- \_\_\_\_\_ *Refinance Transactions:* Copies of your most recent monthly statement(s) and promissory note(s) on the loan(s) you want to refinance.
- \_\_\_\_\_ Photographs of the property (if readily available, otherwise we will take them).

*Provide the following financial reports on the property. Make sure capital improvements are not listed as operating expenses. A form is provided for your convenience if you need it.*

- \_\_\_\_\_ Last two completed year-end operating statements.
- \_\_\_\_\_ Current year-to-date operating statement.

### Information on Individual Buyers (Managing members, general partners, 20% owners, etc)

- \_\_\_\_\_ Last three personal Federal tax returns. If the latest return is on extension, provide a copy of the extension request. **Please include all schedules and K-1's.**
- \_\_\_\_\_ If you don't have a tax return filed for the last completed calendar year, provide a copy of all W-2 and K-1 forms for that year.
- \_\_\_\_\_ Current personal financial statement. Please use the attached form.
- \_\_\_\_\_ Schedule of Real Estate Owned.
- \_\_\_\_\_ Resume on each owner above, with special reference to experience owning or managing real estate.
- \_\_\_\_\_ Completed OPAA \* Credit Authorization Form on each owner above.
- \_\_\_\_\_ "Owners and Officers Form" for each corporation, LLC, and partnership in which you own a part.

### Information on the Buying Entity. *If you will take title to the property in a LLC, partnership of corporation, provide the following:*

- \_\_\_\_\_ Last three Federal tax returns. (if pre-existent).
- \_\_\_\_\_ If you don't have a tax return filed for the last completed fiscal year, provide an internally prepared financial statement for that full year.
- \_\_\_\_\_ Interim financial statement, including income statement and balance sheet through the end of a recent month.
- \_\_\_\_\_ Copy of your organizational documents: please provide the following documents that apply to the entity that will hold title to the real estate:
  - Corporation – Articles of Incorporation, By-Laws.
  - LLC – Articles of Organization (LLC-1), Operating Agreement.
  - Partnership – Partnership Agreement, Statement of Partnership (GP-1) or Certificate of Limited Partnership (LP-1).
  - Trust – Copy of Trust or a Certificate of Trust.

## Information on the Tenants

\_\_\_\_\_ Financial statements will be required on every major tenant in the building, which is required of them in most standard leases. Request from these companies: (1) the two most recent year end financial statements, including a balance sheet and income statement and (2) an interim, year to date financial statement through a recent month end. If you cannot obtain these, discuss it with us immediately. The extent of this requirement varies from lender to lender.

**Return all items to**



8 < : ]bUbV]b[  
JF€€Y ž @^ÁÛ ž^Á €€Y  
Ó^ç^!|` A q• ÊÖÖÁ €GFG

**Diana Hallal** 949.300.5555  
diana@dhfinancing.com

[www.dhfinancing.com](http://www.dhfinancing.com)

---



# Owners and Officers

Please complete this form for each business you own and for the entity that will own the subject property.

**Name of Entity:** \_\_\_\_\_

**1. OFFICERS (If a corporation)**

President
Vice President
Secretary
Treasurer

**2. MANAGING MEMBERS (If a LLC) or DIRECTORS (If a corporation)**

Name
Name
Name
Name
Name

**3. OWNERS (All entity types)**

Name	% Ownership
<b>TOTAL</b>	

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## PERSONAL FINANCIAL STATEMENT

Financial Condition as of \_\_\_\_\_, 20\_\_\_\_\_

Borrower Full Name:			C0-Borrower Full Name (Spouse):		
Street Address:			Street Address:		
City, State, Zip:			City, State, Zip:		
Since:	Own: Yes / No	Rent: \$ /mo	Since:	Own: Yes / No	Rent: \$ /mo
Previous Address (if less than 5 years at present):			Previous Address (if less than 5 years at present):		
City, State, Zip:			City, State, Zip:		
Since:	Owned: Yes / No	Rented: Yes / No	Since:	Owned: Yes / No	Rented: Yes / No
Social Security #:	Date of Birth:		Social Security #:	Date of Birth:	
Res. Phone:	Bus. Phone:		Res. Phone:	Bus. Phone:	
Employer:			Employer:		
Position or Occupation:		How Long:	Position or Occupation:		How Long:
Business Address:			Business Address:		
City, State, Zip:			City, State, Zip:		
Marital Status: _____ Unmarried _____ Married _____ Separated			Marital Status: _____ Unmarried _____ Married _____ Separated		

Assets	In Dollars	Liabilities	In Dollars
Cash on hand – see Schedule A		Notes payable to banks	
Marketable securities – see Schedule B		Notes payable to other institutions	
Non-marketable securities – see Schedule B		Due to brokers	
Securities held by broker in margin accounts		Amounts payable to others – secured	
Restricted, control, or margin account stocks		Amounts payable to others – unsecured	
Retirement Accounts, IRA's – see Schedule A		Accounts and bills due	
Real Estate Owned – see Real Estate Sch.		Unpaid income tax	
Accounts, loans, and notes receivable		Other unpaid taxes and interest	
Automobiles present value		Real estate mortgages payable – see Sch.	
Other personal property		Credit cards	
Life insurance – cash surrender value		Auto loans	
Other assets - itemize		Other liabilities - itemize	
		<b>Total Liabilities</b>	
		<b>Net Worth</b>	
<b>Total Assets</b>		<b>Total Liabilities and Net Worth</b>	



**Schedule B** – list all securities / brokerage accounts below. Alternatively, you may attach a recent monthly statement with the same detail as requested below

No. of Shares	Description	Registered in Name(s) of	Listed or Unlisted	Current Market Value

Borrower Signature: \_\_\_\_\_

Date Signed: \_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_

Date Signed: \_\_\_\_\_

# SCHEDULE OF REAL ESTATE OWNED

If percentage of ownership in any property is less than 100%, indicate other owners and their percentage of ownership in the remarks section at the bottom

Property Address	% of Ownership	Type of Property	Acquisition Date/Cost	Name and Address of Lenders of Mortgages	Loan Number	Market Value	Balance of Mortgages		% Vacant	(1) Annual Rental	(2) Annual Expenses	(3) Annual Loan Pmnt (Incl. Int.)	Net Income: (1) minus (2) & (3).
							1st T.D.	2nd T.D.					
			Date: _____ \$ _____										
1			Date: _____ \$ _____										
			Date: _____ \$ _____										
2			Date: _____ \$ _____										
			Date: _____ \$ _____										
3			Date: _____ \$ _____										
			Date: _____ \$ _____										
4			Date: _____ \$ _____										
			Date: _____ \$ _____										
5			Date: _____ \$ _____										
			Date: _____ \$ _____										
6			Date: _____ \$ _____										
			Date: _____ \$ _____										
7			Date: _____ \$ _____										
			Date: _____ \$ _____										
8			Date: _____ \$ _____										

Remarks: \_\_\_\_\_  
 \_\_\_\_\_  
 Signed \_\_\_\_\_ Date \_\_\_\_\_



