

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: <input type="checkbox"/> V.A. <input type="checkbox"/> Conventional <input type="checkbox"/> Other:		Agency Case Number	Lender Case Number
<input type="checkbox"/> FHA <input type="checkbox"/> FmHA			
Amount	Interest Rate	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
\$	%		

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, ZIP)		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost \$

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. ages		
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name and Address of Employer <input type="checkbox"/> Self Employed	Dates(from-to)	Name and Address of Employer <input type="checkbox"/> Self Employed	Dates(from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name and Address of Employer <input type="checkbox"/> Self Employed	Dates(from-to)	Name and Address of Employer <input type="checkbox"/> Self Employed	Dates(from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

VI.ASSETSANDLIABILITIES(cont.)

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII.DETAILSOFTTRANSACTION

VIII. DECLARATIONS

	Borrower	Co-Borrower				
			Yes	No	Yes	No
a. Purchase price						
b. Alterations, improvements, repairs						
c. Land (if acquired separately)						
d. Refinance (incl. debts to be paid off)						
e. Estimated prepaid items						
f. Estimated closing costs						
g. PMI, MIP, Funding Fee						
h. Discount (if Borrower will pay)						
i. Total costs (add items a through h)						
j. Subordinate financing						
k. Borrower's closing costs paid by Seller						
l. Other Credits(explain)						
m. Loan amount (exclude PMI, MIP, Funding Fee financed)						
n. PMI, MIP, Funding Fee financed						
o. Loan amount (add m & n)						
p. Cash from/to Borrower (subtract j, k, l & o from i)						

If you answer "yes" to any questions a through i, please use continuation sheet for explanation.

a. Are there any outstanding judgments against you? Yes No

b. Have you been declared bankrupt within the past 7 years? Yes No

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? Yes No

d. Are you a party to a lawsuit? Yes No

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.) Yes No

f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee? If "Yes," give details as described in the preceding question. Yes No

g. Are you obligated to pay alimony, child support, or separate maintenance? Yes No

h. Is any part of the down payment borrowed? Yes No

i. Are you a co-maker or endorser on a note? Yes No

j. Are you a U. S. citizen? Yes No

k. Are you a permanent resident alien? Yes No

l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. Yes No

m. Have you had an ownership interest in a property in the last three years? Yes No

(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? _____

(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____

IX.ACKNOWLEDGMENTANDAGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X.INFORMATIONFORGOVERNMENTMONITORINGPURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Race/National Origin:	Race/National Origin:
<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander
<input type="checkbox"/> Black,not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> White,not of Hispanic origin	<input type="checkbox"/> Black,not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> White,not of Hispanic origin
<input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> Other (specify) _____
Sex:	Sex:
<input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male
To be Completed by Interviewer	Name and Address Interviewer's Employer
Interviewer's Name (print or type)	
This application was taken by:	
<input type="checkbox"/> face-to-face interview	Interviewer's Signature
<input type="checkbox"/> by mail	Date
<input type="checkbox"/> by telephone	Interviewer's Phone Number (incl. area code)

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Date

Co-Borrower's Signature:

Date

X

X



NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan Morfacts Mortgage Center 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 scores.

The credit score is a computer-generated summary calculated at the time of the request and based on 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 score 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 you 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 decision on a loan application.

Equifax Credit Information Services
PO Box 740241
Atlanta, GA 39374
1-800-685-1111

Experian
PO Box 2002
Allen, TX 75013
1-888-397-3742

Trans Union
PO Box 1000
Chester, PA 19022
1-800-888-4213

PRIVACY POLICY

MORFACTS MORTGAGE CENTER takes its clients' financial privacy very seriously. During the course of processing your application, we accumulate non-public personal financial information from you and from other sources about your income, your assets, and your credit history in order to allow a lender to make an informed decision about granting you credit. We restrict access to nonpublic personal information about you to those employees who need to know that information to process your loan request. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We collect nonpublic information about you from the following sources: (i) information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income; (ii) information about your transactions with us, our affiliates, or others, such as your payment history or loan balance; and (iii) information we receive from a consumer reporting agency, such as your creditworthiness, credit scores, or credit history.

We may disclose nonpublic personal information about you to mortgage bankers to which we refer your file for approval; and to non-financial companies, such as credit reporting, title and escrow.

We do not disclose any of your nonpublic information to any other outside entities without your express written authorization.

If you have additional questions regarding our privacy policy, please contact your loan officer.

Acknowledgement of Receipt:

(Applicant)

Date: _____

(Applicant)

Date: _____



Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act (ECOA) prohibits discrimination against credit applicants on the basis of race, color, religion, national 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, which administers compliance with this law, is:

**Federal Trade Commission
600 Pennsylvania Ave., NW
Washington, DC 20580**

***The Housing Financial Discrimination Act of 1977
Fair Lending Notice***

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

- Trends, characteristics or conditions in the 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.
- 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 & conditions, to provide financial assistance.

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

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
320 W. 4th St., Suite 350
Los Angeles, CA 90013-1105**

**Department of Real Estate
1515 Clay St., Suite 702
Oakland, CA 94612-1402**

Notice to Applicant of Right to Receive Copy of Appraisal Report

You have the right to a copy of the appraisal report that we obtain on your property, provided that you have paid for or are willing to pay for the appraisal. To request a copy of the appraisal report, please phone your loan officer or loan processor at (760) 633-4144 or submit a written request to:

**Morfacts Mortgage Center
320 Encinitas Boulevard
Encinitas, CA 92024**

Acknowledgement of Receipt:

Borrower: _____ Date: _____

Co-Borrower: _____ Date: _____

BORROWER'S CERTIFICATION & AUTHORIZATION



Certification

The undersigned certify the following:

- 1. I/we have applied for a mortgage loan from Morfacts of San Diego, Inc. In applying for the loan, I/we completed a loan application containing various information for the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/we certify that all of the information is true and complete. I/we make no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
- 2. I/we understand and agree that Morfacts of San Diego, Inc. reserves the right, if originated under a reduced or alternative documentation program, to change the mortgage loan review process to a full documentation program. This may include verifying the information provided in the application with the employer and/or the financial institution.
- 3. I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for his mortgage, as applicable under the provisions of title 18, United States Code, section 1014.

Authorization to Release Information

To whom it may concern:

- 1. I/we have applied for a mortgage loan from Morfacts of San Diego, Inc. As part of the application process, Morfacts of San Diego, Inc. may verify information contained in my/our loan application and in all other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
- 2. I/we authorize you to provide to Morfacts of San Diego, Inc. and to any investor to whom Morfacts of San Diego, Inc. may sell my mortgage, 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.
- 3. Morfacts of San Diego, Inc. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
- 4. A copy of this authorization may be accepted as an original.
- 5. The review and processing of this mortgage loan application requires Morfacts Mortgage Center to acquire an appraisal on the property and a credit report on yourself and/or your business, and may require the expenditure of funds for additional services (i.e. homeowners' association certification or inspections). Once these funds are expended on your behalf, they will not be refunded to you, even if the application should later be declined or cancelled by you.

The undersigned understands that these amounts are refundable only if the above services are not rendered. I/we also agree that Morfacts Mortgage Center will hold the check(s) uncashed until such time as the services are rendered and the billing has been received from the service provider.

This authorization is valid for a period of 6 months from the latest signature date below.

X _____ X _____ X _____
(Borrower's Signature) (SSN) (Date)

X _____ X _____ X _____
(Borrower's Signature) (SSN) (Date)



SERVICING TRANSFER
DISCLOSURE STATEMENT

MORFACTS MORTGAGE CENTER
320 Encinitas Blvd.
Encinitas, CA 92024

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. READ THIS STATEMENT AND SIGN IT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.) you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15-day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you under certain limited circumstances, when your servicer is changed, abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a Federal agency.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "written request" is a written correspondence, other than notice on payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request, Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day, excluding public holidays (State or Federal), Saturday and Sunday.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimated by Lender

- 1. The following is the best estimate of what will happen to the servicing of your mortgage loan:
We may assign, sell or transfer the servicing of your loan sometime while the loan is outstanding.
We are able to service your loan and we will will not haven't decided whether to service your loan.

OR

XX We do not service mortgage loans, and we presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

- 2. XX For all the mortgage loans that we make in the 12-month period after your mortgage loan is funded; we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

0 to 25% 26 to 50% 51 to 75% XX 76 to 100%

This estimate does XX does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

- 3. This is our record of transferring the servicing of the mortgage loans we have made in the past:

Table with 2 columns: Year, Percentage of Loans Transferred. Rows for 2000, 2001, 2002, all showing 100%.

This information does XX does not include assignments, sales or transfers to affiliates or subsidiaries.

Date MORFACTS MORTGAGE CENTER - Lender

Acknowledgment of Mortgage Loan Applicant

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

Applicant Date Applicant Date
Applicant Date Applicant Date



MORTGAGE LOAN ORIGINATION AGREEMENT

You (the applicant) agree to enter into this Mortgage Loan Origination Agreement with the Mortgage Loan Originator as an independent contractor to apply for a residential mortgage loan from a participating lender with which we, from time to time, contract upon such terms and conditions as you may request or a Lender may require. You inquired into mortgage financing with the Mortgage Loan Originator on _____ [date]. Morfacts Mortgage Center is licensed as a “Mortgage Broker” under The California Department of Real Estate, License #01033826.

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

- We are acting as an independent contractor and not as your agent.
- We will enter into separate independent contractor agreements with various lenders.
- While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

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

We also may be paid by the lender based on (1) the value of the Mortgage Loan or related servicing rights in the marketplace or (2) other services, goods or facilities performed or provided by us to the lender.

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

MORTGAGE LOAN ORIGINATOR

APPLICANT(S)

By: _____

Signature

Date

Signature



In order to expedite the processing of your loan, please provide the following information.

Payoff Information:

Lender: _____

Loan #: _____

Lender: _____

Loan #: _____

Home Owners Insurance information:

Agency Name: _____

Agent Phone #: _____

Policy #: _____

Condominium/PUD Management Company:

Company Name: _____

Project Name: _____

Phone Number: _____

Would you like to set up an Impound / Escrow Account for Property Taxes and Insurance?

Yes: No:

Request for Copy or Transcript of Tax Form

▶ Read instructions before completing this form.

▶ Type or print clearly. Request may be rejected if the form is incomplete or illegible.

Note: Do not use this form to get tax account information. Instead, see instructions below.

1a Name shown on tax form. If a joint return, enter the name shown first.	1b First social security number on tax form or employer identification number (see instructions)
2a If a joint return, spouse's name shown on tax form	2b Second social security number on tax form : : :
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 shown on the last return filed if different from line 3	
5 If copy of form or a tax return transcript is to be mailed to someone else, enter the third party's name and address	
6 If we cannot find a record of your tax form and you want the payment refunded to the third party, check here ▶ <input type="checkbox"/>	
7 If name in third party's records differs from line 1a above, enter that name here (see instructions) ▶	
8 Check only one box to show what you want. There is no charge for items 8a, b, and c: a <input type="checkbox"/> Tax return transcript of Form 1040 series filed during the current calendar year and the 3 prior calendar years (see instructions). b <input type="checkbox"/> Verification of nonfiling. c <input type="checkbox"/> Form(s) W-2 information (see instructions). d <input type="checkbox"/> Copy of tax form and all attachments (including Form(s) W-2, schedules, or other forms). The charge is \$23 for each period requested. Note: If these copies must be certified for court or administrative proceedings, see instructions and check here ▶ <input type="checkbox"/>	
9 If this request is to meet a requirement of one of the following, check all boxes that apply. <input type="checkbox"/> Small Business Administration <input type="checkbox"/> Department of Education <input type="checkbox"/> Department of Veterans Affairs <input type="checkbox"/> Financial institution	
10 Tax form number (Form 1040, 1040A, 941, etc.)	12 Complete only if line 8d is checked. Amount due: a Cost for each period \$ 23.00 b Number of tax periods requested on line 11 c Total cost. Multiply line 12a by line 12b. . . \$ Full payment must accompany your request. Make check or money order payable to "Internal Revenue Service."
11 Tax period(s) (year or period ended date). If more than four, see instructions.	

Caution: Before signing, make sure all items are complete and the form is dated.

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 information requested. I am aware that based upon this form, the IRS will release the tax information requested to any party shown on line 5. The IRS has no control over what that party does with the information.

Please Sign Here	Signature. See instructions. If other than taxpayer, attach authorization document.	Date	Telephone number of requester ()
	Title (if line 1a above is a corporation, partnership, estate, or trust)		Best time to call
	Spouse's signature	Date	TRY A TAX RETURN TRANSCRIPT (see line 8a instructions)

Instructions

Section references are to the Internal Revenue Code.

TIP: If you had your tax form filled in by a paid preparer, check first to see if you can get a copy from the preparer. This may save you both time and money.

Purpose of Form.—Use Form 4506 to get a tax return transcript, verification that you did not file a Federal tax return, Form W-2 information, or a copy of a tax form. Allow 6 weeks after you file a tax form before you request a copy of it or a transcript. For W-2

information, wait 13 months after the end of the year in which the wages were earned. For example, wait until Feb. 1999 to request W-2 information for wages earned in 1997.

Do not use this form to request Forms 1099 or tax account information. See this page for details on how to get these items.

Note: Form 4506 must be received by the IRS within 60 calendar days after the date you signed and dated the request.

How Long Will It Take?—You can get a tax return transcript or verification of nonfiling within 7 to 10 workdays after the IRS receives your request. It can take up to 60 calendar

days to get a copy of a tax form or W-2 information. To avoid any delay, be sure to furnish all the information asked for on Form 4506.

Forms 1099.—If you need a copy of a Form 1099, contact the payer. If the payer cannot help you, call or visit the IRS to get Form 1099 information.

Tax Account Information.—If you need a statement of your tax account showing any later changes that you or the IRS made to the original return, request tax account information. Tax account information lists

(Continued on back)

**PURPOSE FOR LOAN REQUEST
(REFINANCES & 2ND TRUST DEEDS)**

DATE: _____

BORROWER: _____

PROPERTY ADDRESS: _____

TO WHOM IT MAY CONCERN:

The purpose or our loan request for a loan is:

X _____
BORROWER **DATE**

X _____
BORROWER **DATE**