

I BORROWER AND SHAREHOLDER INFORMATION

Borrower Legal Entity Name <i>(Do not use a DBA, Trade, or Fictitious name)</i>	Other Members/Shareholders owning more than 20% of entity? <i>(Short application and background check required)</i>
EIN	
Guarantor Name(s) <i>(Include percentage ownership in borrowing entity)</i>	

II PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address	City	State	ZIP	Loan Amount (\$)
Purpose of Loan: <input type="checkbox"/> Refinance <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance, Cash Out <input type="checkbox"/> Purchase Ground-Up <input type="checkbox"/> Refinance & Renovation <input type="checkbox"/> Purchase & Renovation <input type="checkbox"/> Refi Ground-Up <input type="checkbox"/> Rental Loan		Property Type: <input type="checkbox"/> SFR (Single Family Residence) <input type="checkbox"/> Mixed Use <input type="checkbox"/> 2 - 4 Units <input type="checkbox"/> Commercial <input type="checkbox"/> Condominium <input type="checkbox"/> Multi-Family		

▼ Complete this section if this is a Purchase Loan ▼

Anticipated Closing Date <i>(mm/dd/yyyy)</i>	Purchase Price (\$)	Down Payment (\$)	Earnest Money Deposit (\$)
As-is Value (\$)	Expected ARV (\$) <i>(If applicable)</i>	Renovation Budget (\$) <i>(If applicable)</i>	Renovation Timeframe

Describe Improvements to be completed *(If applicable):*

▼ Complete this section if this is a Refinance Loan ▼

Current Lender	Loan Maturity Date <i>(mm/dd/yyyy)</i>	Year Acquired	Original Purchase Price (\$)	
Existing Liens (\$) <i>(Payoff amount)</i>	As-is Value (\$)	Expected ARV (\$) <i>(If applicable)</i>	Renovation Budget (\$) <i>(If applicable)</i>	Renovation Timeframe

Describe Improvements *(If applicable):* completed to be completed

III EXIT STRATEGY *(Please detail how you intend to pay back the loan)*

Exit Strategy	Expected Timeline to Exit
Please expand on Exit Strategy <i>(i.e., takeout lender, expected listing date, etc.)</i>	

IV GUARANTOR INFORMATION (If additional Guarantors, provide attachment or second application)

Guarantor					Co-Guarantor				
Guarantor's Name					Co-Guarantor's Name (If Spouse - otherwise separate application)				
Social Security #	DOB (mm/dd/yyyy)	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried* <small>*Includes Single, Divorced, or Widowed</small>			Social Security #	DOB (mm/dd/yyyy)	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried* <small>*Includes Single, Divorced, or Widowed</small>		
Home Phone	Mobile Phone	Credit Score			Home Phone	Mobile Phone	Credit Score		
Email					Email				
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent				Yrs. Living Here	Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent				Yrs. Living Here
City			State	ZIP	City			State	ZIP

V ASSETS (Please break down assets here - will need to match Section XIII)

Bank Name	Account Holder Name	Account Type	Account Number	Current Balance
				\$
				\$
				\$
				\$
				\$
Total Assets:				\$

VI SCHEDULE OF REAL ESTATE OWNED (If additional properties are owned, provide attachment)

Property Address	Type of Property	Year Acq.	HOA Fees (Monthly)	Rehab in last 3 yrs?	Present Market Value	Property Tax (Annual)	Mortgage Balance	Property Insurance (Annual)	Owner on Title (Individual / LLC name)	Gross Rental Income
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
			\$		\$	\$	\$	\$		\$
Totals:			\$		\$	\$	\$	\$		\$

VII SCHEDULE OF REAL ESTATE SOLD *(If additional properties have been sold, provide attachment)*

Property Address	Type of Property	Year Acq.	Year Sold	Original Purchase Price	Renovation Cost	Final Sale Price	Owner on Title (Individual / LLC name)
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	

VIII PERSONAL DECLARATIONS

If you answer "yes" to any questions 'a' through 'g,' please provide an explanation in the area below.	Guarantor		Co-Guar.	
	Yes	No	Yes	No
a. Do you, your borrowing entity, or any entity that you are a member of have any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you, your borrowing entity, or any entity that you are a member of been declared bankrupt within the past 4 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you, your borrowing entity or any entity that you are a member of had property foreclosed upon or given title or deed in lieu thereof in the last 4 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Have you, your borrowing entity or any entity that you are a member of been a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you, your borrowing entity or any entity that you are a member of, directly or indirectly been obligated on any loan of 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, your borrowing entity or any entity that you are a member of presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Have you ever been charged with, or convicted of a felony?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IX PROPERTY DECLARATIONS

If you answer "Yes" to any questions 'j' through 'q,' please use continuation sheet for explanation.	Yes	No
j. Do you currently occupy, or do you intend to occupy, the subject property?	<input type="checkbox"/>	<input type="checkbox"/>
k. Have you ever occupied the subject property?	<input type="checkbox"/>	<input type="checkbox"/>
l. Is the subject property(ies) currently under construction?	<input type="checkbox"/>	<input type="checkbox"/>
m. Are there any known hazards, environmental, or safety issues (mold, foundation, structural, etc.)? (NOTE: REMEDIATION COSTS MUST BE INCLUDED IN YOUR REHAB BUDGET)	<input type="checkbox"/>	<input type="checkbox"/>
n. Do you have a relationship or business affiliation with the seller, closing agent, or title agent that pre-dates this transaction?	<input type="checkbox"/>	<input type="checkbox"/>
o. Is the subject property being purchased from a wholesaler? (NOTE: ASSIGNMENT FEES CANNOT BE FINANCED)	<input type="checkbox"/>	<input type="checkbox"/>
p. Will any part of the down-payment be borrowed? (NOTE: SECONDARY LIENS ARE PROHIBITED. FUNDS PROVIDED BY EQUITY / JV PARTNERS ARE ALLOWED)	<input type="checkbox"/>	<input type="checkbox"/>
q. Is this transaction subject to short sale approval by the existing lender?	<input type="checkbox"/>	<input type="checkbox"/>

X BORROWER BIO & EXPERIENCE

Please write a real estate focused bio below, or attach.

In what geographic areas do you have experience investing?

In what capacity have you been involved in real estate over the years? (Realtor, Contractor, Investor, etc.)

1. How many investment properties have you rehabbed in the past 3 years?	
2. How many investment properties do you currently own as rental properties?	
3. How many Ground-Up projects have you completed in the past 3 years?	
4. How many investment properties have you purchased and rehabbed in your career?	
5. How many years have you been a real estate investor?	
6. Have you been a licensed contractor or real estate agent for the past 5 years?	
7. Company website address/link:	
8. What is the total value of project and/or investments you've been involved with in the past 3 years?	

XI ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Sentinel Stone Financial LLC ("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 below 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; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property(ies) described in this application; (3) the property(ies) 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 non-owner occupied business purpose mortgage loan; (5) 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; (6) 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; (7) 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 reporting agencies; (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; and (9) 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.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may (1) verify or reverify any information contained in this application or obtain any information or data relating to the Loan, including but not limited to consumer credit reports, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency, and (2) authorizes the owner of the Loan to release, furnish, provide, and exchange information related to the Loan, mortgage or information set forth herein to potential loan purchasers, and the Lender's online platform investors ("Authorized Third Parties").

Guarantor**Co-Guarantor***If signing via DocuSign, or physically by hand, please sign & date the appropriate fields below:*

Guarantor Signature	Date	Co-Guarantor Signature	Date
------------------------	------	---------------------------	------

ADDITIONAL DISCLOSURES**Privacy Notice Disclosure**

Sentinel Stone Financial LLC ("Sentinel") maintains the confidentiality of private information gathered from your loan applications such as information regarding the purpose of the loan, the amount applied for, employment and income information, and assets available. Your information is not shared with non-affiliates (companies outside our organization) for any type of marketing purpose. However, please be informed that in the nature of mortgage lending, it may become necessary for Sentinel to share your information with a third-party lender to secure additional financial resources for your loan. For additional information regarding Sentinel's privacy policies, please visit our privacy page at www.sentinel-stone.com.

Supplemental Privacy Notice for California Residents

Sentinel is subject to the California Consumer Privacy Act ("CCPA"). Additional information and the full text of our California Privacy Policy can be found on our website at: www.sentinel-stone.com. If you have any questions or would like an electronic copy of the California Privacy Policy, please send an email to info@sentinel-stone.com or contact your Account Executive. However, please be informed that in the nature of mortgage lending, it may become necessary for Sentinel to share your information with a third-party lender to secure additional financial resources for your loan.

Certificate of Non-Owner Occupancy

I certify and represent to the Lender, its affiliates, successors and assigns, the following:

I hereby certify and declare that I have no intention of making any property subject to a business purpose loan made by the Lender, its affiliates, successors or assigns, my principal residence. Further, at no time during the tenure of any business purpose loan made by the Lender or its affiliates, do I intend to occupy any property subject to any business purpose loan made by the Lender or its affiliates. Additionally, I certify that I have no intention of utilizing any property subject to a business purpose loan made by the Lender or its affiliates as a second home and have no surviving spouse or family member that intends to occupy any such property during the tenure of any business purpose loan made by the Lender or its affiliates. Further, I certify and declare that the proceeds of any business purpose loan made by the Lender or its affiliates shall not be used for any personal, family or household use and will only be used for business purposes. I represent that I understand the difference between a consumer loan for personal, family or household purposes and a commercial loan for business purposes. I represent that any loan extended to me, any related entities or parties by the Lender is not a consumer loan and therefore is not subject to any laws relating to consumers under any local, state or federal laws. I understand that the Lender, its affiliates, successors and assigns, as well as any brokers or related parties rely on this information. I declare, under penalty of perjury, the foregoing is true and correct.

XII EQUAL CREDIT OPPORTUNITY ACT DISCLOSURE

Sentinel Stone Financial LLC values you and your business. It is our hope that we are able to provide you with the financing you have requested. However, in case we are unable to, we would like to advise you of certain rights.

If your application for a mortgage loan is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Compliance, info@sentinel-stone.com, 408 South Eagle Road, Eagle, Idaho, 83616, 833-973-6846 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 the Federal Trade Commission, Los Angeles Regional Office, 10877 Wilshire Blvd., Suite 700, Los Angeles, CA 90024.

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may (1) verify or reverify any information contained in this application or obtain any information or data relating to the Loan, including but not limited to consumer credit reports, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency, and (2) authorizes the owner of the Loan to release, furnish, provide, and exchange information related to the Loan, mortgage or information set forth herein to potential loan purchasers, and the Lender’s online platform investors (“Authorized Third Parties”).

Please confirm that you have fully read, understand, and consent to all the terms and conditions contained within each of the sections above:

- ACKNOWLEDGEMENT AND AGREEMENT
- PRIVACY NOTICE DISCLOSURE
- SUPPLEMENTAL PRIVACY NOTICE for CALIFORNIAN RESIDENTS (if applicable)
- CERTIFICATE OF NON-OWNER OCCUPANCY
- EQUAL CREDIT OPPORTUNITY ACT DISCLOSURE

By checking this box, I acknowledge that I have read, understand, and consent to the terms and conditions in the above referenced sections.

Guarantor		Co-Guarantor	
<i>If signing via DocuSign, or physically by hand, please sign & date the appropriate fields below:</i>			
Guarantor Signature	Date	Co-Guarantor Signature	Date

XIII PERSONAL FINANCIAL STATEMENT

For the purposes of procuring and maintaining credit from time to time in any form whatsoever with Sentinel Stone Financial LLC ("Sentinel"), for claims and demands against the Guarantor named below, the Guarantor submits the following as being true and accurate statement of their financial condition on the date stated and agree that if any changes occur that materially reduces the means of ability of the named Guarantor to pay all the claims or demands against them, the Guarantor will immediately and without delay notify Sentinel and Sentinel is so notified that it may continue to rely upon the statement herein given as a true and accurate statement of the financial condition of the named Guarantor as of the date written below.

Guarantor Name: _____ Signature: _____ Personal Financial Statement as of: _____

ASSETS	
Cash on Hand & in Banks	\$
Accounts & Notes Receivable	\$
Stocks & Bonds	\$
Real Estate	
Homestead	\$
Investments	\$
IRAs or Other Retirement Accounts	\$
Cash Value of Life Insurance	\$
Other Assets	
Personal Property	\$
Autos	\$
Notes Receivable	\$
Misc (jewelry)	\$
Total Assets	\$

LIABILITIES	
Real Estate / Mortgage Balance	
Homestead	\$
Investments	\$
Accounts & Notes Payable	
Business	\$
Other	\$
Unpaid Taxes	\$
Credit Card Debt	\$
Other Liabilities	\$
Installment Accounts	
Auto	\$
Other	\$
Total Liabilities	\$
Net Worth	\$