

Before You Pay a Lending Deposit

Florida borrower worksheet | Luminary Private Lending

Legal recipient / role / independently verified phone:

Property / loan purpose / requested amount:

Amount requested / due date / payment recipient:

Specific services / providers / expected deliverables:

Has a lender reviewed my file? What conditions remain?

Refund rules if declined, terms change, or I withdraw:

Closing credit / what happens if there is no closing:

Unused funds / accounting deadline / return procedure:

Escrow holder / release conditions / dispute process:

Broker compensation: who pays, when earned, separate fee?

Report ownership / whether another lender may accept it:

Payment instructions independently verified on / with:

SAVE: signed agreements, original and revised terms, invoices, payment records and communications.

PAUSE if the recipient, service, funding status or refund terms remain unclear. Contact your bank immediately if you suspect a fraudulent payment.

Luminary does not require an upfront due diligence deposit. Separate third party expenses and closing costs may apply. Payment does not guarantee approval.