

COMMERCIAL MULTIFAMILY INVESTMENT PROPERTY LENDING

ICS FUNDING SERVICE AGREEMENT





ICS FUNDING SERVICE AGREEMENT

ABOUT ICS

As a National Commercial Mortgage Lending Company ICS leverages our strong, long-term relationships with all sources of capital, including Fannie Mae, Freddie Mac, FHA/HUD, SBA, life companies, bridge lenders, banks, and CMBS lenders. ICS structures, packages, and prices loans which are simultaneously underwritten across multiple institutional and private capital partners. Our lenders meet, beat, or counteroffer our asking rate and terms, ensuring our clients attain the best financing available through a competitive bidding process. ICS brokers, sells, or assigns our loans to the most competitive lender.

OUR LOAN PRODUCTS

ICS offers a broad spectrum of customizable loan products at the Institutional, Alt-A, and Hard Money level. Unlike a single bank or private lender that offers limited loan options subject to their specific underwriting guidelines, ICS offers a wide range of loan products through numerous vetted lenders we know have the capacity to perform. *We offer more loan programs than any single lender in the country.*

SHORT-TERM BRIDGE & LONG-TERM PERMANENT FINANCING

ICS provides purchase, refinance, cash-out, rehab, and ground-up construction financing across all commercial, multifamily, and investment property types at the Institutional, Alt-A, and Hard Money level. Our minimum loan size is \$100k. Our Institutional and Family Office Partnerships enable ICS to fund loans exceeding one billion.

SHORT-TERM BRIDGE

1 to 3-YR Terms
Interest Only
No Prepayment Penalty

LONG-TERM PERM LOANS

5, 7, 10, 15, 20 & 30-YR Terms
Fully Amortizing & Interest Only
Step-Down & YM Prepays

REHAB / FIX & FLIP

1 to 2-YR Terms
Interest Only
No Prepayment Penalty

GROUND-UP CONSTRUCTION

Up to 3-YR Terms
Interest Only
Limited Prepayment Penalties

OUR LENDING PARTNERSHIPS



ICS offers and underwrites loans through numerous Institutional and Private Lenders depending upon the loan product chosen. By leveraging our long-term relationships with all sources of capital we ensure our clients attain the most competitive pricing available.

PARTIAL LENDER LIST

CBRE Walker & Dunlop Berkadia PGIM Real Estate KeyBank Real Estate Capital Cushman & Wakefield Greystone Arbor Realty Trust MetLife Investment Management Bellwether Enterprise Greystar Strategic Alliance Mortgage Gantry Merchants Capital Corp. M&T Realty Capital Corp. HREC Investment Advisors American Street Capital Gershman Investment Corp. Old Capital Lending Metropolis Capital Advisors Argentic Real Estate Finance	JLL CAPITAL JP Morgan Bank of America Wells Fargo Citi Capital One Union Bank Luther Burbank Savings Celtic Bank Chase Washington Federal Sabal Money360 Finance of America Lima One Visio Lending RCN Capital Avatary Financial Group Socotra Capital Lument Wilshire Quinn Capital	Pacific Life ICS Private Cap Fund Silver Hill Funding Patch of Land Stearns Bank Northmarq Capital Basis Investment Group LLC BWE CPC Mortgage Company Grandbridge Real Estate Capital NewPoint Real Estate Capital Newmark PNC Bank Regions Bank Wilshire Finance Partners American Life Financial Deutsche Bank Broadmark Realty Capital Goldman Sachs Barclays Bank iBorrow
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ICS FUNDING SERVICE AGREEMENT

FUNDING SERVICE FEES	
LOAN FUNDING & ORIGINATION FEES (POINTS)	<p>ICS charges a standard Broker Loan Origination Fee referred to as Points, ranging from 1% to 3% of the loan amount. This fee is paid at escrow closing once the loan has been successfully funded. The Final Funding Lender may or may not charge an additional Lender Loan Origination Fee. ICS negotiates down all lender fees, in many cases structuring Institutional and Alt-A loans with zero lender points. Most private bridge and construction lenders charge 2 to 3-points depending upon loan size, asset, and project type.</p>
LOAN PROCESSING & UNDERWRITING FEES	<p>ICS charges a Loan Processing & Underwriting Fee of \$2,500 on loans under \$5MM and \$5,000 on loans above. This fee is due once an executed Term Sheet has been mutually accepted between the Borrower and Final Funding Lender. ICS underwrites loans across multiple lenders simultaneously. This saves our clients time and money by not tying up precious time with a single lender. Simultaneous lender underwriting requires a great deal of time and out-of-pocket costs associated with processing and underwriting the loan, which is the reason we charge a fee upon arranging financing.</p> <p>Once the Final Lender Term Sheet has been mutually executed, most lenders will require an underwriting deposit covering all lender and 3rd party costs associated with closing the loan, including but not limited to lender underwriting, due diligence, appraisal, legal, loan doc preparation, and entity review.</p>
3rd PARTY FEES	<p>3rd party fees may include but are not limited to a property inspection, appraisal, BPO, phase 1, phase 2, title, and escrow closing. In most cases the appraisal fee is included in the Lender Underwriting Fee / Deposit. All other fees are paid directly to the 3rd party service provider. The Final Funding Lender will determine which 3rd party services will be required outlined within the Final Lender Term Sheet.</p>



FUNDING SERVICE AGREEMENT

Terms & Conditions



ICS FUNDING SERVICE AGREEMENT

CLIENT HEREBY AGREES AS FOLLOWS: ICS Partners, Inc., hereby referred to as “ICS Loans” or “ICS” is hereby contracted by Client, an authorized Borrower, Principal, Managing Member, or Partner of the borrowing entity to process, underwrite, and arrange financing for the described project. In consideration of the efforts of ICS to arrange financing, Authorized Client, hereby grants ICS the right during the term of this agreement to arrange financing for the property/loan described below:

Borrower/Principal	
Authorized Principal Full Name	
(Entity, LLC, Partnership)	
Collateral / Subject Property	
Street Address	
City, State, Zip	
REQUESTED Loan Terms by Borrower (Final terms may vary. Subject to final lender loan approval.)	
Purpose of Loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance
Rehab or New Construction?	<input type="checkbox"/> New Construction <input type="checkbox"/> Rehab <input type="checkbox"/> N/A
Loan Term	<input type="checkbox"/> 1 to 3-YR Bridge <input type="checkbox"/> 5-YR <input type="checkbox"/> 7-YR <input type="checkbox"/> 10-YR <input type="checkbox"/> 15-YR <input type="checkbox"/> 30-Year <input type="checkbox"/> Other
Amortization	<input type="checkbox"/> Interest Only <input type="checkbox"/> 15-Year <input type="checkbox"/> 20-Year <input type="checkbox"/> 25-Year <input type="checkbox"/> 30-Year
Total Loan Amount Requested	
\$	

SECTION A: ICS FUNDING & ORIGINATION FEE	
<p>The ICS Funding Fee is a percentage of the gross loan amount arranged by ICS, due at loan closing. (For example: A 2% Total Funding & Origination Fee, or 2 points, is equal to 2% of the total loan amount.) The Total Funding Fee includes the total fees paid to ICS and a 3rd Party Co-Broker (if applicable). All Funding & Origination Fees are paid directly to ICS at closing. 3rd Party Co-Brokers are paid following closing directly by ICS. At the discretion of ICS, 3rd Party Co-Brokers may be paid directly at escrow closing in accordance with a separate Commission Disbursement Invoice approved by and submitted to escrow by ICS. The Total Funding & Origination Fee does not include any Lender points or Lender fees, and is due and payable to ICS at loan closing.</p>	
ICS Partners Inc. Origination Points	%
3 rd Party Broker / Co-Broker Points (IF APPLICABLE)	%
Total Funding & Origination Fee due and payable to ICS at Closing	%



ICS FUNDING SERVICE AGREEMENT

SECTION B: ICS PROCESSING & UNDERWRITING FEES

Loans Under \$5,000,000	\$ 2,500.00
Loan equal to or greater than \$5,000,000	\$5,000.00

ICS Processing & Underwriting Fees cover the following:

- Borrower / Principal / Holding Entity Income & Asset Evaluation
- Property Income & Asset Evaluation
- Property Tenant Review
- Sponsor Soft Background Check
- Preliminary Title Report
- Vesting Deed
- Property Tax Evaluation
- Loan packing and submission to multiple institutional and private lenders
- Internal Multi-Lender Loan Underwriting
- Lender Term Sheet Origination & Negotiation
- Loan Processing
- Escrow/Title Set-up and Closing Management

The ICS Loan Processing & Underwriting Fee is due immediately upon Borrower/Partner acceptance of a Lender Term Sheet/LOI originated by ICS. Client agrees to complete the Loan Processing & Underwriting payment to ICS within one (1) business day following acceptance of a Lender Term Sheet/LOI. In the event the loan does not close for any reason, no portion of the ICS Loan Processing & Underwriting Fee is refundable. ICS charges a \$2,500 Loan Processing & Underwriting Fee for loans up to \$5MM. ICS charges a Loan Processing & Underwriting Fee of \$5,000 for loans greater than \$5MM.

ESTIMATED LENDER FEES & TERMS

The Final Funding Lender will have additional fees which will be due immediately following Borrower acceptance of a Lender Term Sheet and/or upon loan closing. Fees may include but are not limited to Lender Origination Points, a property appraisal fee, inspection, Lender underwriting, legal, 3rd party reports (phase 1 and/or phase 2), title & escrow, entity document review, loan document preparation, and other due diligence fees as determined by the Funding Lender. Lender fees and deposits are estimated by the Funding Lender and are credited against actual services ordered and performed by Lender and/or 3rd party service providers associated with the transaction. Lender fees and deposits are separate fees and additional to any funding, processing, and underwriting fees charged by ICS as outlined in sections A and B.



ICS FUNDING SERVICE AGREEMENT

SECTION C: GENERAL TERMS & CONDITIONS

AUTHORIZED LENDING PARTNER: ICS is an Authorized Lending Partner with numerous institutional and private lenders. As a Commercial Mortgage Lending Company, ICS leverages our strong, long-term relationships with all sources of capital, including Agency Lenders (Fannie Mae, Freddie Mac, FHA/HUD) SBA, Life Companies, Bridge Lenders, Banks, Credit Unions, REITs, and CMBS Lenders. ICS structures, packages, and processes loans which are simultaneously underwritten through multiple institutional and private Lenders for funding. Our Lenders meet, beat, or counteroffer our asking rate and terms, ensuring our clients attain the best financing available through a competitive bidding process. ICS arranges loans through the most competitive Lender.

*All Borrower and property information is confidential and only made available to specific approved Lenders that meet the funding request criteria.

*Any loan terms, rates, and/or fees quoted by ICS to Principal, Borrower, and/or Representing Broker are subject to loan underwriting and due diligence performed by ICS and participating partner Lenders, including a property evaluation, which may include a BPO and/or appraisal. Terms may be restructured or negotiated at any time prior to a Final Lender Loan Commitment. There is no guarantee on any estimated terms until a Final Loan Commitment has been issued by the participating Lender. Estimated rates are based on the Federal Prime Rate, SOFR, Treasuries, and Swaps, and may be subject to change daily until a Final Loan Commitment is issued.

LOAN PROCESSING & UNDERWRITING: Client agrees to pay Loan Processing and Underwriting fees to be determined and outlined by ICS and/or participating partner Lender. Lender Deposits will be applied to Lender's out of pocket underwriting costs including but not limited to all items noted in sections B above. Actual underwriting costs including legal fees, valuation analysis, third party appraisal, escrow costs, title insurance costs, inspection costs, and other related expenses vary and must be paid by Client to Lender. An ICS Loan Processing & Underwriting fee is required to cover upfront due diligence expenses incurred by ICS, noted in section B above. In the event an appraisal is required, Borrower/Principal will be required to pay for the appraisal upfront. Appraisal fees vary by location and property type. The ICS Processing & Underwriting Fee does not include the appraisal fee, any additional loan fees, other loan processing, or underwriting fees charged by any other participating third-party Bank, Lender, or other lending party associated with the transaction. The ICS Loan Processing & Underwriting Fee is due immediately upon Borrower acceptance of a Lender Term Sheet/LOI originated by ICS. Client agrees to complete the Loan Processing & Underwriting payment to ICS within one (1) business day following acceptance of a Lender Term Sheet/LOI.

The Loan Processing & Underwriting Fee covers due diligence costs including but not limited to a preliminary title report, lien reports, property operating income analysis, borrower credit and background review, market analysis, property tax assessment review, loan term structuring, loan packaging, and third-party escrow and title closing arrangement. Additional lender underwriting deposits may be required to cover appraisal, inspection, environmental reports, legal, and other third-party closing services once a Final Lender Term Sheet has been mutually executed between all parties.

ICS LOAN FUNDING & ORIGINATION FEE: Client agrees to pay to ICS the Loan Funding Origination Fee as outlined in Section A above. The Loan Funding & Origination fee is paid at closing. The funding fee will be paid to ICS by Client at closing and is separate from any third-party participating Lender points or fees (if applicable). In the event project funding is arranged by ICS, affiliates, or a Lender or Investor brought forth by ICS directly or indirectly during the term of this agreement or within 6 months following agreement expiration and/or termination, Client agrees to pay ICS the Loan Funding Fee, as outlined in Section A of this agreement. The Funding Fee does not include any additional loan fees or other fees allocated to any other third-party Bank, Lender, or other party (if involved in transaction). The Funding Fee



ICS FUNDING SERVICE AGREEMENT

does not include any ICS Loan Processing or Loan Underwriting Fees charged by ICS or a participating Lender (if applicable).

TAXES AND INSURANCE: Taxes and assessments shall be current at closing and an annual insurance policy in place. Lender shall withhold at closing an escrow reserve for taxes, insurance and assessments and require a monthly payment of approximately one twelfth of the annual obligation providing sufficient funds to pay these items as they become due.

LEGAL REPRESENTATION: Client acknowledges that he/she is advised to engage appropriate legal representation for this transaction to review loan documents and prepare an opinion letter addressed to the Lender which will at a minimum address the validity and enforceability of the loan documents and the authority of the Borrowing entity to sign and complete the transaction.

DUE DILIGENCE: Client acknowledges that ICS must perform "DUE DILIGENCE" procedures. Therefore, this agreement is not to be construed as a commitment to lend money. This agreement is intended as a summary of the terms and conditions under which ICS is authorized by Client to provide financing for the project, and omits specific terms and conditions, which will be included in the final Lender loan documents.

FINANCING RELATIONSHIP: Client, who is an authorized Borrower, Managing Member, or Partner of the borrowing entity authorizes ICS, its affiliates, and any other Commercial Lending Professionals, Underwriters, and Loan Processors appointed by ICS to arrange financing for the described project. This Agreement creates a financing relationship between ICS and Client, and no other person(s) or companies not a party to this agreement. Client agrees ICS is authorized to arrange financing through any private, institutional, and/or corporate capital source for the transaction, including submission of loan applications and documents to prospective lenders on Principal's behalf, and to negotiate on Principal's behalf all funding terms, fees, interest rates, and arrange escrow closing.

CLIENT RESPONSIBILITIES: Client agrees to provide the financial and property information requested by ICS necessary to underwrite the loan within five (5) business of acceptance of this agreement, which may include, but not limited to tax returns, property operating statements, rent rolls, financial statements, property photos, and other documents necessary to attain funding approval. A document checklist will be provided to Client by ICS within three (3) business days following acceptance of this agreement.

NO GUARANTEE OF FUNDING SUCCESS: ICS agrees to use reasonable commercial efforts to arrange financing for the Project. ICS does not guarantee that financing can or will be obtained. Client agrees that ICS and those Commercial Lending Professionals, Underwriters, and Loan Processors appointed by ICS will not be liable to Client for any losses or damages whatsoever in the event financing is not obtained. The ICS Loan Processing Fee is non-refundable regardless of funding success.

PAYMENT FROM CLOSING PROCEEDS: Client agrees that ICS has the right to require that payment of the funding fee, processing, and underwriting fees be made directly from the funding proceeds and disbursed directly from escrow/closing, and Client hereby irrevocably authorize ICS to issue instructions to the Escrow/Closing Holder to pay the funding fee, processing, and underwriting fees directly to ICS as outlined within this agreement. Client further agrees that ICS may use this executed agreement as a demand in escrow/closing, directing Escrow/Closing Holder to pay and remit the fee to ICS. All Funding Fees, processing, and underwriting fees outlined within this agreement will be paid directly to ICS Partners, Inc. at closing. Any associated Broker(s) will be paid directly by ICS following closing and/or at closing as determined by ICS on a discretionary basis.



ICS FUNDING SERVICE AGREEMENT

DURATION OF AGREEMENT: This agreement shall be valid for a period of 120 days from the date hereof. Unless cancelled in writing by Principal at the end of said period, this agreement will automatically be renewed month-to-month until cancelled by either party given 10-days ' written notice.

GOVERNED BY LAWS OF STATE OF ORIGATION: All services rendered to Principal (no matter what state the Project is in) are provided within the state and conform with all state regulations regarding commercial real estate financing. The funding fees paid to ICS by the Principal will be paid as outlined within this agreement, regardless of our involvement in the funding process if the project is financed. This agreement shall be governed by and construed in accordance with the laws of the state in which the loan originated.

MEDIATION OF DISPUTES: In the event any dispute or controversy arises with respect to the subject matter of this agreement, or the transaction contemplated herein (including, but not limited to, the party's rights with respect to payment of commissions as provided herein) which the parties are unable to resolve among themselves after a good faith effort to do so, at the request of either party. All parties to this agreement agree to attempt to resolve such dispute or controversy through mediation in the state of noted above pursuant to a mediation conducted by a mediator appointed by the American Arbitration Association in accordance with its mediation rules.

ARBITRATION OF DISPUTES: In the event any dispute or controversy arises with respect to the subject matter of this agreement or the transaction contemplated herein (including, but not limited to, the parties rights with respect to payment of funding fees as provided herein) that is not resolved as provided in paragraph "Mediation of Disputes", Client and ICS agree that such dispute or controversy shall be settled by final, binding arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator may be entered in any court that has jurisdiction thereof.

TERMINATION: ICS may terminate this proposal if not accepted by Client within 3-business days of the date of delivery of this agreement. AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT OR TO FOREBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE.



ICS FUNDING SERVICE AGREEMENT

CREDIT REPORT AUTHORIZATION & ACKNOWLEDGEMENT

Authorization is hereby granted to ICS Loans Commercial Lending and/or an associated Lender authorized by ICS to obtain a consumer credit report through a credit reporting agency chosen by ICS Loans Commercial Lending and/or an associated Lender authorized by ICS. I understand and agree that ICS Loans Commercial Lending and/or associated Lender intends to use the consumer credit report for the purposes of evaluating my financial readiness to obtain a loan. I understand that this credit report will be retained on file at ICS Loans Commercial Lending and/or an associated Lender authorized by ICS for use only by ICS and/or the authorized Lender staff. This information will not be disclosed to anyone by ICS Loans Commercial Lending and/or an associated Lender authorized by ICS without my written consent. Furthermore, I understand that, should I choose to apply for financing through ICS Loans Commercial Lending and/or an associated Lender authorized by ICS, a revised credit report costing an additional fee may be required. My signature below authorizes the release to the credit reporting agency of financial information which I have supplied to ICS Loans Commercial Lending and/or an associated Lender authorized by ICS in connection with such an evaluation. Authorization is further granted to the credit reporting agency to use photostatic reproduction of this form if required to obtain any information necessary to complete my consumer credit report. PERMISSION HAS BEEN GRANTED FOR THE RELEASE OF FINANCIAL INFORMATION TO THE CREDIT REPORTING AGENCY AND GRANTS PERMISSION FOR LENDER AND/OR MORTGAGE BROKER TO OBTAIN A COPY OF YOUR CREDIT REPORT. Each of the undersigned specifically represents to ICS and/or associated Lender and to 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 this loan application was submitted. (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, multifamily, or investment property mortgage loan; (5) the property will not be occupied by the borrower as a residence; (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) ownership of this loan application, funding package, Loan and/or administration of the Loan account may be transferred with written notice to borrower (9) 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 (10) 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. 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.



ICS FUNDING SERVICE AGREEMENT

ACKNOWLEDGEMENT: By signing and accepting the agreement below, the undersigned party accepts all terms and conditions outlined within this agreement. The undersigned Client is an authorized Borrower, Managing Member, or Partner of the borrowing entity and is authorized to enter into this agreement with ICS on behalf of the borrowing Entity.

BORROWER / PARTNER / AUTHORIZED PRINCIPAL

Authorized Principal Full Name			
Borrowing Entity (LLC, Partnership, etc.)			
Phone			
Email			
Signature		Date	

ICS LENDING PARTNER / ICS LOAN ADVISOR

Advisor Full Name			
Phone			
Email			
Signature		Date	

INDEPENDENT BROKER / 3RD PARTY CO-BROKER / REFERRING PARTY

Full Name			
Company			
Phone			
Email			



ICS FUNDING SERVICE AGREEMENT

ICS PROCESSING & UNDERWRITING FEE PAYMENT

Due Upon Acceptance of Final Lender Term Sheet

By executing this Funding Service Agreement Borrower / Client agrees to pay the ICS Loan Processing & Underwriting Fee outlined in Section B of this agreement within 24-hours of accepting a Final Lender Term Sheet.

BORROWER / CLIENT NAME FIRST & LAST	
PROPERTY ADDRESS Street, City, State & Zip	
ENTITY NAME	

PAYMENT OPTIONS:

- Wire to ICS Zelle Payment to ICS Partners, Inc.

If you choose to pay via Zelle, please use the following ICS Partner, Inc. Zelle Information.

ZELLE PAYMENT INSTRUCTIONS

Company	ICS Partners, Inc.
Zelle Associated Email	support@icsloans.com

WIRING INSTRUCTIONS

If you are wiring the Processing & Underwriting Fee, please use the following corporate banking account number and routing number for ICS Partners, Inc.

COMPANY	ICS PARTNERS, INC.
BANK	BANK OF AMERICA
ACCOUNT NUMBER	325174907772
CONFIRM ACCOUNT NUMBER	325174907772
WIRE NUMBER	026009593
CONFIRM WIRE NUMBER	026009593
BANK CONTACT	support@icsloans.com



ICS FUNDING SERVICE AGREEMENT

DOCUMENT REQUIREMENTS

PURCHASE & REFI LOANS All income property types (Investment & Owner-User)	INSTITUTIONAL	AGENCY	ALT-A	HARD
	Bank / Credit Union	CMBS	FLEX	MONEY
T12 / Property Operating Statement YTD <small>This is the property operating statement showing income, expense, and NOI over the trailing 12-months, also referred to as a P&L.</small>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Property Operating Statement Previous Year <small>This is the previous tax year's property operating statement.</small>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Rent Roll	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Schedule Real Estate Owned	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Personal Financial Statement (PFS) or Commercial Loan Application	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Tri-Merge Credit Report	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bank Statements / Investment Statements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Property LLC / Corporate Articles of Formation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Property LLC / Corporate Operating Agreement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Existing Lease Agreements (Commercial & 1-4 Unit Only)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Purchase & Sale Agreement (if purchase)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Borrower ID	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ICS Funding Fee Agreement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Statement (if refinance)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Personal Tax Returns Last 3-Years	<input checked="" type="checkbox"/>	NO	NO	NO
Property LLC Tax Returns Last 3-Years	<input checked="" type="checkbox"/>	NO	NO	NO
SINGLE-TENANT & OWNER-USER COMMERCIAL PROPERTIES				
Business / Tenant P&L Year to Date	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Business / Tenant P&L Previous Year	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>



ICS FUNDING SERVICE AGREEMENT

DOCUMENT REQUIREMENTS

REHAB / NEW CONSTRUCTION LOANS All property types	INSTITUTIONAL Bank / Credit Union	AGENCY FHA	ALT-A FLEX	HARD MONEY
T12 / Property Operating Statement <small>If operating, provide current T12. Provide proforma for construction and rehab projects not yet operating.</small>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Property Operating Statement Previous Year <small>If operating, provide previous year operating statement.</small>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Rent Roll <small>If operating, provide current rent roll.</small>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Schedule Real Estate Owned	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Personal Financial Statement (PFS)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Construction / Rehab Application	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Scope of Work / Budget	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Building Plans / Visuals / Construction Package	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Borrower Project History / Project Resume	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Tri-Merge Credit Report	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bank Statements / Investment Statements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Property LLC / Corporate Articles of Formation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Property LLC / Corporate Operating Agreement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Existing Lease Agreements (if applicable)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Purchase & Sale Agreement (if purchase)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Borrower ID	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ICS Funding Fee Agreement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Statement (if refinance)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Personal Tax Returns Last 3-Years	<input checked="" type="checkbox"/>	NO	NO	NO
Property LLC Tax Returns Last 3-Years	<input checked="" type="checkbox"/>	NO	NO	NO