



“ESTABLISHED 1989”

2420 Enterprise Road * Suite 105 * Clearwater, FL 33763 * 727-791-8800
FloridaMortgageCorp.com

You are applying for a “short-term” Commercial loan. The typical loan process “TIME” is approx. 45 days or more from RECEIPT of application, borrower bank statements, “completed appraisal” and other supporting documentation.

This program requires a minimum “700” middle credit score. On a case-by-case basis, we will consider a “680” middle credit score.

Not yet found a home? No Problem. Submit a completed mortgage application and receive a “letter of approval” and go shopping to buy a home. It’s a loan waiting for you!

Income and employment is “stated”, but not verified. Liquid assets (*bank deposits*) are verified.

Please visit: http://www.floridamortgagecorp.com/investment_home.htm for detailed information. It should answer most of your questions. If you have any questions, please do not hesitate to [contact us](#). We look forward to working with you, and making the loan process a smooth and pleasant experience.

- **\$65.00 Application Fee** – (Check, money order, cash, or [PayPal](#) required with completed loan application)
- Driver’s License – Each Applicant (*large legible copy*)
- Buying Home – “Signed” sales agreement/contract (*all pages*) - If available
- Credit Authorization Release (*Pull a credit report*)



“Florida’s Premier Lender Since 1989”

AUTHORIZATION TO OBTAIN CREDIT INFORMATION

I hereby grant permission for Florida Mortgage Corporation, and/or their assigns to obtain all information deemed necessary to process my mortgage loan application. This information includes, but is not limited to, my past and present employment status, my deposit accounts, my past and present consumer credit record, my mortgage record and/or my rental record.

REVERIFICATION AUTHORIZATION TO OBTAIN CREDIT INFORMATION

Florida Mortgage Corporation, their successors and/or assigns, as their interest may appear, may reverify the information or documents used in processing this loan. I hereby authorize release of information to the lender or its designee, by my employer, bank, accountant, mortgage lender, landlord, creditors and other sources to verify the accuracy of documents and credit information the lender uses in deciding whether to approve my mortgage loan application.

I also grant permission to use photographic copies of this form containing my signature to obtain any information/documentation authorized hereby.

X _____ / / _____
Signature of Applicant Birth Date Social Security Number

X _____ / / _____
Signature of Co-Applicant Birth Date Social Security Number

X _____
Date

Privacy Act Notice: The information to be obtained will be used by the lender and any federal agency insuring, guaranteeing or purchasing the mortgage to determine whether you qualify as a prospective borrower under the lender's and agency's underwriting standards. The information will not be disclosed outside the lender and the federal agency without your consent except to the person or company verifying the information including, but not limited to your employer, bank, lender and any other credit reference as needed to verify other credit information, but if you do not, your mortgage application may be delayed or rejected. The information we will obtain is authorized by Title 38, U.S.C., Chapter 37 (if VA); and 12 U.S.C., Section 1701 et seq. (if HUD/FHA).

USA Patriot Act: The Patriot Act requires that we obtain the full "Date Of Birth" (month, date and year) for all loan applicants. A copy of a valid driver's license is required for verification.

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Fax: 727-791-8814**

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. 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 (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description				
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)		Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value		Name and address of Company		\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets					
Real estate owned (enter market value from schedule of real estate owned)					
Vested interest in retirement fund					
Net worth of business(es) owned (attach financial statement)		Acct. no.			
Automobiles owned (make and year)		Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
Other Assets (itemize)		Job-Related Expense (child care, union dues, etc.)		\$	
		Total Monthly Payments		\$	
Total Assets a.		Net Worth (a minus b) ▶		\$	Total Liabilities b.
					\$

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
	V	\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

VII. DETAILS OF TRANSACTION

a. Purchase price	\$						
b. Alterations, improvements, repairs						<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)						<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)						<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items						<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs						<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee							
h. Discount (if Borrower will pay)							
i. Total costs (add items a through h)							

VII. DETAILS OF TRANSACTION

J.	Subordinate financing				
k.	Borrower's closing costs paid by Seller		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l.	Other Credits (explain)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n.	PMI, MIP, Funding Fee financed		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o.	Loan amount (add m & n)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p.	Cash from/to Borrower (subtract j, k, l & o from i)		_____	_____	_____

IX. ACKNOWLEDGEMENT AND AGREEMENT

I/We have applied for a COMMERCIAL loan. 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 commercial 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.

Acknowledge. 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer FLORIDA MORTGAGE CORPORATION 2420 ENTERPRISE ROAD SUITE 105 CLEARWATER, FLORIDA 33763 USA <i>www.FloridaMortgageCorp.com</i>
	Interviewer's Signature _____ Date _____	
	Interviewer's Phone Number (incl. area code) 727-791-8800	