

IMN Direct Capital, LLC

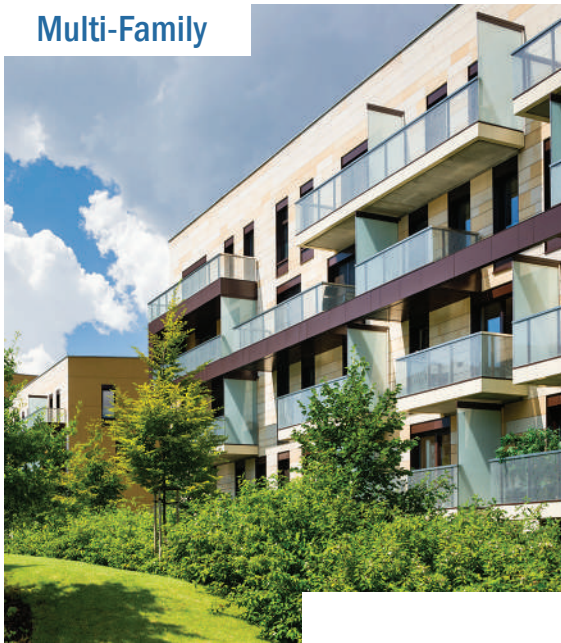
609-365-0001



Commercial



Investor 1-4



Multi-Family



Mixed-Use

Asset-Based Investment and Commercial Property Mortgage Programs

Our residential investment and commercial property mortgage programs are designed for investors who don't qualify for traditional bank loans.

FlexPerm Loan

Lock in historically low interest rates and avoid the balloon payment associated with most private money loans.

Designed for investors seeking a simple financing solution for purchase or refinance, with the flexibility to remain in the loan for up to 30 years.

KEY FEATURES

- Great for qualifying W-2, self-employed investors and small business owners.
- Based on the property value and its revenue-generating potential.
- Best alternative to hard money loans.
- Available as a 3-year-fixed or 30-year-fixed loan, each amortized over 30 years.

PROPERTY TYPES

Investor 1-4 (SFR, Condo, and 2-4 Units), Multi-Family (5+ Units), Mixed-Use, and Commercial (Office, Retail, Warehouse, Self-Storage, and Automotive)

ARV Pro Loan

A short term “fix-and-flip” solution.

Our ARV Pro Loan is the best short-term solution for acquiring and improving property value. It’s designed for “fix-and-flip” investors seeking a short-term, interest-only solution that’s based on the property’s “as repaired value” (ARV).

KEY FEATURES

- Allows borrowers to finance improvements.
- Great for borrowers who need a quick close.
- An interest-only 1-year term provides lower monthly payments.
- A higher LTV than hard money lenders.

PROPERTY TYPES

Investor 1-4 (SFR, Condo, and 2-4 Units)

Credit QuickFix Loan

A higher LTV alternative to hard money.

With its higher LTV ratio, our Credit QuickFix Loan is designed for investors with credit issues seeking an interest-only, short-term loan as an alternative to hard money financing.

KEY FEATURES

- A higher LTV than hard money options.
- Great for borrowers who need a quick close.
- An interest-only 24-month term provides lower monthly payments.
- Perfect for acquiring or leveraging real estate with deferred maintenance.

PROPERTY TYPES

Investor 1-4 (SFR, Condo, and 2-4 Units)

Fast50 Loan

A low LTV loan with easy credit requirements.

Our Fast50 Loan is designed for investors with derogatory credit issues and high equity seeking quick and easy credit qualification.

KEY FEATURES

- Great for borrowers with a recent bankruptcy or notice of default.
- No seasoning of ownership required.
- Improved pricing compared to our FlexPerm program.
- Derogatory mortgage history is OK.
- Available as a 3-year-fixed or 30-year-fixed loan, each amortized over 30 years.

PROPERTY TYPES

Investor 1-4 (SFR, Condo, and 2-4 Units), Multi-Family (5+ Units), Mixed-Use, and Commercial (Office, Retail, Warehouse, Self-Storage, and Automotive)



IMN DIRECT
REAL ESTATE FINANCIAL

Commercial Loan Application

1. FINANCING REQUEST					
Requested Loan Amount \$ _____			Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance		
2. PROPERTY INFORMATION					
Subject Property Address: Street: _____ City: _____ State: _____ Zip code: _____ # of Units: _____ Will title be held in an entity? <input type="checkbox"/> YES <input type="checkbox"/> NO If YES, Entity Name: _____			Property Type: <input type="checkbox"/> 1-4 residential units <input type="checkbox"/> 5+ residential units <input type="checkbox"/> Mixed use <input type="checkbox"/> Retail <input type="checkbox"/> Warehouse <input type="checkbox"/> Office <input type="checkbox"/> Auto service <input type="checkbox"/> Other _____		
Refinance: <input type="checkbox"/> Year acquired: _____ Cost: _____ Purchase: <input type="checkbox"/> Purchase Price: _____			Improvements: <input type="checkbox"/> Made or <input type="checkbox"/> To be made \$ _____		
Does Applicant intend to live in the subject property for more than 14 days per year? <input type="checkbox"/> YES <input type="checkbox"/> NO			Does Co-Applicant intend to live in the subject property for more than 14 days per year? <input type="checkbox"/> YES <input type="checkbox"/> NO		
3. APPLICANT INFORMATION					
Applicant's Name:			Co-Applicant's Name:		
SSN #:	Phone Number:	DOB:	SSN #:	Phone Number:	DOB:
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	Residency Status: <input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-permanent Resident Alien		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	Residency Status: <input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-permanent Resident Alien	
Primary Residence (Street, City, State, Zip): _____			Primary Residence (Street, City, State, Zip): _____		
<input type="checkbox"/> Own <input type="checkbox"/> Rent Number of Years: _____			<input type="checkbox"/> Own <input type="checkbox"/> Rent Number of Years: _____		
4. Employment Information					
Employer Name: _____	Yrs. On Job:	Employer Name: _____	Yrs. On Job:		
Address (Street, City, State & Zip): _____	Monthly Income: \$ _____	Address (Street, City, State & Zip): _____	Monthly Income: \$ _____		
Business Phone: _____	Self-employed: <input type="checkbox"/>	Business Phone: _____	Self-employed: <input type="checkbox"/>		
Position/Title/Type of work:		Position/Title/Type of work:			
5. Real Estate Owned					

Commercial Loan Application

List all deals for experience inc Flips and Rentals below

Property Address:	Type of Property	Existing Mortgage
1.		\$
2.		\$
3.		\$
4.		\$
5.		\$
6.		\$
7.		\$

6. Agreement & Acknowledgement

Each of the undersigned specifically represents to 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 opposite my signature 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 including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property 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 business purpose mortgage loan; (5) the property will be occupied as indicated in this application; (6) 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; (7) 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 should change prior to closing of the Loan; (8) 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; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) 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 verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Applicant Signature	Date:	Co-Applicant Signature	Date:
X _____		X _____	

7. Government Monitoring Information

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with Equal Credit Opportunity, Fair Housing and Home Mortgage Disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below.

Applicant: <input type="checkbox"/> I do not wish to furnish this information Co-Applicant: <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male