



LOAN SUBMISSION FORM

Please complete and return to your Regional Sales Manager. If you don't have a Regional Sales Manager, please send to info@expresscapitalfinancing.com

BROKER INFORMATION			
Name	Company	Phone number	Email

SUBJECT PROPERTY INFORMATION				
Address		City		State
Zip				
Building sq. ft	Number of units	Percent occupied %	Does the owner occupy any portion of the building? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, how many sq. ft.?

LOAN PROGRAM			PROPERTY TYPE		DOES THE PROPERTY HAVE:	
CORE PROGRAM (Indicate): <input type="checkbox"/> Full Doc <input type="checkbox"/> Lite Doc <input type="checkbox"/> No Doc			<input type="checkbox"/> Multifamily <input type="checkbox"/> Retail <input type="checkbox"/> Mixed-use <input type="checkbox"/> Industrial <input type="checkbox"/> Office <input type="checkbox"/> Self-storage <input type="checkbox"/> Mobile home park <input type="checkbox"/> Single family pool (5+ units) <small>(Core Program Only)</small>		<input type="checkbox"/> Underground or above-ground storage tanks <input type="checkbox"/> Automotive repair uses <input type="checkbox"/> Ongoing environmental remediation <input type="checkbox"/> Hazardous material handling/licensing <input type="checkbox"/> On-site dry cleaner plant <input type="checkbox"/> A prior Phase 1 report available	
ELITE PROGRAM (Indicate): <input type="checkbox"/> Full Doc						
Forms required: <input type="checkbox"/> Current rent roll – (Yours or use the attached form) <input type="checkbox"/> Property operating statements – Last two years and YTD (Yours or use the attached form) <input type="checkbox"/> Purchase contract – (If the loan is for the purchase of property) <input type="checkbox"/> Tax returns – Last two years tax returns (If property is owner occupied)						
1-4 UNIT RESIDENTIAL RENTAL PROPERTY (Indicate): <input type="checkbox"/> No Doc			<input type="checkbox"/> SFR <input type="checkbox"/> Condo/Townhome <input type="checkbox"/> Duplex <input type="checkbox"/> Triplex <input type="checkbox"/> Fourplex		Borrower must OWN and OCCUPY a SEPARATE residence of greater value than subject property and have owned investment real estate for at least one year.	
Forms required: <input type="checkbox"/> Current lease – (If occupied) <input type="checkbox"/> Property operating statements – Last two years and YTD (Yours or use the attached form) <input type="checkbox"/> Purchase contract – (If the loan is for the purchase of property) <input type="checkbox"/> FNMA 1003 form – (If complete and available, send a 1003 or complete 1-4 Unit Borrower Application.)						

WHAT PERSON OR ENTITY WILL OWN THE PROPERTY?		
If entity will own the property, list entity name		
LIST OWNER(S) OF ENTITY/COMPANY OR PROPERTY		
Name 1	% of ownership %	Liquidity
Personal residence address – Owns residence? <input type="checkbox"/> Yes	Credit score	Net worth
Name 2	% of ownership %	Liquidity
Personal residence address – Owns residence? <input type="checkbox"/> Yes	Credit score	Net worth
Name 3	% of ownership %	Liquidity
Personal residence address – Owns residence? <input type="checkbox"/> Yes	Credit score	Net worth
Name 4	% of ownership %	Liquidity
Personal residence address – Owns residence? <input type="checkbox"/> Yes	Credit score	Net worth

Have any borrowers or guarantors:		Yes	No
Had a property foreclosed in last 3 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Filed for bankruptcy in last 5 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Missed mortgage payments in last 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Failed to file federal tax returns for last 3 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are an borrowers or guarantors a foreign national?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there back real estate taxes owed on subject property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If "Yes" to any of the questions above, please attach a detailed Letter of Explanation.

COMMENTS - OTHER PERTINENT INFORMATION ABOUT THE DEAL

LOAN INFORMATION		
Loan amount requested		
Desired rate	Amortization in months	YSP% rebate %
Current estimated value		
Monthly pmt	Annual pmt	
Annual gross income		
Annual operating expense		
Net operating income		
LTV	DSCR	CAP rate
<input type="checkbox"/> PURCHASE 1031 exchange? <input type="checkbox"/> Yes		
Current sales price		
Target closing date		
<input type="checkbox"/> RATE AND TERM REFINANCE or <input type="checkbox"/> CASH-OUT REFINANCE		
Current loan balance	Current rate	
Loan maturity date		
Current lender		
Acquisition price	Mo/Yr acquired	
Estimated cash-out available		
If cash-out, please state what the funds will be used for:		Amount



PROPERTY OPERATING STATEMENT

PROPERTY ADDRESS	CITY	STATE	ZIP CODE

ANNUAL INCOME	2ND YEAR PRIOR	PRIOR YEAR	CURRENT YEAR	MOS.
Rental Income Collected				
Total Income Collected				

ANNUAL EXPENSES	2ND YEAR PRIOR	PRIOR YEAR	CURRENT YEAR	MOS.
<i>Do not include one time capital expense items</i>				
Real Estate Taxes				
Insurance				
UTILITIES				
Gas				
Electricity				
Water/Sewer				
Trash				
MAINTENANCE				
Pest Control				
Gardener				
Pool Service				
Elevator				
Cleaning Service				
Building Rep. & Maint.				
Painting & Decorating				
Supplies				
ADMINISTRATION				
Administrative				
Advertising				
Telephone				
MISCELLANEOUS				
Resident Manager				
Security				
Off-Site Management				
Other				
TOTAL EXPENSES				
NET OPERATING INCOME				

COMMENTS OR EXPLANATIONS