

# PeachStone Capital, Inc.

*Atlanta's Hard Money Lender  
When timing is everything, we close!*

## Hard Money Loan Pre-Approval Checklist

**Please complete ALL requested information. Incomplete applications will NOT be reviewed!**

- \_\_\_\_\_ Personal bank/financial statements showing income/assets for the current month plus past three months (**account holder's name must be visible; include all pages**)
- \_\_\_\_\_ Current paystub (if applicable)
- \_\_\_\_\_ Valid driver's license issued by the applicant's state of residence
- \_\_\_\_\_ Copy of social security card
- \_\_\_\_\_ Schedule of real estate owned including personal and investment property, include current mortgage balance, monthly mortgage payment, rental income, name title held in, etc.
- \_\_\_\_\_ Please submit your completed hard money loan application to  
**PeachStone Capital, Inc.**  
**Wade Munday**  
**phone: 404.421.5578**  
**fax: 404.806.6133**  
**wade@AtlantaHardMoneyLoans.com**  
**[www.AtlantaHardMoneyLoans.com](http://www.AtlantaHardMoneyLoans.com)**

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## Applicant Information

(each borrower must complete a separate application)

### Personal Information

Full Legal Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

How did you hear about us? \_\_\_\_\_

Mobile Phone#: \_\_\_\_\_

Home Phone #: \_\_\_\_\_

Work Phone #: \_\_\_\_\_

Fax#: \_\_\_\_\_

Email Address: \_\_\_\_\_

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

How Long (yr): \_\_\_\_\_ Rent \_\_\_\_\_ Own \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Previous Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

How Long (yr): \_\_\_\_\_ Rent \_\_\_\_\_ Own \_\_\_\_\_

Current Employer: \_\_\_\_\_ How Long (yr): \_\_\_\_\_

Position: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Supervisor: \_\_\_\_\_ Phone#: \_\_\_\_\_

Current Salary: \_\_\_\_\_

Previous Employer: \_\_\_\_\_ How Long (yr): \_\_\_\_\_

Position: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Supervisor: \_\_\_\_\_ Phone#: \_\_\_\_\_

Salary: \_\_\_\_\_

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## Financial Information

Total monthly income \_\_\_\_\_  
Total monthly debts \_\_\_\_\_  
Debt to income ratio \_\_\_\_\_  
Available Funds      Checking \_\_\_\_\_  
                                 Savings \_\_\_\_\_  
                                 Lines of credit \_\_\_\_\_

What are your 3 credit scores? \_\_\_\_\_

**(if you answer "yes" to any question, PLEASE provide a detailed explanation)**

Have you been past due on any financial obligation in the last 24 months? \_\_\_Yes \_\_\_No

Been a part to bankruptcy or other insolvency? \_\_\_Yes \_\_\_No

Had any IRS or property tax liens or judgments? \_\_\_Yes \_\_\_No

Had any mechanics' liens? \_\_\_Yes \_\_\_No

Foreclosure or deed in lieu of foreclosure? \_\_\_Yes \_\_\_No

Judgments or garnishments? \_\_\_Yes \_\_\_No

Other legal proceedings against you? \_\_\_Yes \_\_\_No

Have you ever been convicted of a felony or other serious crime? \_\_\_Yes \_\_\_No

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Rehab Experience

How long have you been rehabbing homes? \_\_\_\_\_

Number of properties rehabbed in past 12 months? \_\_\_\_\_

**(PLEASE provide addresses of properties with documentation of ownership)**

Total number of rehabs? \_\_\_\_\_

How did you finance these properties? \_\_\_\_\_  
\_\_\_\_\_

Please describe your rehab experience: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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<b>Schedule of Real Estate Owned</b>									
Property Address (enter P for primary, R for rental, V for vacant)		Property Type (SFH, condo, commercial, etc.)	Present Market Value	Amount of Mortgages and Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	Comments
	P								

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## Borrower's Certification and Authorization to Release Information

### Certification

The undersigned certifies the following:

1. I have applied for a commercial hard money rehab loan from PeachStone Capital, Inc. In applying for the hard money loan, I completed a loan application containing various information on the purposes of the loan, the amount and source of down payment, employment and income information, and all assets and liabilities. I certify that all of the information in this application and attached documentation is true and complete. I made no misrepresentations in the application or in other documents, nor did I omit any pertinent information.
2. I understand and agree that the PeachStone Capital, Inc. has the right to the full loan review process. This may include verifying the information provided on this application with employers, financial institutions, credit reporting companies, and others, as required.
3. Borrower confirms that this hard money rehab loan is for business purposes only and does not involve borrower's primary residence. The loan is not for consumer purposes but for investment purposes only. Borrower has made the decision to obtain this manner of financing after investigating all options to borrower's full satisfaction. Borrower hereby acknowledges the existence of a risk of loss and assumes the risk thereof.

### Authorization to Release Information

To whom it may concern:

1. I have applied for a commercial hard money loan from PeachStone Capital, Inc. As part of the loan application process, PeachStone Capital, Inc. may verify information contained in my loan application and in other documents required in connection with this loan, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to the PeachStone Capital, Inc. any and all information and documentation that they may request. Such information includes, but is not limited to employment and income verification, bank deposits, money market and similar accounts, mortgages, liabilities, credit history, and copies of tax returns.
3. A copy of this authorization shall be accepted the same as an original.

\_\_\_\_\_  
Borrower's Printed Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

4780 Ashford Dunwoody Road | Suite 513 | Atlanta, Georgia 30338  
phone: 404.421.5578 | fax: 404.806.6133 | email: wade@AtlantaHardMoneyLoans.com