

UNIFORM REAL ESTATE INVESTOR APPLICATION



GUARANTOR INFORMATION

GUARANTOR			GUARANTOR SPOUSE		
Guarantor's Name	Married:	<input type="radio"/> Yes <input type="radio"/> No	Spouse's Name	Spouse is Co-Guarantor:	<input type="radio"/> Yes <input type="radio"/> No
<input type="text"/>			(If not spouse, fill out separate application) <input type="text"/>		
Social Security Number	Mobile Phone	DOB (MM/DD/YYYY)	Social Security Number	Mobile Phone	DOB (MM/DD/YYYY)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
E-Mail Address			E-Mail Address		
<input type="text"/>			<input type="text"/>		
Home Address (Street, City, State, Zip)		<input type="radio"/> Own <input type="radio"/> Rent	No. Years	Home Address (Street, City, State, Zip)	
<input type="text"/>			<input type="text"/>	<input type="text"/>	
Previous Address (If less than 2 years at current address)		No. Years	Previous Address (If less than 2 years at current address)		No. Years
<input type="text"/>		<input type="text"/>	<input type="text"/>		<input type="text"/>

EMPLOYMENT INFORMATION

Name and Address of Employer (Street, City, State, Zip)	<input type="radio"/> Self Employed	Name and Address of Employer (Street, City, State, Zip)	<input type="radio"/> Self Employed
<input type="text"/>		<input type="text"/>	
Yrs. on this Job	Yrs. in Profession	Yrs. on this Job	Yrs. in Profession
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Position/Title	Business Phone	Position/Title	Business Phone
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

ANNUAL INCOME AND EXPENSE INFORMATION

Gross Monthly Income	Guarantor	Co-Guarantor (Spouse)	Total	Combined Monthly Housing Expenses Total	
W-2: Salary	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	Rent	\$ <input type="text"/>
W-2: Bonus	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	First and Second Mortgage	\$ <input type="text"/>
Net Rental Income	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	Home Owners Insurance	\$ <input type="text"/>
Net Self Employed Income	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	Taxes	\$ <input type="text"/>
Other	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	Other	\$ <input type="text"/>
Total	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	Total	\$ <input type="text"/>

Notes on Income or Expenses:

REAL ESTATE BUSINESS INFORMATION (BORROWING ENTITY)

Business Name (hereinafter "Applicant" or "Borrower")	Date Established	Owner Name	Contact Number	% Owned
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Business Address	No. Years	Owner Name	Contact Number	% Owned
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

How do you typically fund the equity in your deals?	Owner Name	Contact Number	% Owned
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

*SEE ADDENDUM 1 FOR SCHEDULE OF REO

EXPERIENCE DETAILS

What year did you begin investing in real estate?

What geographies have you invested in?

What level of real estate investor would you consider yourself?
(Novice, Experienced, Expert)

OF PROPERTIES COMPLETED

LAST 2 YEARS

Fix and Flip (1-4 Units)	#	<input type="text"/>
Fix and Flip (5+ Units)	#	<input type="text"/>
Ground-Up Construction (1-4 Units)	#	<input type="text"/>
Ground-Up Construction (5+ Units)	#	<input type="text"/>

LIFETIME

Fix and Flip (1-4 Units)	#	<input type="text"/>
Fix and Flip (5+ Units)	#	<input type="text"/>
Ground-Up Construction (1-4 Units)	#	<input type="text"/>
Ground-Up Construction (5+ Units)	#	<input type="text"/>

REAL ESTATE INVESTING TEAM (OPTIONAL)

Strategic Partner(s)	Company	Contact Person	Cell Phone	Email	Level of Satisfaction (10=Best, 1=Worst)
General Contractor(s)	<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"/>
Realtor(s)	<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"/>
Mortgage Broker(s)	<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"/>
Community Banker(s)	<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"/>
Property Management / Security Companies	<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"/>
Material Supplier(s)	<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"/>
Accountant(s)	<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"/>
Lawyer(s)	<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"/>
City Official(s)	<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"/>
Architects / Staging Companies / Designers	<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"/>
Other	<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"/>

DECLARATIONS

	Guarantor		Spouse
1. Are there any outstanding judgments against you?	<input type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input type="radio"/> No
2. Have you declared bankruptcy in the past 5 years?	<input type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input type="radio"/> No
3. Have you had a foreclosure in the past 5 years?	<input type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input type="radio"/> No
4. Are you, or have you ever been, involved in any lawsuits or legal actions?	<input type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input type="radio"/> No
5. Have you ever been convicted of a crime?	<input type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input type="radio"/> No
6. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input type="radio"/> No
7. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input type="radio"/> No
8. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input type="radio"/> No
9. Do you have an outstanding tax lien against you personally or any business in which you are associated with?	<input type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input type="radio"/> No
10. Are you a US citizen?	<input type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input type="radio"/> No
11. Are you a permanent resident alien?	<input type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input type="radio"/> No

Check here to acknowledge that you are a real estate investor and that all properties which the applicant Borrower is financing through Lender, now or in the future, are for business purposes only and that neither you, your spouse or any principal of the applicant Borrower will occupy any real estate financed through Lender as a primary residence.

In connection with RF Renovo Management Company, LLC and its affiliates' (collectively "Lender's") preliminary evaluation, the undersigned authorizes Lender to make all inquiries deemed necessary to verify the accuracy of the statements herein, including obtaining consumer credit reports and/or criminal background checks from a registered credit reporting agency. The undersigned also acknowledges and authorizes Lender to obtain credit reports for the purpose of a portfolio review, audit, or for any other legal purpose of Lender's, at any time during the term of any pending, active, and/or unpaid loan(s) guaranteed by the undersigned, in Lender's sole and absolute discretion. The undersigned also acknowledges and authorizes Lender to accept a verbal authorization to process payment of a sum of money demonstrating earnest intent to proceed with a loan transaction (a "Good Faith Deposit"). By executing this application, the undersigned also agrees to be bound by and perform all obligations described in the disclosures and authorization for consumer reports, background checks, and background investigations which also can be found at: <https://www.renovofinancial.com/background-check-disclosures>.

RF Mortgage Services Corporation is licensed under the California Department of Real Estate #02147408 and Arizona Mortgage Banker License BK-1025412. Origination fees and other fees may apply. This is not a commitment to extend credit in any form and remains subject to due diligence, credit approval, and documentation. No oral communications between the parties shall be deemed to supersede this letter or indicate any commitment to extend credit in any form. There shall be no obligation on the part of Lender to extend credit in any form until such times as final and definitive documents satisfactory to Lender in its sole discretion have been executed by all parties to such documents.

Guarantor

Co-Guarantor (Spouse)

Date:

Date:

ACKNOWLEDGEMENT AND AUTHORIZATION FOR BACKGROUND CHECK

I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" by RF Renovo Management Company, LLC and its affiliates (collectively "Lender") at any time after receipt of this authorization and throughout the term of any contractual relationship with Lender, if applicable. I understand that such consumer reports may include information about my character, general reputation, personal characteristics, and/or mode of living. Furthermore, these reports may contain information regarding my credit history, criminal history, social security verification, motor vehicle records ("driving records"), verification of my education or employment history (including income), or other background checks.

To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by Verified First. Verified First can be contacted by Phone: 844-709-2708 / 844-709-2708, Fax: 208-848-3204, Mail: 1550 S Tech Lane, Suite 110, Meridian, ID 83642, or Online: <https://www.verifiedfirst.com> and/or via Lender. I agree that a facsimile ("fax"), electronic or photographic copy of this document (this "Disclosure and Authorization") shall be as valid as the original.

I understand that by signing my name below:

- I am authorizing Verified First to conduct the background check(s) described above
- I am authorizing Lender to obtain information about me from a third-party consumer reporting agency purposes of evaluation as a guarantor on applicant Borrower's application for business credit
- I am consenting to use electronic means to sign this form and have read and understand the above disclosure
- I acknowledge I may request a hard copy of this Disclosure and Authorization form after agreeing to the background check electronically by calling Verified First at Phone: 844-709-2708 / 844-709-2708, Fax: 208-848-3204

Signature (Guarantor)

Print Name (Guarantor)

Date

Signature (Spouse)

Print Name (Spouse)

Date

EQUAL CREDIT OPPORTUNITY ACT 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 contract); 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 the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580.

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for reporting. In the event adverse action is taken on the application for credit, the applicant Borrower has a right to a statement of specific reasons for such adverse action within 30 days of request, if the request is made within 60 days of notification of the adverse action. A written explanation can be obtained from RF Renovo Management Company, LLC by submitting a request in writing to 222 W Adams St. # 3150 Chicago, IL 60606.

Lender may order an appraisal to determine the property's value and charge you for this appraisal. Lender will promptly provide applicant Borrower a copy of any appraisal, even if the loan does not close. Applicant Borrower agrees to waive any timing requirements and agrees to receive any copy at or before consummation or account opening, except where otherwise prohibited by law.

You can pay for an additional appraisal for your own use at your own cost.

ACKNOWLEDGEMENT

By signing below, you acknowledge reading and understanding the information above.
Keep a copy of this Notice for your records.

Signature of Guarantor on behalf of applicant Borrower

Print Name

Date

INITIAL CALIFORNIA PRIVACY NOTICE

RF Renovo Management Company, LLC along with and on behalf of its subsidiary and affiliated companies (collectively “Renovo”) is providing this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and other applicable privacy laws. This notice applies to all residents of the state of California.

The terms and information of the full initial notice required by applicable California law along with Renovo’s general policy governing its collection and use of personal information is available on our website at the following link: renovofinancial.com/privacy-policy.

QUESTIONNAIRE

Applicants and Guarantors are not required to provide this information but are encouraged to do so. We collect this information to help ensure that all small business applicants are treated fairly, and that communities' small business credit needs are being fulfilled.

Employees and officers making determinations concerning an application, such as loan officers and underwriters, may have access to the information provided on this form. However, we cannot discriminate on the basis of minority-owned business status, women-owned business status, or a principal owner's ethnicity, race, or sex. Additionally, we cannot discriminate on the basis of whether an applicant provides this information.

The creditor is requesting this information to monitor its compliance with the Federal Equal Credit Opportunity Act or to determine eligibility for special purpose credit programs. Federal law prohibits the creditor from discriminating on the basis of this information, or on the basis of an applicant's or Guarantor's decision not to furnish the information; and if applicable, certain information will be collected based on visual observation or surname if not provided by the applicant or Guarantor.

Please fill out one sheet for each principal owner.

ETHNICITY (CHECK ONE OR MORE)

- Hispanic or Latino**
- Cuban
 - Mexican
 - Puerto Rican
 - Other Hispanic or Latino
(Print origin, for example, Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on):
-
- Not Hispanic or Latino**
- I do not wish to provide this information**

SEX (CHECK ONE OR MORE)

- Female**
- Male**
- I prefer to self-identify as:**
-
- I do not wish to provide this information**

RACE (CHECK ONE OR MORE)

- American Indian or Alaska Native**
(Print name of enrolled or principal tribe):
-
- Asian**
- Asian Indian
 - Chinese
 - Philipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian
(Print race, for example, Cambodian, Hmong, Laotian, Pakistani, Thai, and so on):
-
- Black or African American**
- African American
 - Ethiopian
 - Philipino
- Haitian
- Jamaican
- Nigerian
- Somali
- Other Black or African American
(Print race, for example, Barbadian, Ghanian, South African, and so on):
-
- Native Hawaiian or Other Pacific Islander**
- Guamanian or Chamorro
 - Native Hawaiian
 - Samoan
 - Other Pacific Islander
(Print race, for example, Fijian, Tongan, and so on):
-
- White**
- I do not wish to provide this information**

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

- 1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or**
- 2. Race, color, religion, sex, marital status, domestic partnership, national origin or ancestry.**

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one- to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one- to four-unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Department of Real Estate at one of the following locations:

2550 Mariposa Mall, Suite 3070
Fresno, CA 93721-2273

320 W. 4th Street, Suite 350
Los Angeles, CA 90013-1105

1515 Clay Street, Suite 702
Oakland, CA 94612-1462

1651 Exposition Boulevard
Sacramento, CA 95815
P.O. Box 137000 (*mailing address*)
Sacramento, CA 95813-7000

1350 Front Street, Suite 1063
San Diego, CA 92101-3608

ACKNOWLEDGMENT OF RECEIPT

I (we) received a copy of this notice.

Signature of Applicant

Date

Signature of Applicant

Date

WOMEN IN REAL ESTATE MENTORSHIP PROGRAM



PRESENTED BY: C3 AND DNA CONSTRUCTION

Why do you want to join the mentorship program?

What challenges have you faced as a woman in real estate?

How many projects do you expect to complete within the next year?

#

How did you hear about this program?

Are you available for the duration of this program?

Yes

No

Please submit your completed application via email to support@c3.fund