



## Loan Application

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

Applicant Information	
Name	
Date of birth	
Social Security #	
Address - Street	
Address - City, State Zip	
How long at this address?	
Own or Rent?	
Email Address	
Primary Phone	
Gross Monthly Income	

Borrowing Entity Information (applicable only if purchasing under a business entity)	
Business Name	
Business Address - Street	
Business Address - City, State Zip	
Federal EIN	
Business Phone	
Years in Operation	

Employer Information	
Employer	
Employer Address - Street	
Employer Address - City, State Zip	
Employer Contact/Phone	
Years Employed at current job	

Loan Request Information (All Fields Must Be Completed)	
Subject Property Address	
City, State, Zip	
# of Bedrooms/Baths	
Target Close Date	
Purchase Price	
Rehab Budget	
Requested Loan Amount	
ARV (supply 3 comparables)	

Loan Request Overview
<p><b>Exit Strategy:</b> How will you payoff the loan?</p>   

Signature: _____	Print Name: _____	Date: _____
<p><i>I hereby certify that the above information is true and complete and authorize M&amp;M RE Holdings, LLC to run any credit reports necessary in regards to this application.</i></p>		

Info Sheet:

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Full Name

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Full address (Street, City, ZIP)

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SS#

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DOB

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Phone

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Email

# 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 <b>Sail Mortgage Corp</b> <b>11269 Perry Highway, Suite 135</b> <b>Wexford, PA 15090</b> <b>TEL: 412-260-6402</b>	
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

## E-Sign Consent    Sail Mortgage Corp.

Consent to use E-Sign: In order to receive electronic records you must consent to the use of E-Sign. In this consent, “we”, “us”, “our”, and “Sail Mortgage Corp.” are used to refer to Sail Mortgage Corp. “You” and “your” refer to the person giving this consent. By law you are entitled to receive certain information in writing. The federal E-Sign law (Electronic signatures in Global and National Commerce Act) allows Sail Mortgage Corp. to provide information to you electronically with your prior consent.

**Consent to use electronic records.** When you use a product or service to which this disclosure applies, you agree that we may provide you with any communication in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product and/or service.
- Notices or disclosures about a change in the terms of your account and/or responses to claims and questions about your account.
- Privacy policies and other informational notices.

**You may withdraw your consent at any time.** You have the right to withdraw your consent at any time. To withdraw your consent, you must contact your loan originator. Please see page 4 of your loan application for information about the appropriate contact.

**You must maintain a current email address with Sail Mortgage Corp.** A requirement of E-Sign is that you maintain an active email address and the email address is on file with Sail Mortgage Corp. This will ensure the delivery of important notices and other information. You must notify us of any change.

**Requirements for hardware and software.** To use E-Sign and receive documents & communications electronically, you must have:

1. A current version of an Internet browser that we support,
1. A connection to the internet,
2. An active email account,
3. A current version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader) and
4. An operating system capable of supporting all the above.
5. If you wish to print a copy of the material you will need to have the proper software installed on your computer and a connection to a printer.

**Your option to receive paper copies.** If we provide you with Electronic Records, and you want a paper copy, you may contact your loan originator and request a paper version, at no additional cost. Please indicate your consent by signing and dating this form below.

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

