

PeachStone Capital, Inc.

*Atlanta's Hard Money Lender
When timing is everything, we close!*

Hard Money Loan Pre-Approval Checklist

Please complete ALL requested information. Incomplete applications will NOT be reviewed!

- _____ Personal bank/financial statements showing income/assets for the current month plus past three months (**account holder's name must be visible; include all pages**)
- _____ Current paystub (if applicable)
- _____ Valid driver's license issued by the applicant's state of residence
- _____ Schedule of real estate owned including personal and investment property, include current mortgage balance, monthly mortgage payment, rental income, name title held in, etc.
- _____ Please submit your completed hard money loan application to
PeachStone Capital, Inc.
Wade Munday
phone: 404.421.5578
fax: 404.806.6133
wade@AtlantaHardMoneyLoans.com
www.AtlantaHardMoneyLoans.com

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Applicant Information

(each borrower must complete a separate application)

Personal Information

Full Legal Name: _____

Date of Birth: _____ Social Security Number: _____

How did you hear about us? _____

Mobile Phone#: _____

Home Phone #: _____

Work Phone #: _____

Fax#: _____

Email Address: _____

Home Address: _____

City: _____ State: _____ Zip: _____

How Long (yr): _____ Rent _____ Own _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Previous Address: _____

City: _____ State: _____ Zip: _____

How Long (yr): _____ Rent _____ Own _____

Current Employer: _____ How Long (yr): _____

Position: _____

Employer Address: _____

Supervisor: _____ Phone#: _____

Current Salary: _____

Previous Employer: _____ How Long (yr): _____

Position: _____

Employer Address: _____

Supervisor: _____ Phone#: _____

Salary: _____

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Financial Information

Total monthly income _____
Total monthly debts _____
Debt to income ratio _____
Available Funds Checking _____
 Savings _____
 Lines of credit _____

What are your 3 credit scores? _____

(if you answer "yes" to any question, PLEASE provide a detailed explanation)

Have you been past due on any financial obligation in the last 24 months? ___Yes ___No

Been a part to bankruptcy or other insolvency? ___Yes ___No

Had any IRS or property tax liens or judgments? ___Yes ___No

Had any mechanics' liens? ___Yes ___No

Foreclosure or deed in lieu of foreclosure? ___Yes ___No

Judgments or garnishments? ___Yes ___No

Other legal proceedings against you? ___Yes ___No

Have you ever been convicted of a felony or other serious crime? ___Yes ___No

Comments: _____

Rehab Experience

How long have you been rehabbing homes? _____

Number of properties rehabbed in past 12 months? _____

(PLEASE provide addresses of properties with documentation of ownership)

Total number of rehabs? _____

How did you finance these properties? _____

Please describe your rehab experience: _____

Comments: _____

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Schedule of Real Estate Owned									
Property Address (enter P for primary, R for rental, V for vacant)		Property Type (SFH, condo, commercial, etc.)	Present Market Value	Amount of Mortgages and Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	Comments
	P								

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Borrower's Certification and Authorization to Release Information

Certification

The undersigned certifies the following:

1. I have applied for a commercial hard money rehab loan from PeachStone Capital, Inc. In applying for the hard money loan, I completed a loan application containing various information on the purposes of the loan, the amount and source of down payment, employment and income information, and all assets and liabilities. I certify that all of the information in this application and attached documentation is true and complete. I made no misrepresentations in the application or in other documents, nor did I omit any pertinent information.
2. I understand and agree that the PeachStone Capital, Inc. has the right to the full loan review process. This may include verifying the information provided on this application with employers, financial institutions, credit reporting companies, and others, as required.
3. Borrower confirms that this hard money rehab loan is for business purposes only and does not involve borrower's primary residence. The loan is not for consumer purposes but for investment purposes only. Borrower has made the decision to obtain this manner of financing after investigating all options to borrower's full satisfaction. Borrower hereby acknowledges the existence of a risk of loss and assumes the risk thereof.

Authorization to Release Information

To whom it may concern:

1. I have applied for a commercial hard money loan from PeachStone Capital, Inc. As part of the loan application process, PeachStone Capital, Inc. may verify information contained in my loan application and in other documents required in connection with this loan, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to the PeachStone Capital, Inc. any and all information and documentation that they may request. Such information includes, but is not limited to employment and income verification, bank deposits, money market and similar accounts, mortgages, liabilities, credit history, and copies of tax returns.
3. A copy of this authorization shall be accepted the same as an original.

Borrower's Printed Name

Social Security Number

Date of Birth

Borrower's Signature

Date

4780 Ashford Dunwoody Road | Suite 513 | Atlanta, Georgia 30338
phone: 404.421.5578 | fax: 404.806.6133 | email: wade@AtlantaHardMoneyLoans.com