



2140 E. Pebble Road, Suite 160, Las Vegas, NV 89123  
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 IGNITEFUNDING.COM

# LOAN APPLICATION AND AGREEMENT

Primary Contact Name  Primary Phone

Amount Requested \$

**Use of Funds:**

- Acquisition
- Construction
- Development
- Refinance - Acquisition
- Refinance - Construction
- Refinance - Development

**Type of Credit Requested:**

- Commercial - Existing Structure
- Commercial- Unimproved Land
- Residential - Condos
- Residential - Existing SFR
- Residential - Finished Lots
- Residential - Paper Lots
- Residential - Partially Improved Lots
- Residential - SFR
- Residential - TWH
- Residential - Unimproved Land

**Term Requested:**

- 6 Months of Less
- 6 - 12 Months
- 12 Months or More

Property Value \$  Date of Valuation

Valuation Source

Purpose

Exit Strategy

Borrower Experience

## BUSINESS PROFILE

Legal Name of Business / Borrower

- Partnership    C-Corporation    S-Corporation    Sole Proprietorship    Business Trust    LLC    Other

Doing Business As (DBA) Name (if any)

Organized in which state?  What is the most recent business year-end annual sales / revenues?

Federal Tax ID Number (or SSN for Proprietorships / Individual Borrower)

Business Address

City  State  Zip

Primary Principals

Ownership %



**COMPANY OWNERSHIP** (Please complete the information below for all company owners of 20% or more, attaching additional pages if necessary.)

Company Ownership Name

Title  Ownership %

Date of Birth  Driver's License Number

Issue Date  State Issued  Expiration Date

Address

City  State  Zip

Cell Phone Number  Alternative Number

**COLLATERAL**

Address

City  State  Zip

APN Number

**BACKGROUND INFORMATION** (For each Majority Owner or Manager, answer and fully explain any "yes" responses. Attach additional pages if necessary.)

	<b>APPLICANT</b>	<b>JOINT APPLICANT</b>
Are you a non-resident alien of the US?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Are any of your assets held in trust? (If yes, please attach Trust Agreement.)	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you or your business ever filed for bankruptcy or defaulted on any debts? (If yes, please provide a written explanation.)	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Is the business an endorser, guarantor or co-maker for obligations not listed on its financial statements?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Does your business use or store any hazardous / toxic materials or produce hazardous / toxic waste?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Has the subject collateral ever been occupied by an environmentally sensitive user? Please provide recent Environmental Site Assessment Report.	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Is the business involved in any mediation, arbitration or lawsuit?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Does the business owe any taxes for years prior to the current year?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Is the business pending any change(s) in ownership?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Does the company maintain key person life insurance on any owner, office or shareholder?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

## ACCOUNTANT AND INSURANCE INFORMATION

Accountant Name  Phone

Address

Email

Insurance Agent  Phone

Address

Email

## DISCLOSURE OF INVOLVEMENT - NAC 645B.210

Pursuant to NAC 645B.210, Ignite Funding ("Ignite") hereby discloses if an owner, partner, director, officer, member or employee of a licensed mortgage broker, or relative of an owner, partner, director, officer, manager, member or employee of the licensed mortgage broker has any personal involvement in a lending or borrowing transaction of the mortgage broker which is authorized under Chapter 645B of NRS.

**Alysia M. Carlin, Roth IRA:** Alysia M. Carlin is an employee of Ignite Funding. She may invest in the subject loan and therefore may have beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Carrie Cook:** Carrie Cook is an employee of Ignite Funding. Investment in this loan gives her a beneficial interest and pro rata voting rights alongside all other Investors in the subject loan. See Exhibit A of the recorded loan documents for percentage.

**Daniel J Schulte, IRA:** Daniel J Schulte is the brother in law of Dawn M Pitts, an employee of Ignite Funding. He may invest in the subject loan and therefore may have beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Debra A Schulte, IRA:** Debra A Schulte is the sister of Dawn M Pitts, an employee of Ignite Funding. She may invest in the subject loan and therefore may have beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Howard G Robbins:** Howard G Robbins is an employee of Ignite Funding. Investment in this loan gives him a beneficial interest and pro rata voting rights alongside all other Investors in the subject loan. See Exhibit A of the recorded loan documents for percentage.

**Hunter R. Hicks, minor under Nevada Uniform Act as to Transfer to Minors:** Hunter R. Hicks is the son of Carrie Cook, an employee of Ignite Funding. He may invest in the subject loan and therefore may have beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**IIG Fund 1, LLC (IIG):** IIG is a real estate fund managed by iManagement Group, LLC. iManagement is owned by the majority owner and the manager is one of the principals of Ignite Funding. IIG may invest in the subject loan and therefore may have a beneficial interest and pro rata voting rights alongside all other Investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Ignite Funding (Ignite):** Ignite may invest in the subject loan and therefore may have a beneficial interest and pro rata voting rights alongside all other Investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Ignite Funding, LLC - Endowment Fund 1 (IFEFF1):** IFEFF1 may invest in the subject loan and therefore may have a beneficial interest and pro rata voting rights alongside all other Investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**James Pitts, IRA and James Pitts:** James Pitts is the spouse of Dawn M Pitts, an employee of Ignite Funding. He may invest in the subject loan and therefore may have beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**JDBC Corporation:** JDBC Corporation is managed by Dawn M Pitts, an employee of Ignite Funding. Her investment in this loan gives her a beneficial interest and pro rata voting rights alongside all other Investors in the subject loan. See Exhibit A of the recorded loan documents for percentage.

**John Arthur Footman:** Stephanie Fryar is an employee of Ignite Funding. Her uncle, John A. Footman, has a cash account at Ignite Funding. He may invest in the subject loan and have a beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Kevin Lee and Marla L. Nelson:** Howard Robbins is an employee of Ignite Funding. His sister, Marla L. Nelson, has a cash account at Ignite Funding with her partner. They may invest in the subject loan and have a beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Kristina R. Fryar and Patricia F. Fryar:** Stephanie Fryar is an employee of Ignite Funding. Her sister and mother, Kristina R. Fryar and Patricia F. Fryar, have a cash account at Ignite Funding. They may invest in the subject loan and have a beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Martin G. Robbins:** Howard Robbins is an employee of Ignite Funding. His father, Martin G. Robbins, has a cash account at Ignite Funding. He may invest in the subject loan and may have a beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Melissa D Harris, Roth IRA:** Melissa D Harris is an employee of Ignite Funding. She may invest in the subject loan and therefore may have a beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Patricia Elizabeth Fryar, as Trustee of the Patricia Elizabeth Fryar Separate Share Trust:** Stephanie Fryar is an employee of Ignite Funding. Her mother, Patricia Fryar, has a cash account at Ignite Funding. She may invest in the subject loan and have a beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Paul T. Murphy and Kelly M. Murphy Trust :** Paul Murphy is an employee of Ignite Funding that has a trust account at Ignite Funding with his wife. They may invest in the subject loan and therefore may have a beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Paul T. Murphy, IRA:** Paul Murphy is an employee of Ignite Funding. He may invest in the subject loan and therefore have a beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Preferred Trust Company, LLC (PTC):** PTC is a licensed trust company located in Las Vegas, NV, in which some principals of Ignite Funding maintain an ownership interest. As a Custodian, PTC may have mutual Ignite Funding clients that utilize their custodial services to hold their IRA account. PTC may invest in the subject loan and therefore may have a beneficial interest and pro rata voting rights alongside all other Investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**RMB Real Estate, LLC and RMB 1, LLC (RMB):** RMB is a borrower at Ignite Funding. On the loan(s) where RMB is the borrower on the deed of trust, RMB may stand to benefit financially in the transaction. RMB is managed and majority owned by one of the principals of Ignite Funding. RMB may invest in the subject loan and therefore may have a beneficial interest and pro rata voting rights alongside all other Investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Robert P. Fryar and Patricia F. Fryar:** Stephanie Fryar is an employee of Ignite Funding. Her parents, Robert P. Fryar and Patricia F. Fryar, have a cash account at Ignite Funding. They may invest in the subject loan and have a beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**Ruth Ann Lucero Uribe and Israel Victor Irrizary, Jr.:** Israel Victor Irrizary, Jr. is an employee of iManagement Group that has a cash account at Ignite Funding with his mother. iManagement is owned by the majority owner and the manager is one of the principals of Ignite Funding. Investment in this loans gives them a beneficial interest and pro rata voting rights alongside all other Investors in the subject loan. See Exhibit A of the recorded loan documents for percentage.

**Stephanie Ann Fryar and Patricia F. Fryar:** Stephanie Ann Fryar is an employee of Ignite Funding that has a joint account with her mother. They may invest in the subject loan and therefore may have a beneficial interest and pro rata voting rights alongside all other investors in the subject loan. See Exhibit A of the recorded loan documents for percentage, if any.

**STF Properties, LLC:** STF Properties, LLC is managed by Patrick Vassar, an employee of Ignite Funding. Investment in this loan gives him a beneficial interest and pro rata voting rights alongside all other Investors in the subject loan. See Exhibit A of the recorded loan documents for percentage.

**Vassar Real Estate, LLC:** Vassar Real Estate, LLC is managed by Patrick Vassar, an employee of Ignite Funding. Investment in this loan gives him a beneficial interest and pro rata voting rights alongside all other Investors in the subject loan. See Exhibit A of the recorded loan documents for percentage.

**William Agar and Lori Agar:** Lori Agar is an employee of Ignite Funding that has a joint cash account at Ignite Funding with her husband. Investment in this loan gives them a beneficial interest and pro rata voting rights alongside all other Investors in the subject loan. See Exhibit A of the recorded loan documents for percentage.

**William Bray:** William Bray is an employee of Ignite Funding. Investment in this loan gives him a beneficial interest and pro rata voting rights alongside all other Investors in the subject loan. See Exhibit A of the recorded loan documents for percentage.

## YOUR REPRESENTATION AND WARRANTIES

I understand that Ignite Funding is relying on the information provided on and with this Business Credit Application (including the designation of my property as separate or community property) in deciding to give or continue the financial accommodations or extension of credit I have requested or received. I promise that this is a true statement of my financial conditions as of the date of valuation. You may rely on it as being true and correct until I otherwise notify you in writing. If this information is not true in any material respect, or I should die, file for bankruptcy, if any other creditors tries to seize my property, or if a write of attachment, garnishment, or other legal process is issued against property of mine or if I fail to notify you of any material change as above agreed, or if the business or any interest therein of mine is sold, or if any adverse change occurs in my financial condition, at your election any or all of my indebtedness and obligations to you, direct or contingent, shall become immediately due and payable without demand or notice. You may retain and verify this information. I understand that from time to time you may receive information about me from others and may answer questions and requests from others seeking credit and experience information about me and my relationships with you, but that you will try and protect our confidential relationship in handling other requests. If this is joint financial information, these representations and warranties are from each of us.

By signing below, I/We have read and agree to make these representations and warranties, and I/We authorized Ignite Funding to verify with other parties to make any investigation of my/our credit, either directly or through any agency employed by Ignite Funding for that purpose. These representations, warranties, and authorizations extend not only to Ignite Funding, but also to any insurer of the loan and to any investor to whom Ignite Funding may sell all or any part of the loan.

### APPLICANT

Signature \_\_\_\_\_

Print Name

Print Name of Credit Applicant

### JOINT APPLICANT

Signature \_\_\_\_\_

Print Name

## EQUAL CREDIT OPPORTUNITY NOTICE

If your application for business credit is denied, you have the right to a written statement of the specific reason(s) for denial. To obtain the statement, please send a written request to Ignite Funding, 2140 E Pebble Road, Suite 160, Las Vegas, NV 89123 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**NOTICE:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications 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 the Federal Trade Commission, Atlanta Regional Office, 730 Peachtree Street, NE, Room 800, Atlanta, Georgia 303308.

## IGNITE FUNDING USE ONLY

Loan Officer Name  Initials

Completed Application Received (This is the date that all information needed to make a credit decision was received.)