

NORK CAPITAL LENDING

Home Equity Investment / Cash-Out · Borrower Checklist

Prepare Your Information

Gather the details below before you start your application. Check each box when ready; complete conditional items only when they apply.

01 · Information

Applicant & property details (Required)

- ☐ Your first and last name, date of birth, and citizenship status.
- ☐ Your email address and phone number.
- ☐ Whether you are legally married or in a legally recognized domestic partnership.
- ☐ The cash-out amount you want, how you plan to use it, and when you would like to receive the funds.
- ☐ The full property address, and the estimated home value (review and adjust if needed).
- ☐ How you hold title to the property and its primary use.

Property & financing questions (Required)

Be ready to answer yes or no to each of the following.

- ☐ Do you have a primary mortgage?
- ☐ Do you have a second mortgage?
- ☐ Do you have a home equity loan or home equity line of credit (HELOC)?
- ☐ Do you have a HERO or PACE loan?
- ☐ Do you have a solar or energy-efficiency loan on the property?
- ☐ Is the property part of a homeowners association (HOA) or condo association?
- ☐ Are any property taxes delinquent?
- ☐ Is the property used for commercial or agricultural purposes?

Additional details (If applicable)

- ☐ Your middle name, if applicable.
 - ☐ If there is a co-owner: their legal first and last name and email (middle name optional).
 - ☐ If you have a primary mortgage: its current principal balance.
 - ☐ If you have a primary mortgage: whether its terms have been modified since origination.
 - ☐ If you have a primary mortgage: whether it is in forbearance or on a deferred payment plan.
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02 · Disclosures

Property condition & activity (Required)

Prepare a yes or no answer to each question.

- ☐ Is the home listed for sale, under contract, or has it been listed within the past 6 months?
- ☐ Are there hazardous substances or materials in or on the property?
- ☐ Any additions or structural changes made without permits or that do not meet building codes?

- ☐ Any ongoing or pending lawsuits directly involving the property?
- ☐ Does the property include an accessory dwelling unit (ADU) or in-law suite?
- ☐ Is the property under renovation, or will you begin renovations before receiving funds?
- ☐ Do any major systems need repair (roof, foundation, plumbing, electrical, or HVAC)?

Financial history & planned borrowing (Required)

- ☐ Regarding financial crimes: have you pleaded no contest, been convicted of a felony, or convicted of a misdemeanor within the past 5 years?
- ☐ Are you planning, currently involved in, or discharged/dismissed from bankruptcy within the past 4 years?
- ☐ Within the past 7 years, were you obligated on a loan that resulted in foreclosure, deed in lieu, or a judgment?
- ☐ Are you planning any new debt or liens secured by this property before or within 3 months after receiving funds (mortgages, home equity loans/lines, HERO/PACE, or solar loans)?

03 · Documents

Required documents

- ☐ Government-issued photo ID (valid, unexpired driver's license, passport, permanent resident card, or state ID — all info clearly visible).
- ☐ Most recent monthly mortgage statement for the property (or confirm not applicable if you have no mortgage).

Conditional documents (If applicable)

- ☐ Statements for any other liens on the property (second mortgage, HELOC, solar/energy loan — latest and/or payoff statement).
- ☐ Evidence of homeowners insurance (all pages of the current, unexpired declarations).
- ☐ Spouse's ID (valid, unexpired, all info clearly visible).

Before you upload

Check that each document is readable, all requested pages are included, and all IDs and insurance documents are unexpired.

Please note: Home Equity Investment / Cash-Out programs are offered through a licensed broker partner. Nork Capital Lending provides information and guidance about the available programs and connects you with the licensed broker. Program details, pre-qualification, and approval are available only through the licensed broker.

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