COMMERCIAL LOAN APPLICATION

BORROWER/GUARANTOR INFORMATION						
Loan Amount Requested:	Address of Subject Property:					
Purpose of Loan: (Circle One or More) Purchase Refinance Rehab	Estimated Value:					
Purchase Price (if purchase) \$ Original Cost (If refi or rehab) \$ Cost of Rehab: \$	As-Is Value:					
Cost of Rehab: \$	After-Rehab Value:					
Exit Strategy - How will loan be repaid? Borrower Name: Guarantor (If Corporate	Co-Borrower / Co-Guarantor					
Social Security # or EIN if corporate borrower:	Social Security # DOB					
single married separated divorce	d single married separated divorced					
Present Address	Present Address					
city/state/zip	city/state/zip					
Years at Address? rent or own?	Years at Address:					
home phone	home phone					
cell phone	cell phone					
e-mail address	e-mail address					
EMPLOYMENT						
Employer Name	Employer Name					
Self-employed yes no	Self-employed yes no					
Employer address	Employer address					
Employer phone	Employer phone					
Position Years at position	Position Years at position					
Salary/wages	Salary/wages					
Other income (describe):	Other income (describe):					
Cinci meeme (accombo).	Canor moomo (decombo).					
DECL	ARATIONS					
Have you or an entity in which you had an	Have you or an entity in which you had an					
ownership interest or officer position ever	ownership interest or officer position ever					
declared bankruptcy? yes	declared bankruptcy? yes no					
Have you ever had foreclosure proceedings	Have you ever had foreclosure proceedings					
Initiated against you? yes n	o initiated against you? yes no					
Are there any judgments, pending or threatene	d Are there any judgments, pending or threatened					
legal actions against you? yes n	legal actions against you? yes no					

Have you ever been charged with a criminal			Have you ever been charged with a criminal				
offense?	yes no		offense?		<u> </u>	/es	no
ASSETS							
Checking		Checking					
Savings		Savings					
Stocks/Bonds			Stocks/Bonds				
IRA/401K			IRA/401K				
Real Estate			Real Estate				
(attached list)	(attached list)						
Other (describe)			Other (describe)				
Other (describe)	Other (describe)						
Circi (diccornic)			(3.33)	······································			
TOTAL ASSETS			TOTAL ASSETS				
		LIABI	LITIES				
	Balance/Mo	. Pmt.			Balance/M	o. Pmt	•
1 Mortgages	/		1 Mortgag	jes –	/		
2 Car Loans	/		2 Car Loans		/		
3 Credit Cards	/		3 Credit Cards		/		
4 Other Loans	/		4 Other Loans		/		
5 Other Liabilities	/		5 Other Li	abilites	/		
TOTAL LIABILITES	1		TOTAL LIABILITIES		1		
NET WORTH (Assets m	NET WORTH (Assets minus Liabilities)						
SCHEDULE OF REAL ESTATE OWNED							
Address	Value	Cost	Mortgage Amt.	Mortgage payment	Annual taxes	Gros	ss thly
			Ailie	Payment	laxes		•
1.			711111	раушеш	laxes	rent	
1. 2.			7	payment	taxes		
			7	payment	taxes		
			7	payment	taxes		
2.				payment	taxes		
2.				payment	taxes		
2.				payment	laxes		
2. 3.				payment	laxes		
2. 3.				payment	taxes		
2.3.4.			ICATION			rent	
2. 3.	signature(s) below (s) of the informal penalties inclu-	ded in this co bw. I/we ac ation contain ding moneta	ICATION mmercial loan acknowledge myed in this application to the control of the	application is tre	ue and correct a	rent us of the intentior ould res	e date
2. 3. I/we hereby certify that the set forth opposite my/our negligent misrepresentation civil liability and/or crimina	signature(s) below (s) of the informal penalties inclu-	ded in this co bw. I/we ac ation contain ding moneta	ICATION mmercial loan acknowledge myed in this application to the control of the	application is tra four understant cation may be be lender. I furth	ue and correct a	rent us of the intentior ould res	e date nal or sult in ending



INVESTOR GOLD

680 Minimum FICO
10-11% Interest Rate
85% LTC of Purchase Price & Repairs
Borrower proves 6 months reserves
Borrower can prove Rehab Experience*
Minimum loan amount \$100,000
Minimum after Value \$150,000
Cash out allowed - 50% debt ratio

INVESTOR SILVER

650 Minimum FICO
12-13% Interest Rate
75% LTC of Purchase Price & Repairs
Borrower proves 6 months reserves
Borrower can prove Rehab Experience*
Minimum loan amount \$75,000
Minimum after Value \$100,000
Cash out allowed 55% debt ratio

INVESTOR BRONZE

600 Minimum FICO
13-14% Interest Rate
70% LTC of Purchase Price & Repairs
Borrower has 35% cash invested
BK and Short Sale OK
Minimum after Value \$100,000
Minimum loan amount \$50,000
NO Debt Ratio Requirement

TERMS & REQUIREMENTS

Property Types: 1-24 Units

Loan Term: 12-24 months interest only Income: W2 or 12 months bank statements States: IL, IN, OH, PA, NC, TX, CO, FL

Pricing adjustments: for FICO Scores under 600, D/R exceptions, and other property types: multi-unit, commercial, mixed use, land.

*Experience Proved by HUD1's in last 24 months

Joint Venture Opportunities Available We Fund Cross Collateralized Loans We Fund Free and Clear Properties Rehab Funds Escrow Required

Minimum Origination Fee \$4,500 \$595 Doc Prep Fee \$300 Inspection Fee (1-4 Units)



PRIVATE LENDING GROUP INC.

18W14O Butterfield Rd #1500, Oak Brook Terrace IL 60181

Phone: 800-403-9491

Submit Loans by Fax: 312 528 9043 or Email: loans@plgus.com

www.PrivateLendingGroups.com



	Fix and Flip & Bridge Loans	Bank Statement Rental Loans		
Rates	12-Month Interest Only Rates starting at 9.9%* Based on experience, credit score and LTC	30 Year / 5 year Balloon Rates starting at 7%* Based on LTV and DSCR		
Credit	Minimum FICO - 600	Minimum FICO - 680		
LTC/LTV	Up to 90% of purchase and repair costs (LTC) 70% of the after repair value (ARV)	Up to 70% LTV Rate based on Credit Scores		
Loan Amount	Minimum \$50K / Maximum \$2M	Minimum \$100K / Maximum \$2M		
Eligible Borrowers	U.S Citizens, Corporations, Trusts	U.S Citizens, Corporations, Trusts		
Eligible Properties	1-4 Unit Residential, Condos Commercial Properties & Apartment Buildings	1-4 Unit Residential, Condos Commercial Properties & Apartment Buildings		
Lending Locations	Lending in states: IL, IN, OH, PA, NJ, GA, FL, TX, NC, MO, WI	Lending in states: IL, IN, OH, PA, NJ, GA, FL, TX, NC, MO, WI		
Qualifying Conditions	Non-Owner Occupied Properties Only	Investment Properties Only		

^{*}Fix and flip loan rates starting at 9.9% and rental loan rates starting at 7% for all states. Rates are annual simple interest and do not include origination fees. For fix and flip loans, closings may take place in 10 days from submission of a full application in some jurisdictions. Subject to satisfaction of all terms and conditions outlined in the related loan approval. Rates are as of 12/01/2017 and are subject to change without notice.

Private Lending Group is a business purpose lender. Loans only apply to residential & commercial properties and preferred rates offered to qualified investors that meet our underwriting requirements.

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