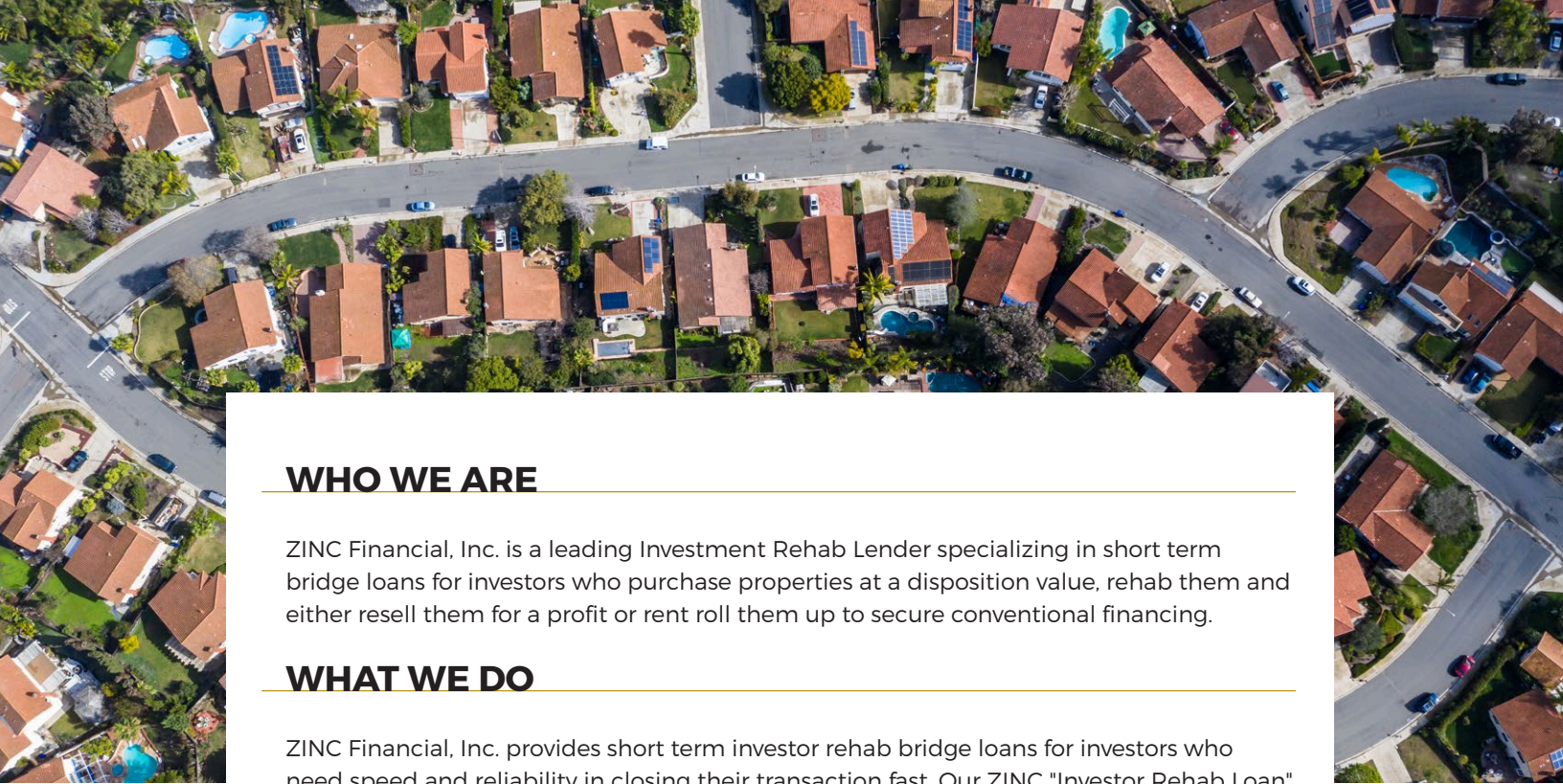


**INVESTOR  
REHAB  
INFORMATION  
PACKAGE**





## WHO WE ARE

ZINC Financial, Inc. is a leading Investment Rehab Lender specializing in short term bridge loans for investors who purchase properties at a disposition value, rehab them and either resell them for a profit or rent roll them up to secure conventional financing.

## WHAT WE DO

ZINC Financial, Inc. provides short term investor rehab bridge loans for investors who need speed and reliability in closing their transaction fast. Our ZINC "Investor Rehab Loan" provides investors with an easy submission process, fast underwriting and quick closings, and is designed for investors with special circumstances and special needs. We will work hard to fund your hard money rehab loan in as little as 7 days. We are a direct lender with our own money, so our decision to fund or not to fund is not based on a finicky investor or a large bank. We provide financing in Western states.

## SPECIALIZING IN

- General Fix and Flip
- Foreclosure
- Trustee Sales
- Auctioned Properties
- Out dated properties
- Neglected Properties
- Permit issues
- Home Inspection Issues
- Vandalized Properties
- Abandoned Properties
- Probate properties needing repairs
- Fire or water damage
- Any Opportunistic Acquisitions

## RELATIONSHIPS

At ZINC Financial, Inc. we strive to build long term relationships with Investors, Brokers, Attorneys, and other professionals seeking fast and reliable financing for their clients. Our extensive background in real estate, rehab, distressed properties, opportunistic acquisitions, etc. can provide a value added support to you, your associates and your clients financing needs. For more information on how we can help you, visit our website at [zincfinancial.com](http://zincfinancial.com).

## GENERAL LOAN GUIDELINES

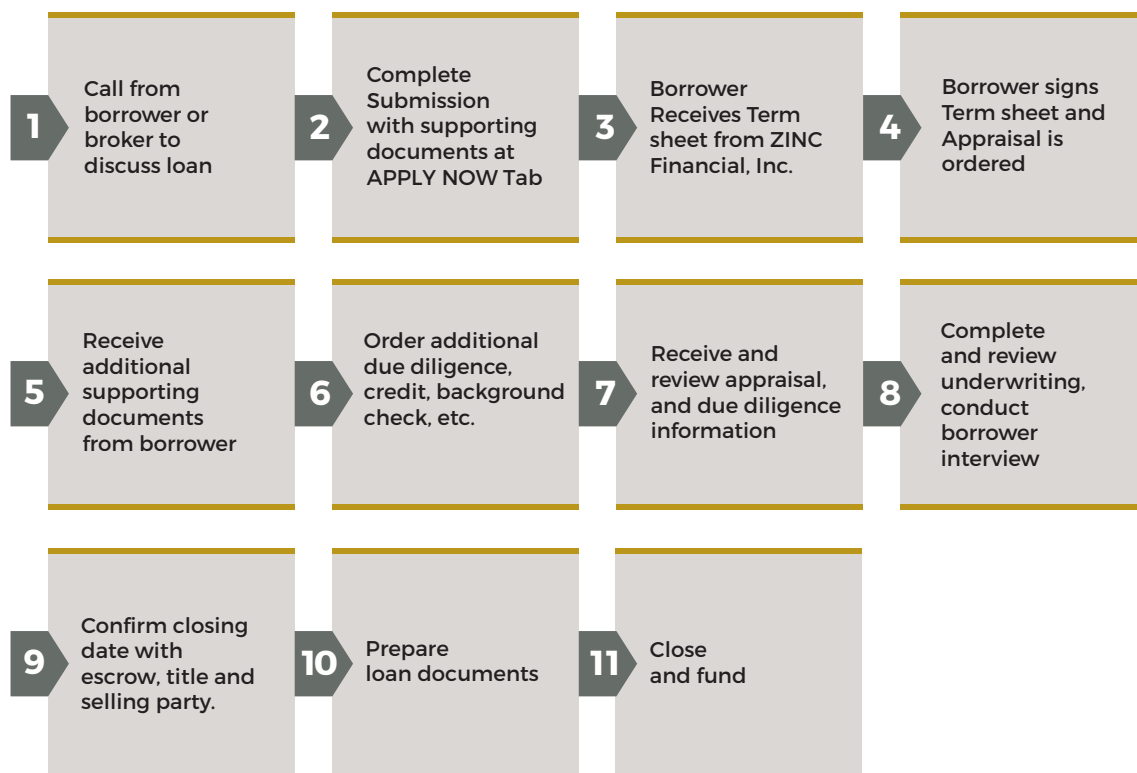
<b>Joint Venture</b>	Up to 100% of acquisition & 100% of rehab costs with profit sharing (only available to experienced & pre-approved ZINC borrowers)
<b>Property Type</b>	Typically SFR 1-4, however exceptions can occur
<b>Loan Amounts</b>	\$50,000 to \$2,000,000
<b>Rehab Loan Term</b>	Up to 12 months
<b>Rate</b>	6.99% starting, see loan programs tab for further details
<b>Points</b>	1.5% starting, of loan amount, see loan programs tab for further details
<b>Borrower Down Required</b>	10% - 25% of total project cost, see loan programs for further details
<b>Repayment</b>	Monthly payments required
<b>Required Reserves</b>	10-30% of total project cost
<b>Rehab Budget Financing (at borrowers request)</b>	Up to 100% of rehab budget with fund control.
<b>Rehab Draw</b>	Draws are permitted to the borrower, based on inspection progress. Each draw will require an inspection, color photos, proof of paid receipts
<b>LTV</b>	Up to 75% A.R.V. & up to 90% of purchase price
<b>FICO</b>	600+, mid score. Exceptions ok.
<b>Rehab Timeline</b>	All rehab work must be fully completed within 90 days of funding
<b>Insurance</b>	Builders Risk Required, see insurance requirements for further details
<b>Underwriting / Loan Docs</b>	\$1,500 or \$3,000 with Control Fund
<b>Appraisal-A.R.V.</b>	\$350.00
<b>Timeline to Fund</b>	6 to 10 days

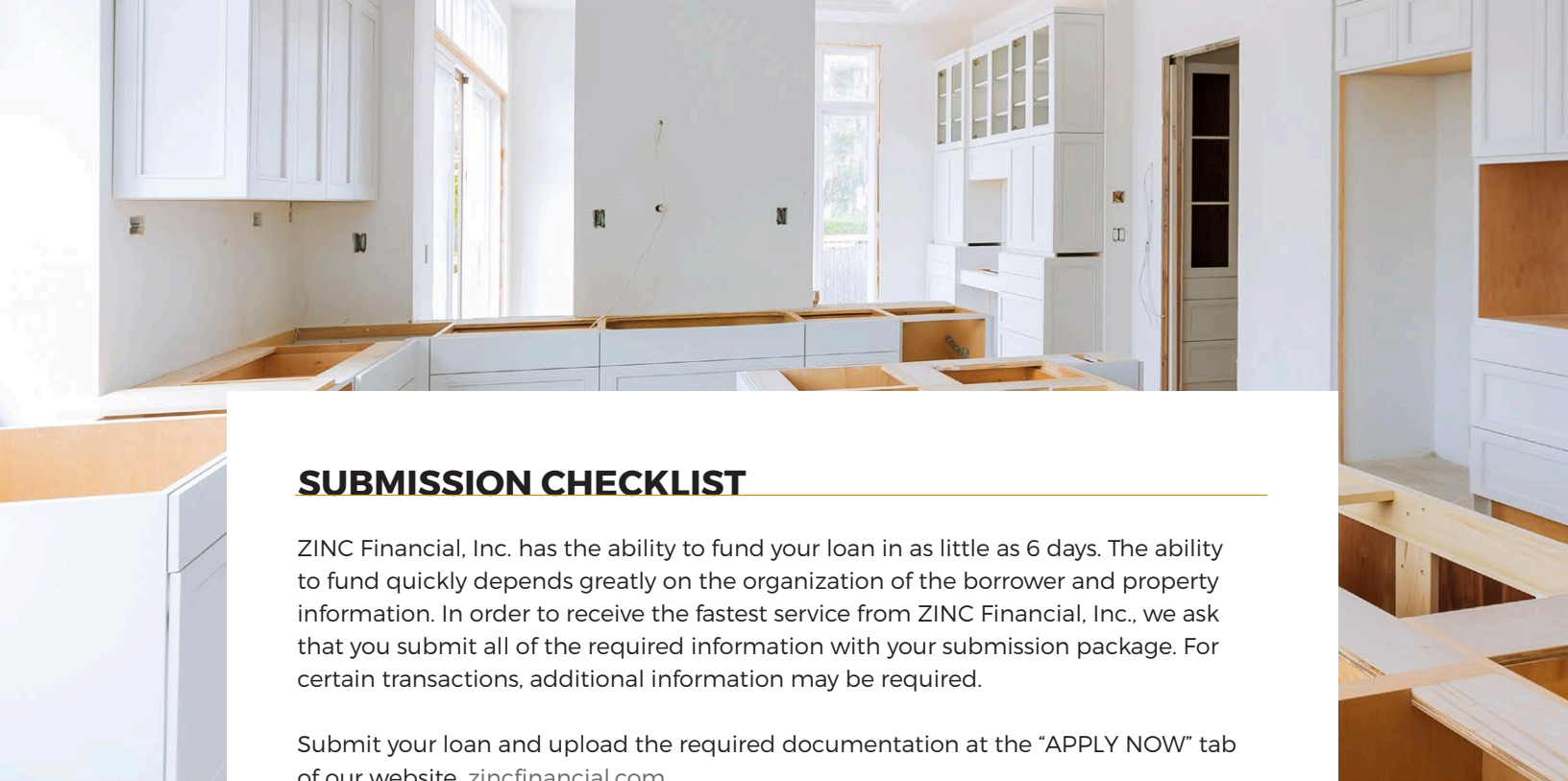




## UNDERSTANDING OUR PROCESS

ZINC Financial, Inc., has worked hard to create a process that is both efficient and diligent to satisfy the needs of our company and our borrowers. The following is a general description of our underwriting and funding process. Understanding this process will help us set the right expectations for you.





## SUBMISSION CHECKLIST

ZINC Financial, Inc. has the ability to fund your loan in as little as 6 days. The ability to fund quickly depends greatly on the organization of the borrower and property information. In order to receive the fastest service from ZINC Financial, Inc., we ask that you submit all of the required information with your submission package. For certain transactions, additional information may be required.

Submit your loan and upload the required documentation at the “APPLY NOW” tab of our website, [zincfinancial.com](http://zincfinancial.com).

### Submission

A complete submission at the “APPLY NOW” tab of our website, [zincfinancial.com](http://zincfinancial.com).

### Application

A ZINC Commercial application is required for all loans.

### Contract

Purchase contract of the subject property.

### Bank Statement

1 month bank statement.

### Pictures

Ten color pictures - inside, outside, and street view.

### L.O.E.

Letter Of Experience. Included in this application.

# APPLICATION

## Borrower Information

Company Name	<input type="text"/>	T.I.N.	<input type="text"/>
Personal Name	<input type="text"/>	Social Security	<input type="text"/>
Loan Vesting	<input type="checkbox"/> Personal Name <input type="checkbox"/> Company Name	Marital Status	
Address	<input type="text"/>	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	
City, State, Zip	<input type="text"/>		
Own / Rent	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Date of Birth	<input type="text"/>
Home Phone	<input type="text"/>	Work Phone	<input type="text"/>
Fax	<input type="text"/>	Cell Phone	<input type="text"/>
Email	<input type="text"/>	Other	<input type="text"/>

## Co Borrower Information

Company Name	<input type="text"/>	T.I.N.	<input type="text"/>
Personal Name	<input type="text"/>	Social Security	<input type="text"/>
Loan Vesting	<input type="checkbox"/> Personal Name <input type="checkbox"/> Company Name	Marital Status	
Address	<input type="text"/>	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	
City, State, Zip	<input type="text"/>		
Own / Rent	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Date of Birth	<input type="text"/>
Home Phone	<input type="text"/>	Work Phone	<input type="text"/>
Fax	<input type="text"/>	Cell Phone	<input type="text"/>
Email	<input type="text"/>	Other	<input type="text"/>

## Borrower Employment Information

Employer	<input type="text"/>	Years on Job	<input type="text"/>
Address	<input type="text"/>	Years in this work	<input type="text"/>
City, ST Zip	<input type="text"/>	Monthly Income	<input type="text"/>
Self Employed	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Position	<input type="text"/>		
Employer Phone	<input type="text"/>		

# APPLICATION

## Personal Financial Information

Assets	Value		
Cash in Bank	\$	IRS, 401K, retirement Accts	\$
Stocks Bonds	\$	Personal Residence	\$
Other Real Estate Owned	\$	Exit Strategy	<input type="checkbox"/> Sell <input type="checkbox"/> Ref.
How many flips have you successfully exited in the last 18 months? <input type="text"/>			

Gross Income	Borrower	Co Borrower	Total
Employment	<input type="text"/>	<input type="text"/>	<input type="text"/>

## If YES, please provide detailed written explanation

Have you or an entity in which you had an ownership interest or officer position ever declared bankruptcy?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Have you ever had a foreclosure proceeding initiated against you?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Are there any judgments, pending or threatened legal actions against you?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Have you ever been charged with any criminal offense, either a misdemeanor or felony?	<input type="checkbox"/> No <input type="checkbox"/> Yes

## Property and Loan Details

Property Address	<input type="text"/>	City	<input type="text"/>
State	<input type="text"/>	ZIP	<input type="text"/>
Is the subject already in escrow?	<input type="checkbox"/> No <input type="checkbox"/> Yes	Property Type	<input type="checkbox"/> SFR <input type="checkbox"/> Multi <input type="checkbox"/> Other
Purchase Price	\$ <input type="text"/>	Purchase Date	<input type="text"/>
Rehab Budget	\$ <input type="text"/>	Estimated ARV	<input type="text"/>
Are you requesting Rehab financing?	<input type="checkbox"/> No <input type="checkbox"/> Yes		
Requested Loan Amount	\$ <input type="text"/>	Investor Down	\$ <input type="text"/>

## List four (4) A.R.V. (after repaired Value) Comps

Address	Sale Price	Date Sold	Distance from Subject
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

# APPLICATION

## Rehab Estimate of Improvements

Property Address

Date

### Hard Costs-Control Fund Allowable

Fence & Gate	\$ <input type="text"/>
Finish Carpentry & Labor	\$ <input type="text"/>
Interior Millwork & Trim	\$ <input type="text"/>
Cabinets	\$ <input type="text"/>
Doors-Front	\$ <input type="text"/>
Doors-Sliders	\$ <input type="text"/>
Doors-Interior	\$ <input type="text"/>
Doors-Exterior	\$ <input type="text"/>
Windows	\$ <input type="text"/>
Finish Hardware	\$ <input type="text"/>
Garage Doors & Openers	\$ <input type="text"/>
Mirrors	\$ <input type="text"/>
Drywall	\$ <input type="text"/>
Counter Tops-Tile	\$ <input type="text"/>
Counter Tops-Formica	\$ <input type="text"/>
Counter Tops-Granite	\$ <input type="text"/>
Floor-Linoleum	\$ <input type="text"/>
Floor-Carpet	\$ <input type="text"/>
Floor-Tile	\$ <input type="text"/>
Floor-Wood	\$ <input type="text"/>
Paint-Exterior	\$ <input type="text"/>
Paint-Interior	\$ <input type="text"/>
Tub & Shower Enclosures	\$ <input type="text"/>
Bathroom Accessories	\$ <input type="text"/>
Kitchen Appliances	\$ <input type="text"/>
Heating & Air Conditioning	\$ <input type="text"/>
Plumbing-Rough	\$ <input type="text"/>
Plumbing-Finish	\$ <input type="text"/>
Plumbing-Fixtures	\$ <input type="text"/>
Electric-Rough	\$ <input type="text"/>
Electric-Finish	\$ <input type="text"/>

Lighting Fixtures	\$ <input type="text"/>
Landscape-Front	\$ <input type="text"/>
Landscape-Back	\$ <input type="text"/>
Roofing	\$ <input type="text"/>
Stucco & Siding	\$ <input type="text"/>
Insulation	\$ <input type="text"/>
Framing	\$ <input type="text"/>
Concrete-Patio & Walkways	\$ <input type="text"/>
Concrete-Foundation	\$ <input type="text"/>
Pool Rehab	\$ <input type="text"/>
Misc. (must specify)	\$ <input type="text"/>
<b>Subtotal</b>	\$ <input type="text"/>

### Soft Costs-Control Fund Not Allowable

Permits & Fees	\$ <input type="text"/>
Insurance & Bonds	\$ <input type="text"/>
Temporary Utilities	\$ <input type="text"/>
Site Work	\$ <input type="text"/>
Demolition	\$ <input type="text"/>
Clearing & Hauling	\$ <input type="text"/>
Clean Up	\$ <input type="text"/>
Misc. (must specify)	\$ <input type="text"/>
<b>Subtotal</b>	\$ <input type="text"/>

**GRAND TOTAL** \$



## Borrower Signature Authorization to Release Information

Borrower	
Lender	ZINC Financial, 1525 E. Shaw, Fresno, CA 93710
Date	

I hereby authorize the lender to verify my past and present employment and earnings records, bank accounts, stock holdings, and any other asset balances that are need to process my mortgage loan application. I further authorize the lender 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 the form will also service as the authorization.

ZINC Financial, 1525 E. Shaw, Fresno, CA 93710

If your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact Todd Pigott, President, ZINC Financial, 1525 E. Shaw Avenue, Fresno, CA 93710 or by phone at 559.326.2509 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiveing your request for the statement.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding agreement); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Signature	Date	
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Signature	Date	
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## Acknowledgment, Representation and Warranties

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to the ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned.

**You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein and to determine my/our credit worthiness, including, but not limited to, credit bureau reports, public records checks, and any other background check deemed necessary. You are authorized to answer questions about our credit experience with me/us.**

Furthermore, 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 residential 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 herein 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 or reverify 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.

I warrant and represent that the subject property for which I/we am/are applying for this loan is not my/our primary residence and that I/we do not intend to occupy this property as my/our primary residence. If you occupy this property as your primary residence or intend to occupy this property as your primary residence, DO NOT sign this form.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## Certification of Business Purpose of Loan

I certify that I/we am/are applying for a loan for business purposes only.

Borrower certifies and represents that:

Borrower understands that lender is in the business of making loans for commercial business purposes only, specifically purchasing, rehabbing and reselling distressed real estate properties, and that lender does not make consumer loans intended for the purpose of personal use. In the business of means that Borrower works at least 25 hours per week, buying and selling, rehabbing, constructing, financing, or otherwise disposing of real estate for the purposes of trying to earn a profit. Borrower represents and warrants to Lender the preceding and understands Lender would not make a loan to Borrower if these statements proved incorrect.

This loan is a commercial loan for business purposes only.

Borrower does not occupy subject property as their primary residence and does not intend to occupy the subject property as their primary residence.

Borrower is not acquiring the subject property as a second home.

Borrower understands and represents they are knowledgeable and comprehend the difference between a consumer loan for personal purposes and a commercial loan for business purposes. As such borrower understand the significance and importance of such a distinction, and has the ability and comprehension to identify the purpose of this loan.

Borrower represents that this loan is not a consumer loan and therefore is not subject to any laws that borrower may or may not be entitled too under any state or federal laws.

Borrower waives their right and any defenses they may have or would have had under any state or federal laws that are based on consumer loan transactions.

No part of the loan proceeds will be used for any non-business (i.e. consumer) purpose.

DO NOT sign this form if any part of the proceeds of this loan is used for any purpose other than a commercial business purpose.

The lender, broker, assignees and successors of the Originator rely upon this certificate.  
I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Dear Prospective Investor,

You are currently applying for a mortgage for investment purposes. In order to facilitate a timely response to your request, the lender requires a handwritten original LOE and UOF. This letter must be composed by the borrower directly, in the borrowers own handwriting and signed and dated. Your letter should be kept to one page and must contain the following information.

1. What is the purpose of your request for this business purpose loan?
2. How many investor rehab projects have you been on title for in the last 12 months?
3. What has been your average profit?
4. Do you have a rehab quote for the work to be performed? How much is it?
5. Have you ever lost money on an investment rehab project? If so, explain.
6. How long will it take you to perform the rehab work?
7. What is the name of the company/contractor you intend to use? Have you used this company before?
8. What has been your worst investor rehab experience and why?
9. What is your exit strategy for this loan and how long will it take?
10. What are your plans if you cannot sell the property?
11. Please state in your own words that you do not intend to occupy this property as your primary residence, and that you understand this is a commercial loan for business purposes.

Please hand write this at the bottom of your LOE, prior to signing and dating your LOE.

"I realize the lender, broker and assignees rely on this information. I declare under penalty of perjury under the laws of the state of California the foregoing is true and correct."

## PROJECT INFORMATION

### Project Information & Scope of Work

Project Manager	<input type="text"/>		
General Contractor	<input type="text"/>		
Loan Number	<input type="text"/>	License Number	<input type="text"/>
Property Address	<input type="text"/>	City	<input type="text"/>
State	<input type="text"/>	ZIP	<input type="text"/>

### Scope of Work Information

Narrative Description	<input type="text"/>
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### Additional Details

Estimated Time (Weeks)	<input type="text"/>
Time for Permit (Days)	<input type="text"/>
Occupied Status	<input type="checkbox"/> No <input type="checkbox"/> Yes
Permit Required	<input type="checkbox"/> No <input type="checkbox"/> Yes
Sq. Footage Increase	<input type="checkbox"/> No <input type="checkbox"/> Yes
Structural Work	<input type="checkbox"/> No <input type="checkbox"/> Yes
Foundation Work	<input type="checkbox"/> No <input type="checkbox"/> Yes

### Structure

### Current

### Rehabbed

Sq. Footage	<input type="text"/>	<input type="text"/>
Property Type	<input type="text"/>	<input type="text"/>
Bedrooms	<input type="text"/>	<input type="text"/>
Bathrooms	<input type="text"/>	<input type="text"/>

Construction >35% of Purchase ☐ No ☐ Yes

Quality of Finishes ☐ Low-Range ☐ Mid-Range ☐ High-Range