

### NEW MESSAGES/NOTES

2 New Company Message(s)

Derik: Please plan on meeting wi...  
Samantha: Team Meeting on W...

1 New System Message(s)

Notice: Extended Maintenance...

You have new loan programs

### ACTIVITY

**NEW TOTAL TARGET**
**Prospects**
**2 / 5 / 8**
**Applicants**
**2 / 5 / 8**
**\$Pending \$Closed \$Target**
**Revenue Pending**
**\$200K / \$450K / \$750K**
**Fees Pending**
**\$50K / \$250K / \$300K**

### COMMITMENTS

Today: 12:30pm Lunch w/John Smith (Prospect) ✓ X

4:00pm Conference Call w/Lender Manage... ✓ X

--- Find Updated Borrower Authorizatio... ✓ X

This week:

[+ Add Commitment](#)
**CLOSING LOANS:** [X] View Mine Only [ ] View All

You have 2 Loan(s) closing this week.

• Seinfeld, Jerry Residential: \$200,000 7/25/07

• Lewis, Jerry Office: \$450,500 7/27/07

Timeframe	New	Term Sheets	Due Diligence	Underwriting	Close	Post-Close
From <input type="text"/> To <input type="text"/>	(4) \$550,00	(1) \$90,000	0	(2) \$450,000	(1) \$120,000	0
Total Loans – 8	Target Total – 10	Variance – (2)	Total Value= \$151,250.00	Total Value= \$151,250.00	Variance= (\$290,000)	

## Loans

## Prospects

## Contacts

## Calendar

## Contracts

## Admin

### Portfolio

### Overview

### Loan Programs

### Underwriting

### Due Diligence

FILTER

Active

ACTIVE

Status

ALL

Type

ALL

Close By

ALL

Loan #	Borrower Name	Property Type	Loan Amt.	Broker	Est. Close ▲	Processor	Account Executive	Status	Underwriter	Deposit
1	SS468213 Simmons, LLC ☎✉	Hotel	5,455,000	T. Erhardt	11/19/2007	M. Reiche	J. Pittard	Legal	S. Black	06/11/2007
2	LL105650 Agrap Corp ☎✉	Farmland	15,450,000	A. Chamblis	11/21/2007	J. Green	P. Rutovitz	Underwriting	H. Parish	07/01/2007
3	LL805753 Walters, Jacob ☎✉	House	750,000	T. Jones	11/27/2007	J. Green	J. Pittard	Underwriting	S. Black	07/18/2007
4	LL105620 Landloc Corp ☎✉	Commercial	3,050,000	R. Ray	12/01/2007	M. Reiche	J. Pittard	Credit Committee	D. Barrett	08/02/2007
<b>Total Loans – 5</b>			<b>Total Value= \$151,250.00</b>							

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You have new loan programs

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**\$Pending** **\$Closed** **\$Target**

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## Loans

## Prospects

## Contacts

## Calendar

## Contracts

## Admin

### Portfolio

### Overview

### Loan Programs

### Underwriting

### Due Diligence

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Loans

Prospects

Contacts

Calendar

Contracts

Admin

Portfolio

Overview

Loan Programs

Underwriting

Due Diligence

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5 EK55674	Smart, LLC ☎✉	Office	1,230,000	B. Shaw	12/09/2007	K. Ludwig	P. Rutovitz	Due Diligence	J. Decker	08/28/2007

Total Loans - 5

Total Value= \$151,250.00

Loans

Prospects

Contacts

Calendar

Contracts

Admin

**FILTER**

Active	ACTIVE	Status	ALL
Type	ALL	Close By	ALL

	Borrower	Contact Name	Property Type	Loan Amount	Est.Close Date ▲	Broker/ AE/ Loan Officer	City, State	Primary Phone	Notes/ History
1	Bob Smith	same	Multi-Family	455,000	1 Oct 07	Broker 1	Chapel Hill, NC	919-456-7815	-8 family unit – worth over \$1M – divorce.
2	Mills Corp	Lily Jones	Farmland	1,750,000	15 Oct 07	Loan Officer 1	Durham, NC	919-845-9751	- Iowa corn farm with Ethanol contract.
3	Walter Rogers	same	Development	2,500,000	---	Broker 1	Goldsboro, NC	919-852-4512	- This guy has the Midas touch – crossed fingers.
4	Lane & Redd, LLP	Robert Redd	Office	350,000	---	Broker 1	Raleigh, NC	919-654-8296	- Lawyers – beware!
5	Fast Art, LLC	Hecter Kirko	Office	1,230,000	---	Broker 1	Sanford, NC	919-895-2364	- Billboard design company expanding offices. They decided to buy rather than to keep renting.

Total Active Prospects: 5

Total Prospect Value: \$6,285,000.00

Loans

Prospects

Contacts

Calendar

Contracts

Admin

**FILTER**

Active	ACTIVE	Status	ALL
Type	ALL	Close By	ALL

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Total Active Prospects: 5

Total Prospect Value: \$6,285,000.00

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Back to Prospects](#)
[Save](#)
[Import Leads](#)

FILTER

New 0 - 7 days

Aged 31 - 90 days

Dead yr+

Active 0 - 30 days

Inactive 91 - 365 days

### Prospect Details

Borrower	
Entity type	Individual
Name	Bob Smith
SSN/EIN	123-45-6789
Address	76 Victoria Street Chapel Hill, NC 28767
Contact	Bob Smith
Phone(s)	919-456-7815
E-mail	<a href="mailto:Bob@yahoo.com">Bob@yahoo.com</a>
Annual Income & Source	\$100,000/yr Employed at Coca Cola
Net Worth (Assets/ Liabilities)	\$75,000

Property	
Type	Multi-Family
Sub-Type	
Address	98 Arcadia Way Chapel Hill, NC 28765
Appraised Value	\$1,000,000
Sale Price	\$985,000
Sale Date	1/10/2008
Income	\$1,250,000
Expenses	\$100,000
Net Operating Income	\$50,000
NOI Trend	
Value Trend	

Loan Sought	
Term	5 years
Rate	6.75%
Interest Type	Fixed
Adjustment Terms	
Close Date	1/10/2008
Loan Details	\$455,000

Notes	
General comments by users	
System entries	

Scheduled Actions			
Person	Date	Action	Result
J. Letbetter	11/15/2007	Underwrite loan	In Process

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[Continue >](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[None](#)
[Manager Approval](#)
[None](#)

### TYPE OF LOAN

Loan Applied for: ☐ Residential ☐ Business ☐ Farm

Requested Amount  
\$

No. of  
Months

Loan Terms:

☐ Fixed Rate

☐ GPM

☐ ARM (type):

☐ Balloon

☐ Interest Reserve

☐ Other (explain)

Requested Interest Rate  
%

Type:

☐ Fixed

☐ Variable

### DETAILS

Purchase Price

\$

Appraisal Price

\$

Alterations, improvements, repairs

\$

Land (if acquired separately)

\$

Estimated prepaid items

\$

Estimated closing costs

\$

Loan insurance

\$

Total costs

\$

Subordinate Financing

\$

Borrower's closing costs paid by Seller

\$

Other Credits

\$

Requested Loan amount

\$

Cash from/to Borrower

\$

Description of Loan:



[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[Continue >](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[None](#)
[Manager Approval](#)
[None](#)
[Lender1](#)
[Lender2](#)
[Lender3](#)

### TYPE OF LOAN

Loan Applied for: ☐ Residential

☐ Farm

Requested Amount  
\$

No. of  
Months

Loan Terms:

☐

Fixed Rate

☐

GPM

☐

ARM (type):

☐

Balloon

☐

Interest Reserve

☐

Other (explain)

Requested Interest Rate  
%

Type:

☐

Fixed

☐

Variable

### DETAILS

Purchase Price

\$

Appraisal Price

\$

Alterations, improvements, repairs

\$

Land (if acquired separately)

\$

Estimated prepaid items

\$

Estimated closing costs

\$

Loan insurance

\$

Total costs

\$

Subordinate Financing

\$

Borrower's closing costs paid by Seller

\$

Other Credits

\$

Requested Loan amount

\$

Cash from/to Borrower

\$

Description of Loan:



[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[Continue >](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[None](#)
[TYPE OF LOAN](#)
[Pending](#)
[Name/Date](#)

Loan Applied for: ☐ Residential ☐ Business ☐ Farm

Requested Amount  
\$

No. of  
Months

Loan Terms:

☐ Fixed Rate

☐ GPM

☐ ARM (type):

☐ Balloon

☐ Interest Reserve

☐ Other (explain)

Requested Interest Rate  
%

Type:

☐ Fixed

☐ Variable

[DETAILS](#)

Purchase Price

\$

Appraisal Price

\$

Alterations, improvements, repairs

\$

Land (if acquired separately)

\$

Estimated prepaid items

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Estimated closing costs

\$

Loan insurance

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Total costs

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Subordinate Financing

\$

Borrower's closing costs paid by Seller

\$

Other Credits

\$

Requested Loan amount

\$

Cash from/to Borrower

\$

Description of Loan:

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[Continue >](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

### TYPE OF LOAN

Loan Applied for: ☐ Residential ☐ Business ☐ Farm

Requested Amount  
\$

No. of  
Months

Loan Terms:

☐ Fixed Rate

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☐ ARM (type):

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☐ Other (explain)

Requested Interest Rate  
%

Type:

☐ Fixed

☐ Variable

### DETAILS

Purchase Price

\$

Appraisal Price

\$

Alterations, improvements, repairs

\$

Land (if acquired separately)

\$

Estimated prepaid items

\$

Estimated closing costs

\$

Loan insurance

\$

Total costs

\$

Subordinate Financing

\$

Borrower's closing costs paid by Seller

\$

Other Credits

\$

Requested Loan amount

\$

Cash from/to Borrower

\$

Description of Loan:

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[Continue >](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

### TYPE OF LOAN

<b>Loan Applied for:</b> <input checked="" type="radio"/> Residential <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Multi-Family		
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> Other (explain):		
Requested Amount \$	No. of Months	Loan Terms: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
Requested Interest Rate %		<input type="checkbox"/> Balloon <input type="checkbox"/> Interest Reserve <input type="checkbox"/> Other (explain)
		Type: <input type="radio"/> Fixed <input type="radio"/> Variable

### DETAILS

Purchase Price	\$
Appraisal Price	\$
Alterations, improvements, repairs	\$
Land (if acquired separately)	\$
Estimated prepaid items	\$
Estimated closing costs	\$
Loan insurance	\$
Total costs	\$

Subordinate Financing	\$
Borrower's closing costs paid by Seller	\$
Other Credits	\$
Requested Loan amount	\$
Cash from/to Borrower	\$
Description of Loan:	

## Broker Application

### Business Name and Location

Complete Legal Name

Principal Place of Business (Street, City, State, Zip Code)

Mailing Address ☐ same as Principal Place of Business

Chief Executive's Office Address ☐ same as Principal Place of Business

Location of Books and Financial Records ☐ same as Principal Place of Business

Other Offices ☐ no other offices or locations

Phone

Fax

E-mail

Web site

Name of Contact

Phone ☐ same as above

Fax ☐ same as above

Mobile

Trade Styles or other Names under which you do business or have used in the past three years

### References

List of Lender References

Lender/Contact Name

Address

Phone number

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[Continue >](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

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Requested Amount \$	No. of Months	Loan Terms: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
Requested Interest Rate %		<input type="checkbox"/> Balloon <input type="checkbox"/> Interest Reserve <input type="checkbox"/> Other (explain)
		Type: <input checked="" type="radio"/> Fixed

### DETAILS

Purchase Price	\$	Subordinate Financing	\$
Appraisal Price	\$	Borrower's closing costs paid by Seller	\$
Alterations, improvements, repairs	\$	Other Credits	\$
Land (if acquired separately)	\$	Requested Loan amount	\$
Estimated prepaid items	\$	Cash from/to Borrower	\$
Estimated closing costs	\$	Description of Loan:	
Loan insurance	\$		
Total costs	\$		

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[Continue >](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

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Requested Amount \$	No. of Months	Loan Terms: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):	
		<input type="checkbox"/> Balloon <input type="checkbox"/> Interest Reserve <input type="checkbox"/> Other (explain)	
Requested Interest Rate %		Type: <input checked="" type="radio"/> Variable	
		Rate Index: <b>LIBOR</b>	Reset Limit: <input type="text"/>
		Margin: <b>JIBOR</b>	Lifetime Reset Limit: <input type="text"/>

### DETAILS

Purchase Price	\$	Subordinate	\$
Appraisal Price	\$	Borrower	\$
Alterations, improvements, repairs	\$	Other Credits	\$
Land (if acquired separately)	\$	Requested Loan amount	\$
Estimated prepaid items	\$	Cash from/to Borrower	\$
Estimated closing costs	\$	Description of Loan:	
Loan insurance	\$		
Total costs	\$		

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[Continue >](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

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Requested Amount \$	No. of Months	Loan Terms:			
		<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):			
Requested Interest Rate %		<input type="checkbox"/> Balloon <input type="checkbox"/> Interest Reserve <input type="checkbox"/> Other (explain)			
		Type: <input checked="" type="radio"/> Variable	Rate Index	LIBOR	Reset Limit
			Margin	.125 %	Lifetime Reset Limit

### DETAILS

Purchase Price	\$	Subordin	.25 %		\$
Appraisal Price	\$	Borrowe	.375 %		\$
Alterations, improvements, repairs	\$		.5 %	paid by Seller	\$
Land (if acquired separately)	\$	Other C	.625 %		\$
Estimated prepaid items	\$	Request	.75 %		\$
Estimated closing costs	\$	Cash fro	1 %		\$
Loan insurance	\$	Descript	3 %		\$
Total costs	\$		6 %		



[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[Continue >](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

### TYPE OF LOAN

Loan Applied for: ☒ Residential ☐ VA ☐ Conventional ☐ Multi-Family  
☐ FHA ☐ USDA/Rural Housing Service ☐ Other (explain):

Requested Amount \$ No. of Months Loan Terms: ☐ Fixed Rate ☐ GPM ☐ ARM (type):  
☐ Balloon ☐ Interest Reserve ☐ Other (explain)

Requested Interest Rate % Type: ☒ Variable Rate Index LIBOR Reset Limit Monthly  
 Margin .125 % Lifetime Reset Limit Every 2 Mos.

### DETAILS

Purchase Price	\$
Appraisal Price	\$
Alterations, improvements, repairs	\$
Land (if acquired separately)	\$
Estimated prepaid items	\$
Estimated closing costs	\$
Loan insurance	\$
Total costs	\$

Subordinate Financing	\$
Borrower's closing costs paid by Seller	\$
Other Credits	\$
Requested Loan amount	\$
Cash from/to Borrower	\$
Description of Loan:	

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[Continue >](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

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		<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> Other (explain):				
Requested Amount \$	No. of Months	Loan Terms:				
		<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):				
Requested Interest Rate %		<input type="checkbox"/> Balloon <input type="checkbox"/> Interest Reserve <input type="checkbox"/> Other (explain)				
		Type: <input checked="" type="radio"/> Variable	Rate Index	LIBOR	Reset Limit	Yearly
			Margin	.125 %	Lifetime Reset Limit	.125 %

### DETAILS

Purchase Price	\$	Subordinate Financing	\$	.375 %
Appraisal Price	\$	Borrower's closing costs paid by Seller	\$	.5 %
Alterations, improvements, repairs	\$	Other Credits	\$	1 %
Land (if acquired separately)	\$	Requested Loan amount	\$	4 %
Estimated prepaid items	\$	Cash from/to Borrower	\$	6 %
Estimated closing costs	\$			8 %
Loan insurance	\$	Description of Loan:		12 %
Total costs	\$			

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[Continue >](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

### TYPE OF LOAN

<b>Loan Applied for:</b> <input checked="" type="radio"/> Residential <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Multi-Family											
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> Other (explain):											
Requested Amount \$	No. of Months	Loan Terms: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):									
		<input type="checkbox"/> Balloon <input type="checkbox"/> Interest Reserve <input type="checkbox"/> Other (explain)									
Requested Interest Rate %		Type: <input checked="" type="radio"/> Variable	<table border="1"> <tr> <td>Rate Index</td> <td>LIBOR</td> <td>Reset Limit</td> <td>Yearly</td> </tr> <tr> <td>Margin</td> <td>.125 %</td> <td>Lifetime Reset Limit</td> <td>8 %</td> </tr> </table>	Rate Index	LIBOR	Reset Limit	Yearly	Margin	.125 %	Lifetime Reset Limit	8 %
Rate Index	LIBOR	Reset Limit	Yearly								
Margin	.125 %	Lifetime Reset Limit	8 %								

### DETAILS

Purchase Price	\$	Subordinate Financing	\$
Appraisal Price	\$	Borrower's closing costs paid by Seller	\$
Alterations, improvements, repairs	\$	Other Credits	\$
Land (if acquired separately)	\$	Requested Loan amount	\$
Estimated prepaid items	\$	Cash from/to Borrower	\$
Estimated closing costs	\$	Description of Loan:	
Loan insurance	\$		
Total costs	\$		

Loans

Prospects

Contacts

Calendar

Contracts

Admin

Portfolio

Overview

Loan Programs

Underwriting

Due Diligence

< Back

Continue >

Status

Broker (New)

Lenders

Lender1

Manager Approval

Pending

### PROPERTY INFORMATION

Property Address: Street: <input type="text"/>		No. of Units:
<input type="text"/>		
City: <input type="text"/>	State: <input type="text"/>	Zip: <input type="text"/>
Legal Description of Property:		Year Built:
Purpose of Loan: <input type="radio"/> Purchase <input type="radio"/> Refinance <input type="radio"/> Construction		Property will be: <input type="radio"/> Primary Residence <input type="radio"/> Secondary Residence <input type="radio"/> Commercial
APN# <input type="text"/>		
Title will be held in what Name(s)		Manner in which Title will be held
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain):		Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold
	Net Square Feet	Most Recent Physical Occupancy
	Parking Spaces	Property Condition
	No. of Floors	Overall Appearance & Marketability

Loans

Prospects

Contacts

Calendar

Contracts

Admin

Portfolio

Overview

Loan Programs

Underwriting

Due Diligence

< Back

Continue >

Status

Broker (New)

Lenders

Lender1

Manager Approval

Pending

### PROPERTY INFORMATION

Property Address: Street:		No. of Units:
City:	State:	Zip:
Legal Description of Property:		Year Built:
Purpose of Loan: <input checked="" type="radio"/> Purchase    Down Payment: \$		Property will be: <input type="radio"/> Primary Residence <input type="radio"/> Secondary Residence <input type="radio"/> Commercial
APN#		
Title will be held in what Name(s)		Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold
Manner in which Title will be held		
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain):		
Net Square Feet		Most Recent Physical Occupancy
Parking Spaces		Property Condition
No. of Floors		Overall Appearance & Marketability

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[◀ Back](#)
[Continue ▶](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

## PROPERTY INFORMATION

Property Address: Street: <input type="text"/>					No. of Units:	
<input type="text"/>						
City: <input type="text"/>		State: <input type="text"/>		Zip: <input type="text"/>		
Legal Description of Property:					Year Built:	
Purpose of Loan: <input checked="" type="radio"/> Purchase    Down Payment: \$25,000			Property will be: <input type="radio"/> Primary Residence <input type="radio"/> Secondary Residence <input checked="" type="radio"/> Commercial			
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	Present Value of Lot \$	Cost of Improvements \$	Total \$	<a href="#">Calculate</a>
APN# <input type="text"/>						
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain):						
Net Square Feet					Most Recent Physical Occupancy	

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[◀ Back](#)
[Continue ▶](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

Legal Description of Property:

Year Built:

Purpose of Loan:

☒ Purchase    Down Payment: \$25,000

Property will be:

Year Lot Acquired

Original Cost

Amount Existing Liens

Present Value of Lot

Cost of Improvements

Total

[Calculate](#)

\$

\$

\$

\$

\$

APN#

☐ Primary Residence

☐ Secondary Residence

☒ Commercial

Title will be held in what Name(s)

Manner in which Title will be held

Estate will be held in:

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain):

☐ Fee Simple

☐ Leasehold

Net Square Feet

Most Recent Physical Occupancy

Parking Spaces

Property Condition

No. of Floors

Overall Appearance &amp; Marketability



[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[◀ Back](#)
[Continue ▶](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

### BORROWER ENTITY

☒ Individual   ☐ Proprietorship   ☐ Partnership   ☐ LLC   ☐ LLP   ☐ Corporation   ☐ Trust   ☐ Other

Borrower's Name:

Social Security Number:

Home Phone:

Cell Phone:

Work Phone:

DOB:

 -  - 
☐ Married

☐ Unmarried (include single, divorced, widowed)

☐ Separated

Dependants: No.

Ages

Present Address:

Street:

City:

State:

Zip:

☐ Own

☐ Rent

No. Yrs. Occupancy

Mailing Address, if different from Present Address

### EMPLOYMENT INFORMATION

Name &amp; Address of Employer

Street:

City:

State:

Zip:

Yrs. on this job

Yrs. Employed in this  
line of work/profession

Position/Title/Type of Business:

Business Phone:

### MONTHLY INCOME & HOUSING EXPENSE INFORMATION

Gross Monthly Income		Monthly Housing Expense		Present	Proposed
Base Employment Income	\$	Rent	\$		

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[◀ Back](#)
[Continue ▶](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

### MONTHLY INCOME & HOUSING EXPENSE INFORMATION

Gross Monthly Income		Monthly Housing Expense		Present	Proposed
Base Employment Income	\$	Rent	\$		
Overtime	\$	First Mortgage (P&I)	\$		\$
Bonuses	\$	Other Financing (P&I)	\$		\$
Commissions	\$	Hazard Insurance	\$		\$
Dividends/Interest	\$	Real Estate Taxes	\$		\$
Net Rental Income	\$	Mortgage Insurance	\$		\$
Other	<a href="#">Explain This</a>	Homeowner Association Dues	\$		\$
		Other:	\$		\$
Total	<a href="#">Calculate</a>	\$	Total	<a href="#">Calculate</a>	\$

### ASSETS

Account type:	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> CD <input type="checkbox"/> Stock <input type="checkbox"/> Bond <input type="checkbox"/> Other	Account No.
Name & Address of Institution:		Cash or Market Value
Street: City: State: Zip:		\$
Life Insurance Net Cash Value	\$	<a href="#">Calculate</a>
Total Liquid Assets		\$

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[◀ Back](#)
[Continue ▶](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

### LIQUID ASSETS

Account type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> CD <input type="checkbox"/> Stock <input type="checkbox"/> Bond <input type="checkbox"/> Other						Account No.	
Name and address of Institution:						Cash or Market Value	
						\$	
Life Insurance Net Cash Value		\$		<a href="#">Calculate</a>		Total Liquid Assets	
						\$	

### LIABILITIES

[What is considered a Liability?](#)

Name and address of Institution:				Monthly Payment & Months Left to Pay		Unpaid Balance	
Street:				\$		\$	
City: State: Zip:							
Account No.				Months			
Alimony		\$		Child-related Expenses		\$	
				<a href="#">Calculate</a>		Total Liabilities	
						\$	

### ASSETS – REAL ESTATE

Property Address		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
Street:								
City:								
State: Zip:								

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[◀ Back](#)
[Continue ▶](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

Life Insurance Net Cash Value	\$	<a href="#">Calculate</a>	Total Liquid Assets	\$
-------------------------------	----	---------------------------	---------------------	----

### LIABILITIES

[What is considered a Liability?](#)

Name and address of Institution:			Monthly Payment & Months Left to Pay	Unpaid Balance
Street:			\$	\$
City: State: Zip:				
Account No.			Months	

Alimony	\$	Child-related Expenses	\$	<a href="#">Calculate</a>	Total Liabilities	\$
---------	----	------------------------	----	---------------------------	-------------------	----

### ASSETS – REAL ESTATE

Property Address	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
Street:							
City:		\$	\$	\$	\$	\$	\$
State: Zip:							

<a href="#">Calculate</a>	Total Real Estate Assets	\$	<a href="#">Add Borrower</a>	<a href="#">Add Co-Borrower</a>
---------------------------	--------------------------	----	------------------------------	---------------------------------

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[◀ Back](#)
[Continue ▶](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

## DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

a. Are there any outstanding judgments against you?

b. Have you been declared bankrupt within the past 7 years?

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

d. Are you a party to a lawsuit?

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?

(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)

f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?

If "Yes," give details as described in the preceding question.

g. Are you obligated to pay alimony, child support, or separate maintenance?

h. Is any part of the down payment borrowed?

i. Are you a co-maker or endorser on a note?

j. Are you a U.S. citizen?

Borrower		Co-Borrower	
Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Portfolio](#)
[Overview](#)
[Loan Programs](#)
[Underwriting](#)
[Due Diligence](#)
[◀ Back](#)
[Status](#)
[Broker \(New\)](#)
[Lenders](#)
[Lender1](#)
[Manager Approval](#)
[Pending](#)

## DECLARATIONS

f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?

If "Yes," give details as described in the preceding question.

☐ ☐
☐ ☐

g. Are you obligated to pay alimony, child support, or separate maintenance?

☐ ☐
☐ ☐

h. Is any part of the down payment borrowed?

☐ ☐
☐ ☐

i. Are you a co-maker or endorser on a note?

☐ ☐
☐ ☐

j. Are you a U.S. citizen?

☐ ☐
☐ ☐

k. Are you a permanent resident alien?

☐ ☐
☐ ☐

l. Do you intend to occupy the property as your primary residence?

If "Yes," complete question m below.

☐ ☐
☐ ☐

m. Have you had an ownership interest in a property in the last three years?

☐ ☐
☐ ☐

(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?



(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

## Loans

## Prospects

## Contacts

## Calendar

## Contracts

## Admin

## Portfolio

## Overview

## Loan Programs

## Underwriting

## Due Diligence

## Create Term Sheet

## Status

## Broker (New)

## Lenders

## Lender1

## Manager Approval

## Pending

## Required Documents

- ☐ W-9
- ☒ Broker Application
- ☒ Broker Agreement
- ☐ Broker License

## Loan Summary

Borrower	
Entity type	Individual
Name	Lewis Thomas
SSN/EIN	245-987-0957
Address	89 Aragon Place Chapel Hill, NC 28789
Contact	Lewis Thomas
Phone(s)	919-435-9087
E-mail	<a href="mailto:Lthomas@yahoo.com">Lthomas@yahoo.com</a>
Annual Income & Source	\$50,000/yr Employed at UNC Chapel Hill
Net Worth (Assets/ Liabilities)	\$35,000

Loan Type & Details	
Term	30 years
Rate	6.25%
Interest Type	Fixed

Property	
Type	Single Residence
Sub-Type	
Address	34 Winn Way Chapel Hill, NC 28765
Appraised Value	\$250,000
Sale Price	\$250,000
Sale Date	1/10/2008
Income	N/A
Expenses	N/A
Net Operating Income	N/A
NOI Trend	
Value Trend	

Liquid Assets	
Checking Acct.	\$13,855
Savings Acct.	\$8,590

## Services

- ☒ Preliminary Title Report
- ☐ Title
- ☒ Escrow
- ☒ Credit Report
- ☐ Environmental Report
- ☐ Flood Zone certification
- ☐ Personal Background Check
- ☐ UCC (lien search)
- ☒ Tax Search
- ☒ Appraisal



Loans

Prospects

Contacts

Calendar

Contracts

Admin

Portfolio

Overview

Loan Programs

Underwriting

Due Diligence

FILTER

RESIDENTIAL

FARM

COMMERCIAL

ALL

New Loan Program

Publish New Loan

Program Name	Lender ▲	Fixed/Variable	Covenants	Loan Limits	Other Details	Description
VA Loan	Wachovia	F – 8.0%	Veteran	\$400,000	----	Limited to Qualified Veterans Primary Residence Only Insured by Dept. Veteran's Affairs
	Citibank	F – 7.75% V – Prime + 1.5%	Veteran	\$450,000 \$350,000	(If FICO is 700+) (Any FICO)	Limited to Qualified Veterans Primary Residence Only Insured by Dept. Veteran's Affairs
	Suntrust	F – 8.25% V – FFR + .75%	Veteran	\$400,000	----	Limited to Qualified Veterans Primary Residence Only Insured by Dept. Veteran's Affairs

## Loans

## Prospects

## Contacts

## Calendar

## Contracts

## Admin

## Portfolio

## Overview

## Loan Programs

## Underwriting

## Due Diligence

## Main

## Services

## Documents

## Worksheet

## Required Documents

- ☒ Annual Report - borrower
- ☒ Financial Statement - guarantor
- ☒ Form 1120 - borrower
- ☒ Form 1040 - guarantor

Borrower Information	
Entity type	Individual
Name	Lewis Thomas
SSN/EIN	245-987-0957
Address	89 Aragon Place Chapel Hill, NC 28789
Contact	Lewis Thomas
Phone(s)	919-435-9087
E-mail	<a href="mailto:Lthomas@yahoo.com">Lthomas@yahoo.com</a>
Annual Income & Source	\$50,000/yr Employed at UNC Chapel Hill
Net Worth (Assets/ Liabilities)	\$35,000

Loan Information	
Term	30 years
Rate	6.25%
Interest Type	Fixed

Property Information	
Type	Single Residence
Sub-Type	
Address	34 Winn Way Chapel Hill, NC 28765
Appraised Value	\$250,000
Sale Price	\$250,000
Sale Date	1/10/2008
Income	N/A
Expenses	N/A
Net Operating Income	N/A
NOI Trend	
Value Trend	

Broker Information	
Broker 1	Tom Jones
Address	94 Johnson Way

## Services

- ☒ Credit Report
- ☒ Background Report
- ☒ Appraisal
- ☒ Environmental Report
- ☒ Flood Certificate

Loans

Prospects

Contacts

Calendar

Contracts

Admin

Portfolio

Overview

Loan Programs

Underwriting

Due Diligence

Main

Services

Documents

Worksheet

John Doe –\$1,800,000 Loan

Raw Land – Loan Number 14601

Broker-

- Broker Agreement
- Broker/Loan Officer Licenses
- Broker W-9
- Broker Origination Agreement

Borrower-

- Loan Application
- Credit / D&B Report
- Background Report
- UCC Search Report
- Photo ID copy
- Latest W-2
- Tax Return Last Year
- Tax Return Year Before Last
- Tax Return Previous Year (if required)
- Personal Financial Statement
- Financial Projection (if a company)
- Interim Financials (if needed)
- Authority to Borrow (if needed)

Co-Borrower-

- Credit / D&B Report
- Background Report
- UCC Search Report
- Photo ID copy
- Tax Return Last Year
- Tax Return Year Before Last
- Tax Return Previous Year (if required)
- Personal Financial Statement

Property-

- Sale Agreement (if applicable)
- Preliminary Title Report
- Appraisal
- Appraiser Certification
- Body (GA, MAI or ARA) & Number  
MAI – CA-1234567890
- Appraisal Review
- Proof of Insurance
- VERAcheck Report
- VERAcheck Tank System (Environmental Audit Checklist)

Loan Status

Deposit Received ACH

Property Type:

Appraisal Value:

Cost:

Borrower FICO Score:

Borrower W-2 Wages:

Borrower Interest/

Dividend Income:

Co-Borrower D&B Rating:

Loan Amount:

Purchase Price:

Interest Rate:Initial Rate

Index

Margin

Reset frequency

Payment Terms:

Interest

Principal

Loan Term:

LTV:

LTC:

Underwriting

6 July 2007

Raw Land

\$3,600,000

\$3,600,000

720

\$120,000

\$60,000

3A-3

\$1,800,000

\$3,600,000

13%

Prime Rate

5%

quarterly

quarterly

balloon

24 months

50%

50%

Restrictive Covenants

No other debt allowed  
Personal guarantee required

Borrower Narrative

Purpose of loan, use of funds and explanation of credit concerns, if any:

Underwriter's Approval Status

Borrower • 9 Jul 07

Property • --

Loan • --

Loans

Prospects

Contacts

Calendar

Contracts

Admin

Portfolio

Overview

Loan Programs

Underwriting

Due Diligence

FILTER

Borrower

More Info

Transaction

Open

Property

Approved

Loan

Pending

Main

Documents

Worksheet

Underwriter Worksheet

John Doe –\$1,800,000 Loan

Raw Land – Loan Number 14601

Broker-

- Broker Agreement
- Broker/Loan Officer Licenses
- Broker W-9
- Broker Origination Agreement

Borrower-

- Loan Application
- Credit / D&B Report
- Background Report
- UCC Search Report
- Photo ID copy
- Latest W-2
- Tax Return Last Year
- Tax Return Year Before Last
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- Authority to Borrow (if needed)

Co-Borrower-

- Credit / D&B Report
- Background Report
- UCC Search Report
- Photo ID copy
- Tax Return Last Year
- Tax Return Year Before Last
- Tax Return Previous Year (if required)
- Personal Financial Statement

Property-

- Sale Agreement (if applicable)
- Preliminary Title Report
- Appraisal
- Appraiser Certification
- Body (GA, MAI or ARA) & Number  
MAI – CA-1234567890
- Appraisal Review
- Proof of Insurance
- VERAcheck Report
- VERAcheck Tank System (Environmental Audit Checklist)

Loan Status

●

Deposit Received ACH

Property Type:

Appraisal Value:

Cost:

Borrower FICO Score:

Borrower W-2 Wages:

Borrower Interest/

Dividend Income:

Co-Borrower D&B Rating:

Loan Amount:

Purchase Price:

Interest Rate:Initial Rate

Index

Margin

Reset frequency

Payment Terms:

Interest

Principal

Loan Term:

LTV:

LTC:

Underwriting

6 July 2007

Raw Land

\$3,600,000

\$3,600,000

720

\$120,000

\$60,000

3A-3

\$1,800,000

\$3,600,000

13%

Prime Rate

5%

quarterly

quarterly

balloon

24 months

50%

50%

Restrictive Covenants

No other debt allowed  
Personal guarantee required

Borrower Narrative

Purpose of loan, use of funds and explanation of credit concerns, if any:

Underwriter's Approval Status

Borrower ● 9 Jul 07

Property ● --

Loan ● --

Loans

Prospects

Contacts

Calendar

Contracts

Admin

Internal

Brokers

Lenders

Borrowers

Prospects

Third Parties

FILTER

Employee Role Account Executive

Time Frame Last 2 weeks

Contact Details

Performance

Personnel

Comments

Account Executive Details

\$ / Qty

Name	Prospects Live	Applicants New	Closed Loans	Rejections	Property Type	New Purchase	Refinance	Days as Prospects/ to Close/ to Fund			Brokers Details
J. Pittard	5	7	4	0	--	3	1	9	7	2	2
A. Warhol	6	3	2	1	--	2	0	4	14	5	1
S. Thurman	2	6	5	2	--	2	3	6	10	4	4
H. Hoover	2	1	3	0	--	0	3	4	12	5	3

Loans

Prospects

Contacts

Calendar

Contracts

Admin

Internal

Brokers

Lenders

Borrowers

Prospects

Third Parties

FILTER

Employee Role Account Executive

Time Frame Last 2 weeks

Contact Details

Performance

Personnel

Comments

Account Executive Details

\$ / Qty

Name	Prospects Live	Applicants New	Closed Loans	Rejections	Property Type	New Purchase	Refinance	Days as Prospects/ to Close/ to Fund			Brokers Details
J. Pittard	5	7	4	0	Residential [4]	3	1	9	7	2	2
A. Warhol	6	3	2	1	Farm [1]	2	0	4	14	5	1
S. Thurman	2	6	5	2	Office [2]	2	3	6	10	4	4
H. Hoover	2	1	3	0		0	3	4	12	5	3

Loans

Prospects

Contacts

Calendar

Contracts

Admin

Internal

Brokers

Lenders

Borrowers

Prospects

Third Parties

FILTER

Employee Role Account Executive

Time Frame Last 2 weeks

Contact Details

Performance

Personnel

Comments

Broker Details

Brokers	Broker Names	# Loan Officers	City/State	Deal Type	Quantity	\$ Volume	Average Days to Close
Broker 1	T. Jones	2	Raleigh, NC	ALL	5	\$151,250	13
Broker 2	R. Mustafa	1	Durham, NC	ALL	8	\$250,784	7

Account Executive Details \$ / Qty

Name	Prospects Live	Applicants New	Closed Loans	Rejections	Property Type	New Purchase	Refinance	Days as Prospects/ to Close/ to Fund			Brokers Details
J. Pittard	5	7	4	0	--	3	1	9	7	2	2
A. Warhol	6	3	2	1	--	2	0	4	14	5	1
S. Thurman	2	6	5	2	--	2	3	6	10	4	4
F. Hoover	2	1	3	0	--	0	3	4	12	5	3



[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Internal](#)
[Brokers](#)
[Lenders](#)
[Borrowers](#)
[Prospects](#)
[Third Parties](#)
**Contact Details**
**Performance**
**Personnel**

Name	Location	Contact	Phone	Loan Officers	Deals	Volume	Revenue	Fees	Account Executive	Comments
ABC Lender 1 Loan Lane	Durham, NC	R. Thompson	919-234-5678	5	15	\$4,980K	98K	49K	J. Pittard	Fairly recent company
CTX Mortgage 5400 Glenwood Pkwy	Cary, NC	J. Cook	919-783-7890	7	27	\$6,749K	167K	64K	H. Hoover	Local company
Carolina Mortgage Group 230 W. Milbrook Rd	Raleigh, NC	B. Easley	919-518-1020	4	13	\$3,609K	79K	29K	A. Warhol	--
Perennial Mortgage Group 8352 Six Forks Rd	Raleigh, NC	M. Rainman	919-848-4748	8	34	\$12,784K	296K	146K	S. Thurman	Rapidly Growing

[Loans](#)
[Prospects](#)
[Contacts](#)
[Calendar](#)
[Contracts](#)
[Admin](#)
[Internal](#)
[Brokers](#)
[Lenders](#)
[Borrowers](#)
[Prospects](#)
[Third Parties](#)
**Contact Details**
**Performance**
**Personnel**

Name	Location	Contact	Phone	Loan Officers	Deals	Volume	Revenue	Fees	Account Executive	Comments
ABC Lender 1 Loan Lane	Durham, NC	R. Thompson	919-234-5678	A. Baker	15	\$4,980K	98K	49K	J. Pittard	Fairly recent company
CTX Mortgage 5400 Glenwood Pkwy	Cary, NC	J. Cook	919-783-7890	B. Able	27	\$6,749K	167K	64K	H. Hoover	Local company
Carolina Mortgage Group 230 W. Milbrook Rd	Raleigh, NC	B. Easley	919-518-1020	C. Moore	13	\$3,609K	79K	29K	A. Warhol	--
Perennial Mortgage Group 8352 Six Forks Rd	Raleigh, NC	M. Rainman	919-848-4748	M. Smith	34	\$12,784K	296K	146K	S. Thurman	Rapidly Growing
				L. Dorado						

Loans

Prospects

Contacts

Calendar

Contracts

Admin

Internal

Brokers

Lenders

Borrowers

Prospects

Third Parties

Contact Details

Performance

Personnel

Name	Location	Contact	Phone	Loan Officers	Deals	Volume	Revenue	Fees	Account Executive	Comments
ABC Lender O. Niche Broker Manager	Durham, NC	R. Thompson	919-234-5678	5	15	\$4,980K	98K	49K	J. Pittard	Fairly recent company
W. Johnson Processor	Cary, NC	J. Cook	919-783-7890	7	27	\$6,749K	167K	64K	H. Hoover	Local company
R. Hope Processor	Raleigh, NC	B. Easley	919-518-1020	4	13	\$3,609K	79K	29K	A. Warhol	--
230 W. Milbrook Rd Perennial Mortgage Group 8352 Six Forks Rd	Raleigh, NC	M. Rainman	919-848-4748	8	34	\$12,784K	296K	146K	S. Thurman	Rapidly Growing

Loans

Prospects

Contacts

Calendar

Contracts

Admin

Broker Contracts

Lender Contracts

Other Contracts

Broker Company	Managing Broker	# Loan Officers	Contract Status	Expiration Date	Details & Comments
ABC Lender	O. Niche	5	Active	31 Dec 2007	--
CTX Mortgage	T. Yarborough	7	Active	15 Jun 2008	--
Carolina Mortgage Group	H. Hector	4	Pending	30 Jan 2010	--
Perennial Mortgage Group	M. Mason	8	New	15 Nov 2009	--

Loans

Prospects

Contacts

Calendar

Contracts

Admin

User Management

Reports

- Pipeline (Weekly, Monthly or Quarterly) Report
- Monthly Projected Close Report
- Renewal Report
- Commissions Report
- Due Diligence Report
- Pending Activity Report
- Document Assembly
- Broker Contract Report
- Broker & Loan Officer License Report
- Closing Summary Report
- New User Report
- Funding Report

Loans

Prospects

Contacts

Calendar

Contracts

Admin

User Management

Reports

- Pipeline (Weekly, Monthly or Quarterly) Report
- Monthly Projected Close Report
- Renewal Report

• **Commissions Report**

Tom Jones	Loan #	Borrower	Amount	Broker Commision	Loan Commission	Lender Fee
	0123	John Doe	\$120,000	4%	6%	\$2,000
	0301	Tom Robbins	\$144,000	3%	5.5%	\$2,460
	0304	Deb Wilder	\$366,000	2.5%	5.25%	\$4,500
	0306	Sue Smithers	\$714,000	3%	4%	\$6,800
<b>Tom Jones</b>	<b>Employee Total</b>	<b>4</b>	<b>\$1,344,000</b>	<b>\$13,440</b>	<b>\$6,720</b>	<b>\$15,760</b>

- Due Diligence Report
- Pending Activity Report
- Document Assembly
- Broker Contract Report
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- Closing Summary Report
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NOTE

PRINT

Loans

Prospects

Contacts

Calendar

Contracts

Admin

Calendar

Tasks

Messages / Notes

Task

Details

Status

Comments

Call Bob Smith

Multi-Housing loan

Pending

--

Send note to Basil's Appraisals

--



Loans

Prospects

Contacts

Calendar

Contracts

Admin

Calendar

Tasks

Messages / Notes

2008

Monday February 11

Tuesday February 12

Wednesday February 13

Thursday February 14

Friday February 15

Saturday February 16

Sunday February 17

8 AM

9 AM

10 AM

11 AM

Noon

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM