

VA Home Loan Application

To expedite the processing of your home loan application, please complete and sign the forms in this Application Package. A brief description of these forms follows:

Application

(complete and sign where indicated)

Verification of Rent or Mortgage

Verification of Employment

Verification of Deposit

(complete only)

Authorization To Release Information

(sign only)

Disposition of Real Estate

(complete and sign)

Alimony and Child Support Statement

(If you pay or receive alimony or child support.)

Notice Regarding Impound Accounts

(complete and sign)

Gift Letter

(If any portion of your down payment or closing costs is a gift.)

ECOA, California Fair Lending Disclosures

(read and sign)

Statement of Application Regarding Owner Occupancy

(read and sign)

Borrower Notification/ Right to Receive Copy of Appraisal

(read and sign)

Quality Lending Disclosure

(read and sign)

Forms 95-01 and 4506.

(read and sign and **do not date**; these are required by some investors)

Realoan Guarantee Certificate

VA Counseling Checklist for Military Homebuyers

(read and sign)

Federal Collection Policy Notice

(read and sign)

VA Assumability Notice

(read and sign)

Veteran's Affidavit

(read and sign)

Interest Rate and Discount Statement

(read and sign)

Verification of Related Indebtedness

(complete and sign)

Relationship Letter

(complete and sign)

VA Escape Clause

(read and sign)

Disclosures

Credit Score Disclosure

Interest Rate Disclosure

Privacy Disclosure

Home Ownership & Counseling

Mortgage broker Fee Disclosure/Role of Your Broker /

Broker Compensation

Consumer Identification

RESPA Disclosure

U.S. Patriot Act

(read and sign)

Request for Determination of Eligibility

If you do not have your original Certificate of Eligibility, please Sign this form where marked and the lender will complete it with the information on your DD-214 form and forward it to VA for your Certificate of Eligibility.

**Please Enclose:
Copy of your DD214**

Certificate of Eligibility (if available)

Please send a check in the amount of \$_____ for your credit report and the appraisal fee made out to **the Lender and or Appriaser**. This amount represents a portion of your closing costs that must be prepaid at the time of your application. These costs are not refundable if you withdraw your application or the application is not approved.

Financial Lending Services

Our Quality Promise

Quality means keeping our commitments to our clients. Our staff personnel are committed to understanding our client's needs and finding innovative and efficient solutions to satisfy those needs.

Quality means performing the service right the first time. If the unforeseen occurs and we fail in this regard, quality means responding promptly, efficiently and effectively to satisfy the client.

Quality means being accessible and ready to serve when our clients need us. We strive to respond to our clients on time, every time. We pride ourselves on staying close to our clients.

Quality means operating under the highest standards of ethical behavior. Honesty and integrity are the cornerstones of our value system.

Quality means attracting and developing knowledgeable and experienced service professionals, with the appropriate technical skills to meet our clients' needs.

Quality is a never-ending journey. Everyday we seek new and better ways to cost-effectively satisfy our clients' needs.

Quality means that both our staff and suppliers, working together as partners in service, are responsible for keeping this quality service promise to our clients. We take the highest personal pride in doing so.

Quality is more than a goal: it is a way of life for us.

Our Promise to you,

The Financial Services Team

Financial Lending Services

Do's and Don'ts of the Home Loan Process

Buying or Borrowing is a critical process. Timing is critical.

Once we're in escrow, the clock is running.

Often times we cannot move forward with the processing of your loan until all of the items requested are received in our office, or we run into some of these situations.

 **Do-** Keep your same job.

It may sound strange, but we need to know about any changes in employment. Even if you have a new position within the same company, we need to know. Often times you may have a new pay plan or other incentives that affect how we package your loan.

 **Don't-** Take out any new credit.

Especially if we are cutting it close on qualifying. New debts for a car or credit cards have to be counted when qualifying. If at all possible, hold off on any new credit accounts until after we've closed your transaction.

 **Do-** Keep all of your paystubs and bank statements.

Typically, we need to have documentation that is within 30 days of your closing date. It is not uncommon for us to ask for updates prior to funding your loan.

 **Don't-** Forget to let us know if you plan on being out of town or unavailable.

Many things happen towards the end of your transaction and we need to coordinate signing loan documents and closing. Also, try to provide whatever we ask for before you leave.

 **Do-** Try to have your homeowners insurance selected as soon as possible.

We only provide estimates for coverage - you can select any company that you wish. But, try and select one as early as you possibly can. Some companies take several weeks to process a new policy. If you're refinancing, send us a copy of your current evidence of insurance

 **Don't-** Spend or move your money around if possible.

We verify your assets as part of the loan process. If you tell us how much and what bank your money is in, that's where we will anticipate it to be. Any significant changes may affect your loan approval or how we have packaged your loan.

 **Do-** Try and provide any documentation that we ask for as soon as possible.

 **Do-** Call us about any situation or decision first, to insure a fast closing.

Financial Lending Services

Verification of Rent or Mortgage

Please provide the following information regarding your Landlord or Lender in order for us to send the verifications to the proper address.

Lender or Landlord Information:

Name _____

Address _____

City _____ State _____ Zip _____

Phone Number _____

Mortgage Loan Number _____

Please enclose the following items if checked:

- A copy of your latest mortgage statement
- A copy of your year-end mortgage statement
- A copy of your rental agreement
- A copy of your sales agreement
- 12 months canceled checks, front and back

Financial Lending Services

Verification of Employment

We will send the “Authorization to Release Information” form along with a “Verification of Employment” form to your employer for completion. Please enclose the following items, if checked.

Hourly or Salaried Employees:

- A W-2 form for each employer for the past 2 years
- Your most recent paycheck stubs covering a one-month period. If this is a VA loan, you must submit originals.

Seasonal Workers:

- Proof of collection of unemployment both current and previous.

Self Employed:

- Your last 2 years federal tax returns, all schedules, signed and dated
- Any 1099 forms you may have received.
- A year-to-date Profit and Loss Statement, signed and dated.

Financial Lending Services

Verification of Deposit

We will send the “Authorization of Release Information” form along with a “Verification of Deposit” form to your financial institution for verification.

Please enclose the following items if checked.

- Your last 3 months bank statements for each account. All pages please.
- Your last 3 months statements for mutual funds or other investments
 - Copy of check when stocks are sold
 - Copy of deposit slip when put into your account
- Copy of your latest retirement/pension statement.
- Copy of your 401K statement
 - Copy of check from proceeds of 401K loan
 - Copy of form stating terms of 401K loan
 - Copy of Deposit Slip when put into your account
- Copy of Gift Check when received
 - Copy of Deposit Slip when put into your account

It is not necessary to liquidate stocks or borrow from retirement accounts until your loan is approved.

Making copies of checks and deposit slips is Very Important.

Please make Note and Do not miss this step.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

I/We have applied for a mortgage loan. As a part of the application process, the lender, its successors or assigns and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loans, either before the loan is closed or as a part of its Quality Control Program.

I/We authorize you to provide the lender, its successors or assigns and to any investor to whom the lender may sell my mortgage and to the mortgage guaranty insurer (if any) and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history and copies of income tax returns.

The lender or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply to the lender, its successors or assigns the investor that purchases the mortgage, or the mortgage guaranty insurer (if any) is appreciated.

SIGNATURE DATE

SIGNATURE DATE

SOCIAL SECURITY NUMBER

SOCIAL SECURITY NUMBER

PRIVACY ACT NOTICE STATEMENT

This information is to be used by the agency collecting it in determination whether you qualify as a prospective mortgagor for mortgage insurance or guaranty or as a borrower for rehabilitation loan under this agency's program. It will not be disclosed outside the agency without your consent except to financial institutions for verification of your deposits and as required and permitted by law. You do not have to give us this information but if you do, your application for approval as a prospective mortgagor for mortgage insurance or guaranty or as a borrower for a rehabilitation loan may be delayed or rejected. This information request is authorized by Title 38, U.S.C., Chapter 37 (if VA); by 12 U.S.C., Section 1701 et seq., (if HUD/FHA); and by 42 U.S.C., Section 1452b (if HUD/CPU).

I hereby certify this to be a true and correct copy of the original.

BY: _____

Financial Lending Services

Disposition of Real Estate

If you own other real estate or will be retaining and renting out the home you are living in now, please complete one of the following forms for each property owned.

If you need more of these forms, you may photocopy the enclosed form.

Please enclose the following items, if checked.

- Copy of monthly statement for each property owned**
- Copy of tax bill for each property owned**
- Copy of insurance bill for each property owned**
- If there is no mortgage on the property, we will need a copy of the “Declaration” page of your insurance policy.**
- Copy of rental agreements for each property owned**
- If the property has been rented for more than a year, we will need your federal tax returns for the past 2 years including the schedule E.**
- If you will be renting out the home you are now living in, the investor will require a copy of the rental agreement before your loan can fund.**
- If you are selling your property, we require a copy of your HUD-1 Closing Statement when received on the sale from your escrow company.**

Disposition of Real Estate

I/We certify that we own the property known as _____

I/We estimate its' present value to be approximately: \$ _____

Information on Your First Mortgage FHA VA CONVENTIONAL

Beginning Balance:\$ _____	Lender Name: _____
Payments:\$ _____ per month	Address: _____
Taxes Per Month:\$ _____	City/State/Zip: _____
Insurance Per Month:\$ _____	Loan Number: _____
Present Balance:\$ _____	Interest rate: _____

Information On Your Second Mortgage

Beginning Balance:\$ _____	Lender Name: _____
Payments:\$ _____ per month	Address: _____
Taxes Per Month:\$ _____	City/State/Zip: _____
Insurance Per Month:\$ _____	Loan Number: _____
Present Balance:\$ _____	Interest rate: _____

I/We plan to:

Sell the above property It is currently listed with _____

It is sold; I Escrow with _____

Rent the above property for \$ _____ per month

The above property is a Vacation Home Second Residence: not to be sold

The above property is vacant land being held for investment purposes

The above property is my primary residence and is not to be sold

Borrower's Signature Date

Borrower's Signature Date

Alimony and Child Support Statement

The following Information is given voluntarily by Applicant(s)

- I pay no Alimony I pay alimony in the amount of \$ _____ per month
- I do not pay for dependent support
- I pay for dependents ages _____ in the amount of \$ _____ per month

Please enclose copies of divorce decree and settlement statement showing alimony or child support with your application.

Signature

Date

Signature

Date

- I receive no alimony I receive alimony in the amount of \$ _____ per month
- I receive no alimony I receive alimony in the amount of \$ _____ per month
- I do not receive support for dependents
- I receive support for dependents ages _____ in the amount of \$ _____ per month

Please enclose copies of the divorce decree and settlement agreement showing alimony and/or child support amounts and proof of receipt of payment (e.g., canceled checks, bank statements or deposit slips) along with your application.

Signature

Date

Signature

Date

Notice Regarding Impound Accounts

State of California Conventional Loans Only

California Civil Code Section S2954 reads in part:

No impound, trust or other type of account for payment of taxes on the property, insurance premiums or other purposes relation to the property shall be required as a condition of a real property sale contract or a loan secured by a deed of trust or mortgage on real property containing only a single family, owner-occupied dwelling, except: (1) where required by state or federal regulatory authority; or (2) where a loan is made, guaranteed, or insured by a state or federal governmental lending or insuring agency; or (3) upon failure of the purchaser or borrower to pay two consecutive tax installments on the property prior to the delinquency date for such payments; or (4) where the original principal amount of such a loan is (i) 90 percent or more of the sales price, if the property is to be sold, or is (ii) 90 percent of the appraised value of the property securing the loan. Nothing contained in this section shall preclude establishment of such an amount on terms mutually agreeable to the parties to the loan, if, prior to the execution of the loan or sale agreement, the seller or lender has furnished to the purchaser or borrower a statement in writing, which may be set forth in the loan application, to the effect that the establishment of such an account shall not be required as a condition to the execution of the loan or sale agreement.

NOTICE IS HEREBY GIVEN THAT

With 20% Down

- We the undersigned, understand that the establishment of an impound account is not required in accordance with the California Code S2954a nor as a condition of the loan and we do not wish to establish an impound account.
- We, The undersigned, request the establishment of an impound account for taxes, hazard insurance, and if required, flood insurance.

With 10% Down

- We, the undersigned, understand that regulations may require the lender to establish an impound account for taxes, hazard insurance and if required, private mortgage insurance and flood insurance.
- We, the undersigned, understand that impounds for private mortgage insurance are required as a condition of the loan.

We, the undersigned, acknowledge receiving and reading a copy of this notice prior to the execution of the loan.

Borrower's Signature

Date

Co-Borrower's Signature

Date

Gift Letter

To: Lender

I/We _____ do hereby certify the following:

1. I/We have made a gift of \$ _____ to _____, my/our _____
(relationship)
2. This gift is to be applied toward the purchase of the property at:

3. No repayment of this gift is expected or implied, either in the form of cash or by future services of the recipients.
4. The source of this gift is :

(Banking, Insurance, Investment or other institution)

(Account #) (Street address, City, State, Zip Code)

(Signature of donor)

(Signature of Borrower)

(Print name of donor)

(Print name of Borrower)

(Address of donor)

(Address of borrower)

() _____
(Donor's Phone Number)

() _____
(Borrower's Phone Number)

_____/_____/_____
(Date)

_____/_____/_____
(Date)

Attachments:

1. Evidence of donor's ability to provide funds (e.g., bank statements, investment statements, etc.)
2. Copy of Proof of Deposit to buyer's account or escrow

Fair Lending Notice

Equal Credit Opportunity Act

The Lender is required to provide the following notice in accordance with the EQUAL CREDIT OPPORTUNITY ACT. 15 U.S.C.1691 ET. EW. and FEDERAL RESERVE BOARD REGULATION B, 12 C.F.R. 202.4 (d).

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against Credit applicants on the basis of race, color, religion, natural origin, sex, marital status, Age (provided that 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 is

FEDERAL TRADE COMMISSION ECOA
WASHINGTON, D.C. 20580
(202) 724-1148)

The Housing Financial Discrimination Act of 1977

STATE OF CALIFORNIA FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, Characteristics or Conditions in the neighborhood or geographic area surrounding A housing accommodation, unless the financial institution can demonstrate in the particular Case that such consideration is required to avoid an unsafe and unsound business practice or
2. Race, Color, Religion, Sex Marital Status, National Origin or Ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one to four unit family residences occupied by the owner and for the purpose of the home improvement of any one to four unit family residence.

If you have any questions about your rights or if you wish to file a complaint, contact the management of this financial institution or:

Department of Real Estate
107 South Broadway
Room 8107
Los Angeles, CA 90012

Department of Real Estate
One Hallidie Plaza
Suite 220
San Francisco, CA 94102

ACKNOWLEDGEMENT OF RECEIPT

I (we) received a copy of this notice, for ECOA and California Fair Lending

Applicant

Date

Co-Applicant

Date

Statement of Applicant Regarding Owner Occupancy of Property

Dear Applicant:

We will need from you as part of the loan application that you are submitting to us, your signature on the following Statement Of Applicant. PLEASE READ THE FOLLOWING STATEMENT CAREFULLY.

Dear Lender:

I understand that it is a requirement of the Lender in granting me a loan that I will occupy the property that will secure the loan (the "security property") as my primary residence within thirty (30) days after the Deed of Trust for the loan is recorded and further that I will actually occupy the security property during the six (6) month period immediately following initial occupancy.

To enable your considering my loan application, I hereby certify and declare that I will occupy the security property as my primary residence within thirty (30) days after the Deed of Trust for the loan is recorded and further that I will actually occupy the security property during the six (6) month period following initial occupancy. If, at any time before you grant or fund my loan, I change my mind or have any reason to believe that I will not be occupying the security property as my primary residence within thirty (30) days and actually occupying the security property during the six (6) month period immediately following initial occupancy, I will tell you immediately and I understand that you will then be unable to grant me a loan.

I understand that whether I move into a security property and make it my primary residence is important to you because, among other things, purchasers of loans (including, but not limited to agencies, associations and corporations created by the federal and state governments for the purchase of loans) typically require that properties securing loans acquired by such purchasers be owner occupied, and that risks involved in the costs of holding and administering a loan are often higher in the case of a loan where the security property is not occupied as the primary residence of the person or persons owning the property.

I understand that if you approve my loan application, in order for you to fund my loan, I will be required to sign a Borrower's Declaration which provides that if I fail to occupy the security

property as my primary residence within thirty (30) days after that Deed of Trust for the loan is recorded and for the six (6) month period immediately following initial occupancy, the Lender will have the right to declare all sums under the Note— the entire amount that I am borrowing— to be immediately due and payable, which means I have to pay back the entire loan at once. I also understand that the Lender may, instead, if it chooses to, negotiate with me to increase the interest rate of the loan and increase the amount of each monthly installment to permit my paying off the loan in the same number of installments, but that the Lender does not have to do this and may choose simply to declare all sums under the Note immediately due and payable. I also understand that the rights of the Lender that are mentioned in this Statement will be in addition to any other rights of the Lender under the Deed of Trust or allowed by law.

In signing this statement, I aware of Section 1014 of Title 18 of the United States Code, which provides in part as follows:

"Whoever knowingly makes any false statement of report . . . for the purpose of influencing in any way the action of . . . Any institution the accounts of which are insured by agencies of the Federal Government . . . upon any application, advance, discount, purchase, purchase agreement, repurchase agreement, commitment, or loan, or any change or extension of any of the same, by renewal, deferment of action or otherwise, or the acceptance, release, or substitution of security therefore, shall be fined not more than \$5,000 or imprisoned not more than two years, or both.

I have read and understood the Statement of Applicant. I understand that the making of false certifications or declarations is a crime under Section 1014 of Title 18 of the United States Code. I understand and agree that, in the event that any part of this Statement of Applicant be held by any court to be unenforceable in whole or in part for any reason whatsoever, such part, to such extent as it is enforceable and every other part not so held to be unenforceable, shall continue in full force and effect as the Statement of Application made by the undersigned to you. I have received a copy of this statement of Applicant that I may retain.

Borrower's Signature

Date

Co-Borrower's Signature

Date

Loan Officer's Signature

Date

Borrower Notification Of Applicants Right To Receive Copy of Appraisal

You have a right under Section 11423 of the California Business and Professions Code to a copy of the Residential Real Estate Appraisal Report obtained by Real Estate Financial Services, Inc. in support of your Application for Credit, provided that you have ***Paid*** for the Appraisal.

Please choose and initial one of the following options:

_____ Please consider this notice as my request for a copy of that appraisal
_____ Please send a copy to the address shown on my credit application.

_____ You have received a notification of your right to receive a copy of the
_____ residential real estate appraisal. You do not want and have waived
_____ your right to a copy of that appraisal.

The undersigned acknowledge receipt of a copy of this Notice.

Borrower _____

Borrower _____

Date: _____

QUALITY LENDING DISCLOSURE

QUALITY CONTROL RELEASE

We, the undersigned applicants, understand that our mortgage application may be selected by the Lender and/or its Assigns or Agent for a Quality Control Review. This review is designed to produce and maintain quality service for our borrowers and to comply with agency and investor guidelines. The quality control review will involve verification of all of the credit information (including employment history, income, bank accounts and credit references) as well as the property verification.

We agree to cooperate with the Lender and/or its Agents to the extent necessary to accomplish this review. It is understood that the information may be verified with third parties such as our employers, depository institutions or a credit report agency.

We therefore have signed below authorizing the release of employment and/or financial information to assist in the Quality Control review process.

The undersigned acknowledge receipt of a copy of this Notice.

Borrower _____

Borrower _____

Date: _____

Disclosure Notices

Applicant

Property Address:

Affidavit of Occupancy

Applicant (s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

- Primary Residence— Occupied by Applicant (s) within 30 days of closing.
- Secondary Residence—To be occupied by Applicant (s) at least 15 days yearly, as second home (vacation, etc.) While maintaining principal residence elsewhere. (Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement.)
- Investment Property— Not owner occupied. Purchased as an investment to be held or rented.

The applicant (s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014

Applicant Signature

Co-applicant Signature

Anti-Coercion Statement

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agencies to write the insurance covering the property described above:

Insurance Company Name

Agent

Agent's Address

Agent's Telephone Number

Applicant Signature

Co-applicant Signature

Fair Credit Reporting Act

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identify of the Consumer Reporting Agency making such report and of your right to request within sixty (60) days, the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

Applicant Signature

Co-applicant Signature

FHA Loans Only

IF YOU PREPAY YOUR LOAN ON OTHER THAN THE REGULAR INSTALLMENT DATE , YOU MAY BE ASSESSED INTEREST CHARGES TILL THE END OF THAT MONTH:

Government Loans Only

RIGHT TO FINANCIAL PRIVACY ACT OF 1978– This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

Applicant Signature

Co-Applicant Signature

Request for Copy of Tax Form

- ▶ **Do not sign this form unless all applicable parts have been completed.**
Read the instructions on page 2
- ▶ **Request may be rejected if the form is incomplete, illegible, or any required part was blank at the time of signature**

Tip: You may be able to get your tax return or return information for other sources. If you had your tax return completed by a paid preparer, they should be able to provide you a copy of the return. The IRS can provide a **Tax Return Transcript** for many returns free of charge. The transcript provides most of the line entries from the tax return and usually contains the information that a third party (such as a mortgage company) requires. See new **Form 4506-T**, Request for Transcript of Tax Return, to order a transcript or you can call 1-800-829-1040 to order a transcript.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint return

3 Current name, address (including apt., room, or suite no.), city, state and ZIP code

4 Address, (including apt., room or suite no.), city, state and Zip code

5 If the tax return is to be mailed to a third party (such as a mortgage company), enter the third party's name, address and telephone number. The IRS has no control over what the third party does with the tax return.

CAUTION: Lines 6 and 7 must be completed if the third party requires you to complete form 4506. **Do not sign Form 4506 if the third party requests that you sign form 4506 and lines 6 and 7 are blank.**

6 Tax return requested (Form 1040, 1120,941, etc.) and all attachments as originally submitted to the IRS, including Form (s) W-2, schedules, or amended returns. Copies of Forms 1040, 1040A, and 1040EZ are generally available for 7 years from filing before they are destroyed by law. Other returns may be available for a longer period of time. Enter only one return number. If you need more than one type of return, you must complete another Form 4506. ▶ _____

Note: If the copies must be certified for court or administrative proceedings, check here

7 Year or period requested Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506

____/____/____ ____/____/____ ____/____/____ ____/____/____

8 Fee. There is a \$39 fee for each return requested. Full payment must be included with your request or it will be rejected. Make your check or money order payable to "United States Treasury." Enter your SSN or EIN and "Form 4506 request" on your check or money order.	\$ 39.00
a Cost for each return	\$
b Number of returns requested on line 7.	\$
c Total cost. Multiply line 8a by line b.	\$

9 If we cannot find the tax return, we will refund the fee. If the refund should go to the third party listed on line 5, check here

Signature of taxpayer (s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax return requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506 on behalf of the taxpayer.

		Telephone number of taxpayer on Line 1a or 2a
--	--	---

Sign Here ▶ Signature _____ Date _____

▶ Title (if line 1a above is a corporation, partnership, estate, or trust) _____

▶ Spouses Signature _____ Date _____

Changes To Note

Section references are to the internal Revenue Code

- Form 4506, Request for Copy of Tax Return, is now used to request copies of tax Returns. Use **new Form 4506-T**, Request for Transcript of Tax Return, to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and a record of account.
- The fee for a photocopy of a tax return has increased to \$39.

Instructions

Purpose of form. Use Form 4506 to request a copy of your tax return. You can also designate a third party to receive the tax return. See line 5.

How long will it take? It may take up to 60 calendar days for us to process your request.

Where do I file. Attach payment and mail Form 4506 to the address below for the state you lived in when that return was filed. There are two address charts: one for individual returns (Form 1040 series) and one for all other returns.

Note: *If you are requesting more than one return and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.*

Chart for individual returns (Form 1040 series)

If you lived in and filed an individual return:	Mail to the Internal Revenue Service at:
Maine Massachusetts, New Hampshire, New York, Vermont	RAIVS Team 310 Lowell St. Stop 679 Andover, MA 01810
Alabama, Florida Georgia, Mississippi, North Carolina, South Carolina, West Virginia, Rhode Island	RAIVS Team 4800 Buford Hwy. Stop 91 Chamblee, GA 30341
Arkansas, Colorado, Kentucky, Louisiana, New Mexico, Oklahoma, Tennessee, Texas	RAIVS Team 3651 South Interregional Hwy. Stop 6716 Austin, TX 78741
Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888
Delaware, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	RAIVS Team Stop B41-6700 Kansas City, MO 64999
Ohio, Virginia	RAIVS Team 5333 Getwell Rd. Stop 2826 Memphis, TN 38118

Connecticut,
District of Columbia,
Maryland,
New Jersey,
Pennsylvania, a

RAIVS Team
DP SE 135
Philadelphia, PA

Chart for all other returns

If you lived in: **Mail to the Internal Revenue Service at:**

Foreign country, or
A.P.O. or F.P.O.
address

19255-0695

Alabama, Alaska,
Arizona, Arkansas,
California, Colorado,
Florida, Georgia,
Hawaii, Idaho, Iowa,
Kansas, Louisiana,
Minnesota,
Mississippi,
Missouri, Montana,
Nebraska, Nevada
New Mexico,
North Dakota,
Oklahoma, Oregon,
South Dakota,
Tennessee, Texas,
Utah, Washington,
Wyoming

RAIVS Team
Mail Stop 6734
Ogden, UT 84201

Connecticut
Delaware, District of
Columbia, Illinois,
Indiana, Kentucky,
Maine, Maryland,
Massachusetts,
Michigan, New
Hampshire, New
Jersey, New York,
North Carolina,
Ohio, Pennsylvania,
Rhode Island, South
Carolina, Vermont,
Virginia, West
Virginia, Wisconsin

RAIVS Team
P.O. Box 145500
Stop 2800F
Cincinnati, OH 45250

Line 1b. Enter your employer identification number if you are requesting a copy of a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040,) enter your SSN.

Signature and date. Form 4506 must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the return be sent to a third party, the IRS must receive Form 4606 within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Copies of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506 exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506 can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506 can be signed by any person who was a member of the partnership during any part of the tax period requested on line 7.

All others. See section 6103 (e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506 for a taxpayer only if this authority has been specifically delegated to the representative on Form 2848, line 5. Form 2848 showing the delegation must be attached to Form 4506.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested return (s) under the Internal Revenue Code. We need this information to properly identify the return (s) and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN, to process your request. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states and The District of Columbia for use in administering their tax laws. We may also disclose this information to Federal and state agencies to enforce Federal non-tax criminal laws and to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a Valid OMB control Number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506 will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 16 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506 simpler, we would be happy to hear from you. You can write to the Tax Products Coordinating Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **Do not** Send the form to this address. Instead, see **Where to file** on this page.

National Credit Score Disclosure

In evaluation your application for a home mortgage loan, one factor your lender will consider is one or more of your credit scores because they assist us in evaluating your credit history in a faster, more objective manner. Your credit scores are found on your credit report, **a copy of which was provided to you with this disclosure**. The range of possible scores is from 300 to 850. Your lender may also obtain and consider other credit scores in making its decision on your application from the credit bureaus listed below.

In addition to the credit scores, your credit report lists the key factors why your scores were less than the maximum possible score. Please keep in mind that these reasons are provided for factors on which you received less than the maximum score possible. The listings of these factors does not by itself indicate that you would not be approved for the loan you have requested. Your lender considers many factors in addition to your credit scores in making a decision on your application. If your application is not approved, you will receive a separate notice stating the specific reasons for that action which may or may not relate to your credit scores.

Your lender did not calculate your credit scores nor did we develop the scoring models. If you have any questions about your credit scores or the information in the credit report from which the scores were computed, you can contact the credit bureaus at the addresses listed below:

Equifax
P.O. Box 740258
Atlanta, GA 30374-0258
(800) 685-1111
Website: www.equifax.com

Trans Union
P.O. Box 1000
Chester, PA 19022-4000
(800) 888-4213
www.transunion.com/direct

Experian
P.O. Box 2014
Allen, TX 75013
(888) 397-3742
www.experian.com

Notice to Home Loan Applicant
Pursuant to California Civil Code Section 1785.20.2
Pursuant to the Fair Credit Report Act (15 U.S.C. 1681Sec 609 (g)(I)(D) as amended 12/4/03)

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit score.

The credit score is a computer-generated summary calculated at the time of the request and based on the information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the scores is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If your have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decisions on a loan application.

If you have any question concerning the terms of the loan, contact the lender.

(This certifies that this disclosure, along with a copy of their credit report, has been provided to each applicant Pursuant to the Fair Credit Report Act (15 U.S.C. 1681Sec 609 (g)(I)(D) as amended 12/4/03)

Applicant name

Date

Applicant name

Date

Address

Loan Number

Privacy Policy Disclosure

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the Following:

- Protecting the confidentiality of our customer information
- Who is covered by the Privacy Policy
- How we gather information
- The types of information we share, why and with whom
- Opting Out—how to instruct us not to share certain information about you or not to contact you

Protecting the Confidentiality of Customer Information:

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy:

We provide our Privacy Policy to customers when they conduct business with your company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income and credit references.
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history and account usage.
- Consumer reporting agencies. This information may include account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

Information We Share:

- To regulatory authorities and law enforcement officials
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability
- To report account activity to credit bureaus
- To consumer reporting agencies
- To respond to a subpoena or court order, judicial process or regulatory authorities
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

Initial

Initial

Page 1 of 2

Privacy Policy Disclosure

(Protection of the Privacy of Personal Non-Public Information)- Continued

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone services companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How do we Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you within our corporate family of office (s). We may share all of the categories of information we gather about you, including identification information (such as your name and address) credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history.)

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosures of personal information within our company or any third-party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

- Please do not share personal information about me with non-affiliated third parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

Name _____

Company Name _____

Address _____

Address _____

City, State, Zip _____

City, State, Zip _____

Phone # _____

Phone # _____

Loan# _____

Signature _____

Date _____

Signature _____

Date _____

UNDERSTANDING THE ROLE OF YOUR BROKER AND BROKER COMPENSATION

American dreams can come true with the right home loan. That's why many borrowers today look to a professional who understands home financing and has the ability to guide borrowers through the process step by step: an expert who knows your area, the homes, and the available lenders; someone who takes pride in turning dreams into reality.

For years, your professional mortgage broker has been making home financing more convenient for borrowers, offering such valuable services and information as:

- Same-day pre-qualifications
- A professional viewpoint
- Competitive rate shopping
- Convenient application process
- Pre-underwriting
- Access to a variety of lender programs
- Professional loan processing
- Industry knowledge
- Good Faith Estimates of closing costs
- The ability to re-direct the loan if needed
- Relationships with lenders
- Alternative solutions when needed

An important role of a mortgage broker is to arrange for your loan to be funded by an independent investor or lender ("lender"). Some brokers close loans in their own names, while others close loans in the name of the lender funding the loan. In any event, your mortgage broker is not an employee or representative of the Lender. Your mortgage broker and the lender are independent parties. The lender's role is to provide financing. Therefore, you should look solely to your broker for information and assistance concerning your loan and any associated fees and costs.



The cost of your loan

Your loan transaction will involve a variety of different fees and charges. Some of these are charges by the lender, and some are charged by your broker and some charged by third parties such as closing agents, title companies, insurers, appraisers, home inspection services, etc. Your Good Faith Estimate is an estimate of these fees and charges. At or before closing, you will receive a final statement showing the actual fees and charges for your transaction. The amount of any particular fee or charge can vary depending on many factors, such as the lender's or your broker's out-of-pocket costs and internal administrative expenses, competitive factors, industry standards and practices, and third party charges. The costs of your transaction may also vary depending on the loan program you select with your broker, and any changes you decide upon during the loan process. Do not hesitate to ask your broker if you have any questions about any specific fees or charges.

Broker Compensation

In Today's lending environment, you and your broker should work together to structure your loan to best Meet your goals and objectives.

If you would rather pay less up front or if you do not have much cash available, you can finance your fees and costs through a higher interest rate. If you would rather pay a lower interest rate, you may pay higher up-front points and fees.

You should review the options with your broker and agree upon the terms of the loan (including the interest rate, points, and fees) and the amount to be paid to the broker.

If you choose to finance some or all of the fees and costs, the broker will receive part of the broker's compensation from the lender. This is in addition to, or in lieu of, up-front fees or points paid directly by you to your broker. If you pay indirectly for this lender-financed broker compensation, it is commonly referred to as a "premium."

Usually, the specific amount of any broker compensation financed by the lender will not be known until your broker locks in your loan with the lender, which will be after you have received your initial Good Faith Estimate from your broker. The final amount of any such compensation will be shown on your loan closing statement, known as a HUD-1 or HUD-1a. Upon request, you may review this statement one business day before closing.

You should discuss with your broker how to structure the interest rate and amount fees and charges in the way that best suits your particular circumstances. Any questions you may have concerning broker compensation and other fees and costs during the process can be answered by your broker.

ACKNOWLEDGEMENT OF RECEIPT

I (we) received a copy of this notice

Borrower's Signature

Date

Borrower's Signature

Date

MORTGAGE BROKER FEE DISCLOSURE

You have applied to a mortgage broker for a residential mortgage loan. The mortgage broker will submit your application for a residential mortgage loan to a lender with which the mortgage broker contracts upon such terms and conditions as you may request or a lender may require. This form supplements other disclosures or agreements required by law that you should receive from the mortgage broker concerning your loan application.

SECTION 1. NATURE OF RELATIONSHIP. In connection with the mortgage loan:

- The mortgage broker may act as an independent contractor and not as your agent. Communicate any uncertainties you may have about the nature of your relationship to your mortgage broker.
- The mortgage broker has entered into separate independent contractor agreements with various lenders.
- While the mortgage broker seeks to assist you in meeting our financial needs, it does not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or the best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products are distributed by the mortgage broker generally provide their loan products to the mortgage broker at a wholesale rate.

- The retail price a mortgage broker offers you —your interest rate, total points and fees—will include the mortgage broker’s compensation .
- In some cases, either you or the lender may pay the mortgage broker all of its compensation.
- Alternatively, both you and the lender may pay the mortgage broker a portion of its compensation. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- Also, in some cases, if you would rather pay less up front, you may be able to pay some or all of the mortgage broker’s compensation indirectly through a higher interest rate in which case the mortgage broker will be paid directly by the lender.

Mortgage broker may also be paid by the lender based on (I) the value of the Mortgage Loan or the related servicing rights in the market place or (ii) other services, goods, or facilities performed or provided by the mortgage broker to the lender.

By signing below, applicants (s) acknowledge receipt of a copy of this signed agreement.

APPLICANT (S)

Name Signature

Date

Address

Name Signature

Date

Address

Department of Veterans' Affairs

COUNSELING CHECKLIST FOR MILITARY HOMEBUYERS

1. Failure on the part of a borrower on active duty to disclose that he/she expects to leave the area within 12 months due to transfer orders or completion of his/her enlistment period may constitute "bad faith." If your loan is foreclosed under circumstances which include such bad faith, you may be required to repay VA for any loss suffered by the Government under the guaranty. (In ANY case in which VA suffers a loss under the guaranty, the loss must be repaid before your loan benefits can be restored to use in obtaining another VA loan.)
2. Although real estate values have historically risen in most areas, there is no assurance that the property for which you are seeking financing will increase in value or even retain its present value.
3. It is possible that you may encounter difficulty in selling your house, recovering your investment or making any profit, particularly if there is an active new home market in the area.
4. Receiving military orders for a permanent change of duty station or an unexpected early discharge due to a reduction in force will not relieve you of your obligation to make your mortgage payments on the first of each month.
5. "Letting the house go back" is NOT an acceptable option. A decision to do so may be considered "bad faith," a foreclosure will result in a bad credit record, a possible debt you will owe to the government and difficulty in getting more credit in the future.
6. If unexpected circumstances lead to difficulty in making your payments, contact your mortgage company promptly. It will be easier to resolve any problems if you act quickly and be open and honest with the mortgage company.
7. YOUR VA LOAN MAY NOT BE ASSUMED WITHOUT THE PRIOR APPROVAL VA OR YOUR LENDER.
8. VA does NOT guarantee the house and its condition, only the loan. If you buy a previously occupied house, you must satisfy yourself that its condition is satisfactory.
9. Proper maintenance is the best way to protect your home and improve the chance that its value will increase.

I HEREBY CERTIFY THAT the lender has counseled me and I fully understand the counseling items set forth above.

(Borrower's Signature)

(Date)

I HEREBY CERTIFY THAT the borrower has been counseled regarding the counseling items set forth above.

(Lender's Signature)

(Date)

FEDERAL COLLECTION POLICY NOTICE

VA

The federal government is authorized by law to take any or all of the following actions in the event your VA-guaranteed or VA-financed loan payments become delinquent or you default on your VA-Guaranteed or VA-financed loan;

- Your name and account information may be reported to a credit bureau.
- Additional interest and penalty charges may be assessed for the period of time that payment is not made.
- Charges to cover additional administrative costs incurred by the Government to service your account may be assessed.
- Amounts owed to you under other Federal programs may be offset.
- Your account may be referred to a private collection agency to collect the amounts due.
- Your account may be referred to the Department of Justice for litigation in the courts.
- If you are a current or retired Federal employee, your salary to civil service retirement benefits may be offset.
- Your debt may be referred to the Internal Revenue Service for offset against any amount owed to you as an income tax refund.
- Any written-off debt may be reported to the Internal Revenue Services as taxable income.

All of the actions can and will be used to recover any debts owed the Veterans' Administration when it is determined to be in the best interest of the Government to do so.

CERTIFICATION

I have read and I understand the actions the Federal Government can take in the event that I fail to meet my scheduled payments in accordance with the terms and conditions of my agreement to purchase property with a VA-guaranteed or VA-financed loan.

Veteran Borrower's Signature

Date

VETERAN'S AFFIDAVIT

The Omnibus Budget Reconciliation Act of 1982 and subsequent Acts require the Veterans Administration to collect a funding fee of one percent of the loan amount for VA guaranteed loans closed on or after October 1, 1982.

The fee is payable for both VA home and mobile home loans with the following exceptions:

1. Veterans receiving VA Compensation for service-connected disabilities.
2. Veterans who would be entitled to receive compensation if they were not receiving retirement pay.
3. Surviving spouses of veterans who died in service or from a service connected disability.
4. Surviving spouses of veterans who died in service or from a service connected disability who are themselves veterans and have their own loan guaranty entitlement.

Veterans claiming exemption from the funding fee requirements must establish this fact. Veterans may call the VA Regional Office and request a statement verifying their receipt of compensation or an election to receive service retirement pay in lieu of compensation. It is helpful if the veteran has his/her claim number when calling.

I have read the above notification and state the following:

- I claim exemption and will contact the VA at once to establish this fact.
- I have no exemption and will pay the funding fee with my own cash assets at closing.
- I have no exemption and authorize my lender to include as much of the funding fee as possible in my loan amount and will pay the balance, if any, with my own assets at closing.

Borrower's Signature

Date

RESPA Disclosure

RESPA Disclosure To Loan Applicant On Assignment, Sale Or Transfer Of Loan Servicing

The servicing of the mortgage loan for which you are applying may be assigned, sold or transferred to any other mortgage servicer at any time while your loan is outstanding. Approximately 100 percent of the loan servicing for loans originated by the lender during the past calendar year were transferred as of the end of the calendar year.

We do not currently engage in the servicing of any federally related mortgage loans and there is a present intention to assign, sell or transfer the servicing of such loans to a mortgage servicer.

Servicing procedures, transfer practices and requirements and complaint resolution will be in accordance with the model disclosure statement developed by the Department of Housing and Urban Development (“HUD”).

The applicant has read and understood this disclosure.

Applicant

Applicant

Applicant

Applicant

Date: _____

Interest Rate Disclosure

Interest rates change everyday, often more than once each day. If you choose to lock-in your interest rate, your loan must fund and record on or before the expiration date. Even one day beyond will completely nullify the locked interest rate. Your loan will then be subject to the current rate on the day of expiration.

If you choose not to lock-in your interest rate, your loan will be subject to the volatility of the financial markets. If you choose not to lock-in at application, but later in the process of your loan desire an interest rate lock-in, you must contact your loan agent.

If you choose to lock-in your interest rate, a guarantee confirmation letter will be mailed to you within three business days. **Without This confirmation letter, your interest rate is NOT locked.** Interest rates can be locked from 10:00 a.m. to 2:30 p.m. Pacific Time. If you are completing this form after these hours, your lock-in interest rate will be subject to the next day's opening interest rate.

Please initial one of the options:

_____ **I (we) choose to lock-in the interest rate at this time.** Please mail guarantee confirmation letter. If I do not receive a confirmation letter, I understand my interest rate is NOT locked and I need to notify you as soon as possible.

_____ **I (we) choose NOT to lock-in the interest rate at this time.** I choose to float the interest rate. I accept the market interest rate risk. The final locked-in interest rate may be higher or lower than the going market rate at the time of my loan application. If I should later choose to lock-in my loan subject to the above mentioned terms, I will call the loan agent.

Borrower Signature Date

Borrower Signature Date

Borrower Signature Date

Borrower Signature Date

Loan Officer Date

VA INTEREST RATE AND DISCOUNT STATEMENT

1. This statement regarding the interest rate and discount points that you may pay on a mortgage guaranteed by VA (Department of Veterans Affairs) must be delivered to you prior to execution of the borrower's certification on the HUD/VA Addendum to the Uniform Residential Loan Application.
2. VA does not establish the interest rate for mortgage loans to be guaranteed or set either a maximum or minimum on the interest rate or on discount points that may be paid by you. This means that you may pay such interest rate and discount points as you and the lender agree upon. The seller may pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.
3. It is important for you to understand that the interest rate and discount points and the length of time the lender will honor the loan terms are all freely negotiable with the lender. Lenders may agree to offer the loan terms for a definite period of time (I.e., 30, 60, or 90 days) or may refuse to do so. This arrangement is commonly referred to as a lock-in agreement. Keep in mind that your agreement with the seller will also affect the date you can close your loan.
4. The terms of your agreement with the lender will determine the degree, if any, that the interest rate and discount points may change before closing. An increase of more than 1 percent in the interest rate requires re-underwriting of the loan approval by VA or by the lender. It may be necessary for the lender to obtain your signature on a new application. If, after re-underwriting, it is determined that you remain qualified from a credit risk standpoint, the conditions of your agreements with the lender and the seller may require you to complete the transaction or lose your deposit.

IT IS YOUR RESPONSIBILITY TO ASSURE THAT YOU UNDERSTAND THE TRANSACTION.

Veteran's Signature

Date

VA ESCAPE CLAUSE

VETERAN PURCHASER

PROPERTY ADDRESS

CITY/STATE/ZIP

It is expressly agreed that, notwithstanding any other provisions of this contract, the purchaser shall not incur any penalty by forfeiture of earnest money or otherwise be obligated to complete the purchase of the property described herein, if the contract purchase price or cost exceeds the reasonable value of the property established by the Veterans' Administration. The purchaser shall, however, have the privilege and option of proceeding with the consummation of the contract without regard to the amount of the reasonable value established by the Veterans' Administration.

Seller's Signature

Date

Seller's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date



Department of Veterans' Affairs DEBT QUESTIONNAIRE

1. DURING THE PAST FIVE YEARS, HAVE YOU DIRECTLY OR INDIRECTLY BEEN OBLIGATED ON ANY LOAN WHICH RESULTED IN FORECLOSURE, TRANSFER OF TITLE IN LIEU OF FORECLOSURE , OR JUDGEMENT?

(This would include home mortgage loans, SBA loans, home improvement loans, or manufactured home loans, any mortgage, financial obligation, bond, or loan guarantee.)

YES NO *(If "Yes" provide details, including date, name and address of lender, FHA or VA Case number, if any and reason for this action. Attach a separate sheet, if needed.)*

2. ARE YOU PRESENTLY DELENQUENT OR IN DEFAULT ON ANY DEBT TO THE FEDERAL GOVERNMENT? (e.g., Public Health Service, U.S. Government Student Loan, GI Bill Education Benefits, etc.?)

YES NO *(If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed.)*

I CERTIFY THAT the statements herein are true and correct to the best of my knowledge and belief.

3. Signature of Veteran

4. Date

5. Signature of Co-Borrower

6. Date

VA NOTICE TO BORROWER REGARDING ASSUMABILITY ASSUMPTION APPROVALS REQUIRED BY PUBLIC LAW 100-198

Chapter 37 of Title 38, United States Code, was amended by Public Law 100-198, Veterans' Home Loan Program Improvements and Property Rehabilitation Act of 1987, to include a new Section 1814 which deals with assumptions and releases from liability.

The following affect the assumability of the mortgage loan approved on or after March 1, 1988.

The loan is immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to Section 184 of Chapter 37, Title 38, United States Code.

The loan may be accelerated if the property securing it is sold without the loan being paid in full, unless (a) the loan is current and (b) the prospective purchaser will assume full liability for repayment of the loan, including the indemnity to the VA, and © the assumer qualifies from a credit standpoint.

Funding Fee

A fee equal to one-half of 1 percent of the balance of the loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Secretary of Veterans' Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by the Deed of Trust, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 1929(b)

Processing Charge

Upon application for approval to allow assumption of the loan, a processing fee may be charged by the loan holder or its authorized agent for determining the credit worthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which Section 1814 of Chapter 37, Title 38, United States Code applies.

Indemnity Liability

If the obligation is assumed, then the assumer hereby agrees to assume all the obligations of the veteran under the terms of the instruments creating and securing the loan, including the obligation of the veteran to indemnify the Department of Veterans' Affairs to the extent of any claim arising from the guaranty or insurance of the indebtedness created by this instrument.

Date

Borrower

Co-Borrower

Nearest Living Relative Disclosure VA Requirement

NAME _____

ADDRESS _____

CITY _____

STATE _____ ZIP CODE _____

PHONE NO. _____

RELATIONSHIP _____

Borrower

Borrower

Date



VA Case Number Assignment Request

Please Enter The Indicated Information In The Spaces Below

Veteran Information

Full Name: _____

Social Security Number: _____

Date of Birth: _____ Service Number: _____

Name used in military (Please complete name section IF name is different from the above)

Full Name: _____

Please Print– First, Middle, Last Name

Is Veteran on active duty?

Yes No

Previous VA Loans?

Yes No

WARNING: It is a Federal crime to knowingly provide false or misleading information in order to establish eligibility for the home loan program.

I certify that the statements and information contained herein are true and correct to the best of my knowledge and belief.

Signature Veteran

Date

Consumer Caution and Home Ownership Counseling Notice

If you obtain this loan, the lender will have a mortgage on your home. You could lose your home, and any money you have put into it, if you do not meet your obligations under the loan.

Mortgage loan rates and closing costs and fees vary based on many other factors, including your particular credit and financial circumstances, your earnings history, the loan-to value requested, and the type of property that will secure your loan. Higher rates and fees may be justified depending on the individual circumstances of a particular consumer's application. You should shop around and compare loan rates and fees.

This particular loan may have a higher rate and total points and fees than other mortgage loans and is or may be subject to the additional disclosure and substantive protections under Division 1.6 (commencing with Section 4970 of the Financial Code.) You should consider consulting a qualified independent credit counselor or other experienced financial adviser regarding the rate, fees and provisions of the mortgage loan before you proceed. For information on contacting a qualified credit counselor, ask your lender or call the United States Department of Housing and Urban Development's counseling hotline at 1-888-466-3487 or go to www.hud.gov/office/shsg/sfh/hcc for a list of counselors.

You are not required to complete any loan agreement merely because you have received these disclosures or have signed a loan application. If you proceed with this mortgage loan, you should also remember that you may face serious financial risks if you use this loan to pay off credit card debts and other debts in connection with this transaction and then subsequently incur significant credit card charges or other debts. If you continue to accumulate debt after this loan is closed and then experience financial difficulties, you could lose your home and any equity you have in it if you do not meet your mortgage loan obligations.

Property taxes and homeowner's insurance are your responsibility. Not all lenders provide escrow services for these payments. You should ask your lender about these services.

Your payments on existing debts contribute to your credit ratings. You should not accept any advice to ignore your regular payments to your existing creditors

I have read and understood the above notice.

Name _____

Date _____

Name _____

Date _____

Customer Identification

U.S. Patriot Act

On October 26, 2003, President Bush signed into law the **USA PATRIOT Act**. This legislation provides a wide range of tools to combat money laundering and the financing of terrorists. In compliance with this new law, REALTY WORLD-Financial Services must now be in full compliance with the identity verification requirements as outlined in the Act.

As a result, effective October 1, 2003 we will begin requiring the identification items prior to processing loans. Valid identification must be from one of the following sources:

Acceptable Primary Identification - Generally, acceptable primary identification will consist of un-expired government issued identification with a photograph listed below.

- Valid Permanent Driver's License
- Valid U.S. Passport
- Valid U.S. Military Identification Card
- Valid Resident Alien Card

Acceptable Alternative Identification - **TWO** pieces must be presented.

- Valid state identification card **OR**
- Valid Out-of-State Driver's License

Along with ONE of the following: Birth Certificate, Current Car Registration, Current Pay Stub, or Utility Bill with Name and Address matching I.D.

Acceptable Identification for NON-U.S. Persons – **TWO** pieces must be presented.

- Valid Permanent Resident Card
- Valid Resident Alien Card (not expired)
- Valid U.S. Citizen Identification card
- Valid Employment Authorization Card
- Valid Temporary Resident Card (not expired)
- Valid Non-resident Alien boarder Crossing Care
- Valid Non-U.S. Passport (not expired)
- Valid Non-immigrant Visa and Border Crossing Card

Along with ONE of the following: Current Car Registration, Current Pay Stub, or Utility Bill with Name and Address matching I.D.

Applications will not be accepted or processed without having the identification listed above. Any loans currently in process that do not close prior to October 1, 2003 will be subject to the review until the verifications above have been completed.

Initial

Initial

Page 1 of 2

Customer Information

U.S. Patriot Act

Important Information About Procedures

For Opening A New Mortgage Loan Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens a mortgage loan account.

What this means to you: When you open a mortgage loan account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

The information being requested and observed is for compliance with the requirements of Section 326 of the U.S.A. Patriot Act implementing customer identification and verification requirements. The information in no way will be used in making the credit decision on your completed application.

Signature _____ Date provided _____

Signature _____ Date provided _____

Signature _____ Date provided _____

Signature _____ Date provided _____

Loans will not be processed without having the identification listed above.

Save More Lending Home Loans

“ Open
Minds
.... Open
Doors ”

Closing Guarantee Certificate

Office Phone Number : _____
Fax Phone : _____

Buyer / Borrower: _____

Thank you for considering **Real Estate Financial Services** as your Preferred Lender.

Getting a home loan just got more rewarding. When you purchase or refinance your home we will Guarantee our lender closing costs through the Close of Escrow.

Save with our Guaranteed Closing Cost promise. Whether buying or selling, final lender closing costs on home loans are Guaranteed not to change from the original up-front closing cost estimate for that approved loan.

We promise to find you the best possible loan options available to you, at the best possible prices, even if you are less than perfect. ** We promise that we will match any competitors closing cost estimate or give you \$ 500, a benefit that could save you thousands of dollars.

Benefit from our Same Day Loan Decisions. With our streamlined approval process, we will provide a loan decision with in 24 hours of your application – often within minutes. If qualified, you'll have your loan decision in hand when you're ready to write a contract.

Benefit from our Closing Date Guarantee. We Guarantee that we will have documents ready for signing in escrow on any of our direct lending products, to close your loan on time or we will waive our processing fee. ***

Loan Manager ****

Date

** A customer must provide a complete, system-generated Good Faith Estimate, listing a specific lender's name, that is dated the same day as the rate quoted by us. If such Good Faith Estimate indicates a lower interest rate than our rate, inclusive of points and loan fees, for the same loan program that is offered by us, and we have verified the accuracy of the rate and fees listed, then we will have the option of beating that lender's total loan costs by \$ 100 or pay the customer \$ 500 when they close with that lender and provide us a copy of the signed Note and Final HUD-1 Settlement Statement. This guarantee does not apply to bundled service priced loans.

*** Our closing date Guarantee, does not include delays due to appraisals, escrow, title, or borrower conditions that are not returned to us 10 working days prior to the contract or estimated closing date.

**** This is not a mortgage commitment. This form must have a live signature of review by President to be valid.

Many programs available 1, 2, 3, 5, 7, 10, 15, 20, 30, and 40 year fixed/ARM rate type loans.