

NUVIDA FUNDING

Real Estate Investor Financing Nationwide 31 West 34<sup>th</sup> Street Suite 8089 New York, NY 10001 917-791-4190 www.nuvidafundino.com

Are you a US Citizen?
Purpose of Loan:
What amount of Funding are you requesting?: (Typical Loan Size is 2+1/2 X annual income. (NO PAYDAY LOANS)
What are your Credit Scores? Experian: Equifax: TransUnion:
Have you been late on any payments within the last year? (Should answer NO to qualify)
Do you have less than 6 inquiries in the last 6 months? (Should answer YES to qualify)
Do you have new credit lines opened in the last 6 months?
Have you ever filed bankruptcy? (If yes, discharged date must be 2 years old)
Do you currently have any fraud alerts on your credit report? [
Do you have at least 50% left on your current credit card balances? (If no, client must pay down balances prior to submitting application)
Are you a W2 employee (salaried/hourly) earning a minimum of \$30k/year?
Do you receive direct deposit from your employer?
Are you currently on any paid leave of absence with your employer? (Should answer NO to qualify)
Are you self employed/own the business you are employed with but listed as W2?

## PAGE 2. NUVIDA FUNDING UNSECURED CASH LOAN QUALIFICATION QUESTIONNAIRE

How long have you been on your current job? (Ideally 6mos or more)
Do you have at least 3 open active and established primary trade lines reporting monthly to the credit
bureaus?
Have you ever had credit repair or restoration?
Have you applied for a home/commercial property loan in the last 12mos?
Have you applied for funding or new credit accounts in the last 6mos?
Do you have a personal checking account which has been open for at least 3mos?(We will not fund into a business checking account)
Are you currently receiving direct deposit of your payroll check?
Have you applied for auto financing within the last 12mos?
Have you ever had credit repair or credit restoration?(Best practice must be 6-9mos ago)
Have you worked with any other lenders within the last 6mos?
Have you opened any new revolving checking accounts within the last 6mos?
Do you have collections or judgments on your credit profile?
If retired or receiving Social Security:
Do you have an awards letter? (Should answer YES to qualify)
Do you receive at least \$30,000 annually? (Should answer YES to qualify)
Please complete and return to: BRIAN STARK - brian@starkworld.com PAUL KESTENBAUM - mywayout1@gmail.com JACKIE NAPOLES - starkworld.julienne@gmail.com

## **THANK YOU!**