

STANDARD PROGRAM

Bridge Loans

 **Loan Checklist****Borrower**

- Fully Executed PSA with all Addendums (if purchase transaction)
- 3 months Full & Complete Bank Statements
- List of Past Fix & Flip Projects
- Voided Check
- Personal Identification

Insurance & Escrow

- Agent name and contact information for:
 - ♦ Hazard Insurance
 - ♦ Flood Insurance (if in flood zone)
 - ♦ Title Insurance
 - ♦ Escrow/Closing Insurance

Background

- Background Checks are Required for both the Borrower and the Guarantor
- Minimum FICO score of 550

Entity (if applicable)

- Articles of Organization or Formation
- Operating Agreement or Bylaws
- Articles of Incorporation

Guarantor

- Guarantor:
 - ♦ Must be an individual person, not an entity
 - ♦ Must be a member, partner, manager or a 49% stakeholder of the entity
- The guarantor must provide:
 - ♦ Personal Identification
 - ♦ Spousal Consent (if married or separated in a community property state)

Eligible Borrowers

Individuals (Citizens & Residents), Corporations, General Partnerships, Limited Partnerships, Limited Liability Companies (LLC's), Revocable Trusts, Land Trusts

Ineligible Borrowers

Non-Permanent Resident Aliens, Irrevocable Trusts

Contact

 **Call Us**
1-800-215-9222

Let us customize financing for your property.

 **Apply**
lendinghome.com

Enter your information online and get a term sheet in a few minutes.