



## **INVESTOR FINANCING OPTIONS**

### **12-MONTH “FIX & FLIP” PROGRAM DETAILS**

This program is designed for investors who would like to repair the property to resell or rent and need interim financing in order to either sell the property or refinance with traditional rental financing.

- Fixed Rate Seller Financing (12 month fixed with balloon)
- 6 month extension available if approved by lender.
- Borrower must provide proof and source of rehab funds.
- Borrower must provide outline of intended rehab and estimate of cost.
- 1.0% Origination and \$250 Documentation Fee
- 10% Down Payment Required

### **CURRENT RATES (EFFECTIVE January 1<sup>st</sup>, 2018)**

**5-10% Down Payment – 11.50% 1 year fixed interest only**

### **3-YEAR FIXED – RENTAL PROGRAM**

This program is designed for investors who would like to repair the property to resell or rent and need interim financing in order to either sell the property or refinance with traditional rental financing.

- Fixed Rate Seller Financing (3-year balloon)
- Amortization based on DSCR (1.15 minimum – 1.30 maximum)
- Borrower must provide proof and source of rehab funds.
- Borrower must provide outline of intended rehab and estimate of cost.
- 1.0% Origination and \$250 Documentation Fee
- 10% Minimum Down Payment Required

### **CURRENT RATES (EFFECTIVE January 1<sup>st</sup>, 2018)**

**10% Down Payment – 10.00% 3 year fixed**

**20% Down Payment – 9.25% 3 year fixed**

**30% Down Payment – 8.50% 3 year fixed**

Licensing Information: Guardian Property Services, LLC (NMLS#1974)

**LOAN APPLICATION**  
(Investment Property Program)

Guardian Property Services, LLC (NMLS#1974)

1423 Grandview Ave, Papillion NE 68046

Ph: 402-502-1000

Purchase Property Address \_\_\_\_\_

Borrower/Guarantor \_\_\_\_\_ Birth Date: \_\_\_/\_\_\_/\_\_\_ SS# \_\_\_-\_\_\_-\_\_\_

Present Phone Number \_\_\_\_\_

Present Address \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code \_\_\_\_\_

How long at present address? years \_\_\_\_\_ months \_\_\_\_\_

Do you own this property? \_\_\_\_\_ Yes \_\_\_\_\_ No

Approximate Value/Appraisal of Property: \$ \_\_\_\_\_

Approximate Amount owed on Property: \$ \_\_\_\_\_

Marital Status: \_\_\_ Married \_\_\_ Unmarried (single, divorced, widowed)

Have you ever: Filed for bankruptcy? \_\_\_ yes \_\_\_ no

Had any outstanding judgments? \_\_\_ yes \_\_\_ no

Are you: A party to a lawsuit? \_\_\_ yes \_\_\_ no

Obligated to pay alimony, child support or separate maintenance? \_\_\_ yes \_\_\_ no

**EMPLOYMENT:**

Your Status: \_\_\_ Employed Full-Time \_\_\_ Employed Part-Time \_\_\_ Self Employed  
\_\_\_ Student \_\_\_ Retired \_\_\_ Unemployed

Current Employer \_\_\_\_\_

Address \_\_\_\_\_

Date Employed \_\_\_\_\_ Position \_\_\_\_\_

Supervisor \_\_\_\_\_ Phone \_\_\_\_\_

Salary \$ \_\_\_\_\_ per \_\_\_\_\_

If employed by above less than 6 months please provide previous employer:

Previous Employer \_\_\_\_\_

Address \_\_\_\_\_

Date Employed \_\_\_\_\_ Position \_\_\_\_\_

Supervisor \_\_\_\_\_ Phone \_\_\_\_\_

Salary \$ \_\_\_\_\_ per \_\_\_\_\_

**OTHER INCOME:**

If either applicant(s) have additional verifiable income, which he or she wishes the Landlord to consider in processing this application, please complete the following. All income should be figured monthly:

ADC \$ \_\_\_\_\_ Food Stamps \$ \_\_\_\_\_ SSI \$ \_\_\_\_\_ SS \$ \_\_\_\_\_

Pensions or Retirement \$ \_\_\_\_\_ V.A. Disability \$ \_\_\_\_\_ Other \$ \_\_\_\_\_

**ADDITIONAL INFORMATION:**

- Provide remodel plan and budget outline for intended project outlining work to be performed.
- Provide expected monthly rent and rental budget illustrating cashflow. (for rental loans only)

I hereby state and represent that the information in this application is complete and accurate. I authorize you to verify the above information through a consumer-reporting agency, **TransUnion Credit Retriever**. The function of this agency is to track and maintain records, such as your personal credit history.

Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_