



CREDIT REQUESTED			
Amount Requested \$	Loan Term Requested months	Loan Type:	<input type="checkbox"/> Purchase <input type="checkbox"/> Rate & Term Refinance <input type="checkbox"/> Cash Out Refinance <input type="checkbox"/> Rehabilitation <input type="checkbox"/> Other (specify):
COMPLETION INSTRUCTIONS FOR APPLICANT			
<p>If the Applicant is a married individual, he or she may apply for individual credit. Unless disclosed in writing to Investors Realty Partners, Inc. ("IRP"), this application is for individual credit and the Borrower represents it is not relying on the income or assets of another person or entity as the basis for repayment of the credit requested. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account or obtains credit. IRP or its agents or representatives will ask you for your name, street address, date of birth and other information that will allow us to identify you. IRP may also ask to see your driver's license or other identifying documents and information.</p>			
APPLICANT TYPE:			
<input type="checkbox"/> Individual <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Non-Profit <input type="checkbox"/> Association <input type="checkbox"/> Trust <input type="checkbox"/> Govt Entity <input type="checkbox"/> LLC <input type="checkbox"/> Other:			
APPLICANT INFORMATION			
Borrower Name (Enter entity name, if applicable):			
Borrower Contact (if different from above):			
Phone:	Cell Phone:	Email:	
Social Security or EIN #:	Date of Birth (if individual):	Marital Status: Married, Separated, Unmarried	
Primary Address:	City:	State:	Zip:
<input type="checkbox"/> See Co-Borrower Application (check the box if there is a Co-Borrower; complete & submit a separate application)			
REAL ESTATE OFFERED AS COLLATERAL FOR THIS LOAN			
Property Address:	City:	State:	Zip:
Property Type:	Date Acquired:	Original Cost: \$	
Present Value: \$	Total Liens: \$	Lender Name:	
<input type="checkbox"/> See the attached sheet for other real estate collateral (provide if more than one property will be used as collateral)			
SCHEDULE OF REAL ESTATE			
<input type="checkbox"/> Schedule of real estate attached			
<input type="checkbox"/> No other real estate owned			
PURPOSE OF LOAN; AFFIDAVIT OF OCCUPANCY & USE OF LOAN PROCEEDS			
<p><i>Applicant(s) hereby certify and acknowledge that to the real property described above as collateral for the loan is an investment to be held, rented or otherwise used for a commercial or business purpose.</i> Applicant(s) hereby further certify and acknowledge that proceeds of the loan will be used as indicated below.</p>			
Use of Loan Proceeds			Amount of Proceeds
<input type="checkbox"/> Business /Commercial			\$ _____
<input type="checkbox"/> Family / Household / Personal			\$ _____
Total Amount of the Loan Requested:			\$ _____

DECLARATIONS

If you answer "Yes" to any questions below, please provide a letter of explanation. If an entity is applying for credit, please answer each question on behalf of the entity and its principal officers, managers, trustees or partners.

	Yes	No
1. Are you a foreign national (<i>not</i> a United States citizen)?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you been declared a bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you had any property foreclosed upon, given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you sold any property through a short sale or other similar transaction in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you, directly or indirectly, been obligated or a party on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, short sale or judgment?	<input type="checkbox"/>	<input type="checkbox"/>
7. Are you presently delinquent or in default on any other debt or any other deed of trust, mortgage, financial obligation, bond or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>
8. Have you had any late payments on any other any other debt or any other deed of trust, mortgage, financial obligation, bond or loan guarantee in the last 12 months?	<input type="checkbox"/>	<input type="checkbox"/>
9. Have any of your federal and state tax returns not been filed through the current year?	<input type="checkbox"/>	<input type="checkbox"/>
10. Are any of your tax returns being audited or contested?	<input type="checkbox"/>	<input type="checkbox"/>
11. Do you have any threatened, pending or unpaid taxes or judgments?	<input type="checkbox"/>	<input type="checkbox"/>
12. Do you have any pending or threatened litigation, claims, administrative, regulatory or other similar action?	<input type="checkbox"/>	<input type="checkbox"/>
13. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>
14. Have you been convicted of a felony or are you currently under indictment?	<input type="checkbox"/>	<input type="checkbox"/>
15. Are you a co-maker, endorser or guarantor of a note?	<input type="checkbox"/>	<input type="checkbox"/>
16. Do you have any contingent liabilities not disclosed on your financial statements?	<input type="checkbox"/>	<input type="checkbox"/>
17. Are you related through a family, financial, voting or control interest in any of the other parties to the transaction for which you are applying for a loan?	<input type="checkbox"/>	<input type="checkbox"/>
18. Is any part of the down payment, rehabilitation or construction costs borrowed?	<input type="checkbox"/>	<input type="checkbox"/>
19. Will there be any junior liens or encumbrances on the subject property; including, seller carry-backs, second trust deeds or other financing?	<input type="checkbox"/>	<input type="checkbox"/>
20. Is the subject property being purchased as part of a "flip" or "wholesale" transaction?	<input type="checkbox"/>	<input type="checkbox"/>
21. Are there any other partners, affiliates, joint ventures or other similar arrangements that will have an ownership or financial interest in the subject property?	<input type="checkbox"/>	<input type="checkbox"/>

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 discriminate neither on the basis of this information, nor 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 or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

I do not wish to furnish this information

I hereby certify there are no material changes to the information contained in this Application except as noted above. ____ Initial ____ Initial

Ethnicity:	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> Asian <input type="checkbox"/> Black or African American
Sex:	<input type="checkbox"/> Female	<input type="checkbox"/> Male

DISCLOSURES, NOTICES & AUTHORIZATIONS

GROSS REVENUE INFORMATION

Were your gross annual revenues in the previous fiscal year \$1,000,000.00 or less? Yes No

If you answered yes and your application is denied, you have the right to receive a written statement of the specific reasons for the denial. To obtain a written statement, contact:

Investors Realty Partners, , Inc.
235 E Broadway Suite 218
Long Beach, California 90802

We must hear from you within sixty (60) days from the date you were notified of IRP's decision. IRP will send you a written statement of reasons for the denial within thirty (30) days after receiving your request. The notice below describes additional protections extended to you.

FEDERAL EQUAL OPPORTUNITY ACT

Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or a portion of the applicant's income derives from any public assistance program, or because the application 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 Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, D.C. 20580.

APPRAISAL NOTICE

If the collateral which will secure this loan is a 1-4 unit residence, you have the right to a copy of the appraisal used in connection with your application. If you wish to receive a copy, please write to us at the following address:

Investors Realty Partners, , Inc.
235 E Broadway Suite 218
Long Beach, California 90802

We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application. Your written request must contain: Applicant's Name, Property Address, Application Date and mailing instructions for the copy.

AUTHORIZATION & RELEASE

Each of the undersigned (individually and collectively, the "Applicant") acknowledges that it is in the best interest of both Applicant and Investors Realty Partners, , Inc. ("IRP") for IRP to perform due diligence concerning Applicant's background and experience. Applicant further acknowledges that Applicant benefits from the efficiencies in the due diligence process that are possible when IRP and other similarly-situated entities in the mortgage industry exchange information about their experiences in doing business with professionals/entities such as Applicant. Therefore, Applicant hereby consents and gives IRP permission to obtain information about Applicant, Applicant's company and any and all employees/contractors of that company including, but not limited to, professional history information, criminal record information, credit information and other public record information. Applicant understands that IRP performs quality control reviews of the loans that Applicant submits to IRP for registration, review, underwriting, and/or purchase. Applicant understands and hereby consents to the release of information about any loan application that is believed to contain misrepresentations and/or irregularities. Applicant agrees and gives its consent that it and its employees may be named as the originating entity or loan officers on such loans, whether or not Applicant or its employees is implicated in the alleged misrepresentations and/or irregularities. Applicant hereby releases and agrees to hold harmless IRP, LexisNexis Risk Solutions GA Inc., d/b/a Mortgage Asset Research Institute, and LexisNexis Risk Solutions Bureau LLC (collectively, "MARI") and their respective directors, officers, employees, agents, successors and assigns, and all MARI subscribers and any trade associations that endorse MARI's mortgage fraud alert products from any and all liability for damages, losses, costs, and expenses that may arise from the reporting or use of any information submitted by IRP or any other MARI subscriber to Mortgage Asset Research Institute, Inc., recorded in MARI's MIDEX® database, and used in any way by IRP or any other MARI subscriber.

ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Investors Realty Partners, , Inc. ("IRP") and to IRP's actual or potential agents, brokers, processors, attorneys, insurers, servicers, investors, successors and assigns and agrees and acknowledges that: (1) the information provided in this application and in connection with the loan request is true, complete and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information or the omission of material information in connection with the loan request 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 described herein; (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 commercial or business mortgage loan; (5) the property will be held and occupied and the proceeds of the Loan will be used for commercial or business purposes (and not for personal, family or household purposes); (6) IRP and its agents, brokers, insurers, servicers, successors and assigns and any owner or servicer of the Loan may verify or re-verify any information contained in the application from any source, and IRP, its successors or assigns may retain the original and/or an electronic record of this application and any documentation and information provided in connection with this application, even if the Loan is not approved; (7) IRP 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 or have failed to include should change prior to closing of the Loan; (8) IRP and its agents, brokers, insurers, servicers, successors and assigns are authorized to verify with other parties and to make any investigation into my/our credit, assets, income, employment and other information provided by me in connection with the loan request, either directly or through any agency employed by such parties for that purpose; (9) IRP and its agents, brokers, insurers, servicers, successors and assigns may disclose to other interested parties information as to such party's experiences or transactions with my/our account with such parties, and without limiting the foregoing, in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan 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 credit reporting agencies; (10) IRP and its agents, brokers, insurers, servicers, successors and assigns may provide to any agents, brokers, processors, attorneys, insurers, servicers, investors, successors and assigns any and all information and documentation related to or arising out of this application, the Loan, the servicing of the Loan and the transactions related thereto; (11) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (12) neither IRP nor its directors, officers, employees, 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; (13) IRP reserves the right to change the loan review processes to a full documentation program; and (14) 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.

The Applicant acknowledges it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

Applicant Signature:			
By:	Name:	Title:	Date:

FOR Investors Realty Partners, USE ONLY			
To be completed by Loan Officer. This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Loan Officer Name (print or type):		Name and Address of Loan Officer's Employer Investors Realty Partners, , INC. 235 E Broadway Suite 218 Long Beach, California 90802 Phone: (213) 344 7856 Fax: (866) 210 6509
	Loan Officer Signature:	Date:	
	Loan Officer Phone Number (incl. area code):		

I hereby certify there are no material changes to the information contained in this Application except as noted above. ____ Initial ____ Initial

BORROWER'S AUTHORIZATION TO RELEASE INFORMATION

Each of the undersigned, individually, jointly and/or on behalf of the borrower referenced in the Loan Application, have applied for a mortgage loan from Investors Realty Partners, , Inc. and hereby authorize and empower:

1. Investors Realty Partners, , Inc. and the mortgage guaranty insurer (if any), and their respective employees, agents, successors and assigns (individually and collectively, "IRP"), to verify any and all information contained in the Loan Application and in other documents required in connection with the loan, either before the loan is closed or continually as part of its quality control program.
2. You to provide to IRP any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. IRP may address this authorization to any party, whether named in the application or otherwise, to verify the information provided by me.
4. The recipient of this authorization may accept and act upon a copy as if it were an original.

Date: _____

Borrower Name:

Signature: _____

SSN or EIN: _____