

LOAN APPLICATION FOR CONVENTIONAL MORTGAGES

Dear Prospective Borrower,

Thank you for choosing **LENDERLINE**® for your mortgage needs. We are currently offering **conventional mortgages** under the following guidelines:

- The property must be located in the State of California.
- Purchase or refinance.
- Primary residence, second home or investment.
- First-time homebuyer OK.
- Up to 97% loan-to-value for primary residence. See <u>eligibility matrix</u>.
- Up to 85% loan-to-value for investment properties. See eligibility matrix.
- W-2 wage earner or self-employed.
- SFR, PUD, condos, townhomes and 2-4 units.
- Late payments OK with automated underwriting approval.
- Reserves determined by automated underwriting approval.
- Up to 50% DTI with automated underwriting approval.
- Loan limits are county-specific, <u>click here</u> for FNMA look-up.
- 30-year fixed rate.
- No prepayment penalty.
- Borrowers must be U.S. citizens or permanent residents with valid work authorization documents. No foreign nationals or undocumented ITIN workers are allowed under this program.

This is a full documentation loan program. Please call for current pricing.

Please be advised that loan product guidelines, terms, conditions and pricing are subject to change without notice.

SUBMISSION REQUIREMENTS:

In order to complete your mortgage application or loan pre-approval request for our **conventional mortgage**, please furnish us with the following:

ENGAGEMENT LETTER (ATTACHED). All borrowers/co-borrowers to complete, sign and date.

UNIFORM RESIDENTIAL LOAN APPLICATION (ATTACHED). All borrowers/co-borrowers to complete, sign, and date. Married co-borrowers may complete the application jointly. Unmarried co-borrowers are each required to complete a separate application.

AUTHORIZATION TO ORDER CREDIT REPORT (ATTACHED). All borrowers/co-borrowers to complete, sign, and date.

BORROWER SIGNATURE AUTHORIZATION (ATTACHED). All borrowers/co-borrowers to complete, sign, and date.

REQUEST FOR TRANSCRIPT OF TAX RETURN – 4506-T (ATTACHED). All borrowers/coborrowers to complete, sign, and date.

INCOME DOCUMENTATION. All borrowers/co-borrowers to provide the following:

For W-2 Income

- Last 2 years W-2s.
- Most recent 30 days' paycheck stubs showing year-to-date earnings.
- Most recent 2 years' tax returns must include all schedules.

For Self-Employment Income

- Year-to-date profit & loss.
- Most recent 2 years *personal* tax returns *must include all schedules*.
- If you own more than 25% of a corporation, LLC or partnership from which you derive income, provide most recent 2 years *business* tax returns *must include all schedules*.

For Retirement or Fixed Income

- Most recent award letter(s) indicating annual benefits amount(s).
- Most recent 2 years' 1099s and/or W-2s.
- Most recent 2 years' tax returns must include all schedules.

ASSET DOCUMENTATION. ALL PAGES, even if they are blank, of the past 2 months (or quarterly) statements for the following types of accounts. Internet printouts are not acceptable – the lender will require copies of the statements that are mailed to you each month through the U.S. postal service. If your bank provides .pdf versions of your statements in the exact format in which the ones that are mailed to you, these may be provided. A letter of explanation and supporting documentation will be required to explain any large deposits. **Please note - applicants with significant assets in one account may submit documentation for just that one account in lieu of all of these types of accounts.**

- Checking accounts.
- Savings accounts.
- Money market accounts.
- Stocks.
- Bonds.

- Time deposits.
- Mutual funds.
- Retirement accounts.

GIFT LETTER (ATTACHED). If any portion of the down payment is a gift, complete the attached gift letter.

EMPLOYMENT VERIFICATION (SELF-EMPLOYED ONLY). Provide <u>ONE</u> of the following items:

- A current business license covering the past two years.
- A letter from your CPA or tax preparer indicating that they "...have been preparing your tax returns for the past 2 (or more) years, and during that time you have been filing your tax returns as self-employed...". This letter will contain no reference to income.

SCHEDULE OF REAL ESTATE OWNED. If you own any properties in addition to the one you are purchasing/refinancing, provide the following for all properties:

- HUD-1 settlement statement.
- · Current rental agreements.
- Most recent mortgage statement showing payment, principal balance, property address and loan number, or a letter indicating that the property has no mortgage.
- Most recent homeowner's association dues statement, if applicable.
- Most recent property tax statements.
- Most recent declarations page showing insurance coverage and annual premium.
- If you are selling a property you own, provide a copy of the sales agreement.

PHOTO IDENTIFICATION. Provide <u>ONE</u> of the following items:

- Driver license.
- Passport.
- Government issued photo ID.

SOCIAL SECURITY CARD. Provide a copy of your social security card.

VERIFICATION OF RENT AND/OR MORTGAGE. This loan program requires that we verify that all rent payments have been made on time during the past 12 months, and all mortgage payments have been made on time during the past 24 months.

If you are currently *renting*, please provide:

- A copy of your rental or lease agreement.
- The contact information for the person or company to which you have made your rent payment for the past 12 months.
- In the event that your landlord is an individual owner (as opposed to a professional property management company), the lender will require a copy of the front and back of the most recent 12 months' cancelled rent checks to verify that all payments were made on time.

If you currently have a *mortgage* and it is *not reporting* on your credit report:

- A copy of your most recent mortgage statement.
- A copy of your promissory note.
- The contact information for the person or company to which you have made your mortgage payment for the past 24 months.
- A copy of the front and back of the cancelled mortgage checks for the most recent 24 months' to verify that all payments were made on time.

FOR PURCHASES, IF YOU HAVE ALREADY OPENED ESCROW:

PURCHASE CONTRACT AND ALL COUNTEROFFERS/ADDENDUMS. Provide a copy of the purchase contract and all counteroffers and addendums. **Please note - all items must be signed by both the buyer and the seller**.

HOMEOWNER'S ASSOCIATION INFORMATION (IF APPLICABLE). Provide the following information for any homeowner's associations (HOA) to which your property is a member:

- HOA complete legal name.
- HOA complete address.
- HOA contact name.
- HOA telephone number.

ESCROW CONTACT INFORMATION. Provide the contact information for the escrow company that you have selected, as well as any escrow number that has been assigned to your file.

INSURANCE QUOTATION. Provide a quotation from the insurance agent that will provide your hazard insurance (or HO-6 insurance if property is a condominium or townhouse).

METHOD OF DELIVERY:

These items may be delivered by:

- **Fax.** Fax all items to (949) 272-0167
- **Email.** Scan and email all items to: submissions@lenderline.com
- **Overnight Delivery.** Overnight all items to:

LENDERLINE®

23 Corporate Plaza, Suite 150 Newport Beach, CA 92660 Tel: (888) 661-7888

IMPORTANT: IF YOU ELECT TO SEND THESE ITEMS VIA OVERNIGHT DELIVERY, DO NOT SEND ORIGINAL DOCUMENTS AS WE WILL NOT BE ABLE TO RETURN THESE ITEMS TO YOU.

If you have any questions, please do not hesitate to call me.

Thank you for the opportunity to be of service.

Sincerely,

Murdock McIntyre

Murdock McIntyre CA BRE 01058154 NMLS 279944 (personal) / 463086 (company)

LENDERLINE®

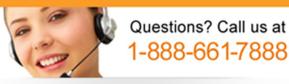
23 Corporate Plaza, Suite 150 Newport Beach, CA 92660

Tel: (888) 661-7888 Fax: (949) 272-0167

Email: <u>murdock.mcintyre@lenderline.com</u>

Website: <u>www.lenderline.com</u>





ENGAGEMENT LETTER

This ENGAGEMENT LETTER (hereafter referred to as "Agreement") is entered into as of the effective date (hereafter referred to as "Effective Date") by and between the undersigned borrower (hereafter referred to as "Borrower") and LENDERLINE® (hereinafter referred to as "Agent"). In consideration of the mutual covenants and undertakings to be performed by this Agreement, and with the intention of being legally bound thereby, the parties by their signature below hereby agree as follows:

Terms of Agreement

- 1. AUTHORIZATION. Borrower hereby appoints and employs Agent to represent Borrower in obtaining a loan (hereinafter referred to as "Loan") secured by real property in the State of California and all improvements thereon (hereinafter referred to as "Property") from any lender (hereinafter referred to as "Lender"), under terms and conditions agreeable to Borrower as evidenced by Borrower's signature on the loan application, term sheets, disclosures, loan documents, or other correspondence provided by Lender and/or Agent in connection with the loan transaction (hereinafter referred to as "Loan Transaction").
- 2. TERM. The term of this Agreement shall commence upon the Effective Date and shall expire six (6) months thereafter (hereinafter referred to as "Term of Agreement"). If, at the end of the Term of Agreement, a Loan commitment has not been obtained from a Lender, but substantial progress has been made toward obtaining a Loan commitment from a Lender, the extension of the Term of Agreement for a reasonable period shall not be unreasonably withheld by the Borrower.
- 3. FEE. Borrower acknowledges and agrees that Agent shall earn a fee (hereafter referred to as "Fee") in an amount indicated in the fee addendum and/or disclosure documents that will be provided to Borrower after an evaluation of the borrower's loan application and supporting documentation.
- 4. FIRST RIGHT OF REFUSAL. Borrower and Agent acknowledge that Borrower may wish to obtain quotations or offers (hereafter referred to as "Competing Offers") from other mortgage brokers, bankers or lenders (hereafter referred to as "Other Loan Originators"), however, as consideration for Agent's time, effort and expense in fulfilling its obligations under this Agreement, Borrower agrees to provide Agent with the first right of refusal to provide a Loan to Borrower under equal or better terms as Competing Offers provided by Other Loan Originators as evidenced by a written notice to Agent containing, at a minimum, a Good Faith Estimate and lock confirmation indicating the terms of the Competing Offers from Other Loan Originators (hereafter referred to as "Notice of Competing Offer"). Upon Borrower's delivery of the Notice of Competing Offer to Agent, Agent shall have five (5) business days to provide written confirmation of Agent's ability to provide a Loan to Borrower under equal or better Loan Terms than those indicated in the Competing Offers. In the event that Agent does not provide written confirmation to Borrower within five (5) business days from receiving a Notice of Competing Offer, this shall be construed as Agent's inability to provide a Loan to Borrower under equal or better Loan Terms as those indicated in the Notice of Competing Offer, and Borrower shall be released from its obligations under this Agreement. In the event that Borrower either: (a) fails to provide Agent with the first right of refusal according to the provisions specified above, or (b) consummates a Loan with any Other Loan Originator after Agent agrees to provide a Loan to Borrower under equal or better Loan Terms as those indicated in the Notice of Competing Offer, Borrower shall be immediately liable to Agent for a fee (hereafter referred to as "Fee") in the amount of three percent (3.00%) of the Loan amount and shall pay this Fee upon demand.

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Borrower's Initials:	
Co-Borrower's Initials:	

Agent's Initials:	
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- 5. EXCLUSIVE REPRESENTATION & NON-COMPETITION. Agent shall be deemed to be the exclusive representative of the Borrower with regards to any Lender to which the Borrower is introduced by Agent (hereinafter referred to as "Exclusive Lender") for a five (5) year period from the Effective Date of this Agreement. In the event that Borrower consummates any Loan with an Exclusive Lender during the five-year period from the Effective Date of this Agreement, either directly with the Exclusive Lender or through a third party loan originator acting as a broker, banker or correspondent, Borrower shall be liable to Agent for a fee in the amount of three percent (3.000%) of the Loan amount and shall pay this Fee upon demand. Borrower agrees that Competing Offers received from an Exclusive Lender may not be used to compete with Agent under the first right of refusal provisions outlined in section 4 of this Agreement for a five (5) year period from the Effective Date of this Agreement.
- 6. CONFIDENTIALITY & NON-DISCLOSURE. Borrower understands, acknowledges and agrees that the identity of an Exclusive Lender, if provided to a third party, could be used independently of and/or in competition with Agent. As consideration for Agent entering into this Agreement, Agent will require certain warranties and assurances from Borrower. Borrower hereby warrants and agrees that: (a) The identity of an Exclusive Lender shall be considered confidential information (hereinafter referred to as "Confidential Information"), and as such, Borrower shall not disclose, publish or disseminate the Confidential Information to any third party without the prior written consent of Discloser; (b) Recipient shall only disclose the Confidential Information (i) to legal counsel, accountants, tax preparers and their advisors; (ii) to its employees, consultants agents, and third parties who need to know such information and who are bound by restrictions regarding disclosure and use of such Confidential Information which are no less restrictive than those set forth herein; (iii) as required by law in connection with the enforcement of this Agreement or any rights hereunder; or (iv) if legally compelled to disclose such Confidential Information, provided however that prior to any such compelled disclosure, Borrower shall give Agent notice in advance of any such proposed compelled disclosure and shall cooperate with Agent in protecting against any such disclosure and/or obtaining a protective order narrowing the scope of such disclosure and/or use of the Confidential Information.
- 7. HOLD HARMLESS. Borrower acknowledges and agrees that Agent is acting in the capacity of a mortgage broker on a "best-efforts" basis, and cannot guarantee that any Lender will provide a Loan to Borrower under the terms and conditions requested. Borrower agrees to hold Agent harmless from any and all claims for Agent's inability to find any Lender that will provide a Loan to Borrower under the terms and conditions requested by the Borrower.
- 8. MISCELLANEOUS. This Agreement shall not be construed either for or against Borrower or Agent, but shall be interpreted, construed and enforced in accordance with the mutual intent of the parties ascertainable from the language of this Agreement. This Agreement shall be construed, governed by and enforced in accordance with the laws of the State of California. Borrower and Agent agree that this Agreement is being executed in Newport Beach, California, and that the Orange County, California will be the venue for any claim or controversy. In the event of litigation or arbitration between Borrower and Agent arising under or relating to this Agreement, the prevailing party shall be paid its attorney's fees and costs by the losing party. The attorney's fees award shall not be computed in accordance with any court fee schedule, but shall be in an amount to fully reimburse all attorney's fees actually incurred. The waiver by either party of a breach of or a default under any provision of this Agreement shall not be construed as a waiver of any subsequent breach of or default under the same or any other provision of this Agreement, nor shall any delay or omission on the part of either party to exercise or avail itself of any right or remedy that it has or may have hereunder operate as a waiver of any right or remedy. Borrower and Agent understand, acknowledge and agree that in the event of a breach of this Agreement, the affected parties shall have the right to an injunction and/or other equitable relief in any court of competent jurisdiction regardless of any restrictions or provisions for venue with respect to any action, claim or proceeding arising out of or related to this Agreement. If Borrower fails to pay to Agent any amount when due under this Agreement, then such amount shall bear interest at the rate of 12% per annum or the maximum rate allowed by law, whichever is less. Whenever Agent or Borrower shall serve any notice, demand, request, approvals or other communication, such notice, demand, request, approval or other communication shall be given in writing and shall be delivered personally, by messenger, by courier, by postage prepaid mail sent to the addresses set forth in this Agreement, or

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Borrower's Initials:	
Co-Borrower's Initials:	
	Agent's Initials:

Engagement Letter - Revised 02/01/2015

by facsimile or email with receipt confirmed thereafter by telephone. Service shall be deemed made on the date of actual delivery. Borrower represents and warrants to Agent that: (a) Each person executing this Agreement on behalf of Borrower has full right, power and authority to execute this Agreement as or on behalf of Borrower; (b) Borrower has the full right, power and authority to execute this Agreement and to consummate a Loan Transaction as provided herein, and to perform Borrower's obligations under this Agreement; and (c) Borrower has had the opportunity to review this Agreement with legal counsel and understands all of the terms, conditions, rights and obligations outlined herein. This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof, and is binding upon the undersigned parties, its successors and assigns, and all of its employees, agents, servants, associates and/or affiliates, whether they be natural persons, corporations, associations, partnerships, limited liability companies, trusts, or otherwise. No amendment, modification or waiver of any provision of this Agreement shall be effective unless in writing and signed by duly authorized signatories of both parties. This Agreement supersedes all prior or contemporaneous representations, discussions, proposals, negotiations, conditions, communications and agreements, whether oral or written, between the parties relating to the subject matter hereof and all past courses of dealing or industry custom. In the event that any of the provisions of this Agreement shall be held by a court or other tribunal of competent jurisdiction to be invalid or unenforceable, the remaining portions hereof shall remain in full force and effect, and such provisions shall be enforced to the maximum extent possible so as to effect the intent of the parties and shall be reformed to

in no way defir Agreement. Th original and all o	ssary to make such provisions valid and enfone, limit, construe or describe the scope is Agreement may be executed in one or of which will be deemed to be one instrumble equivalent to original documents.	or extent of such section, or in any more counterparts, each of which will	way affect this
Accepted and ag ("Effective Date"	greed to this day of '). Borrower and Agent hereby acknowledg	e receipt of a copy of this Agreement.	, 20
BORROWER:		CO-BORROWER:	
Signature: Printed Name: Address: City/State/ZIP: Tel: Fax: Email: AGENT:		Signature: Printed Name: Address: City/State/ZIP: Tel: Fax: Email:	
Signature: Printed Name: Title: For: DRE LICENSE: NMLS ID: Address: City/State/ZIP: Tel: Fax: Email:	Murdock Evan McIntyre Broker LENDERLINE® 01058154 463086 (Company) / 279944 (Individual) 23 Corporate Plaza, Suite 150 Newport Beach, CA 92660 (888) 661-7888 (949) 272-0167 murdock.mcintyre@lenderline.com		

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Borrower's Initials:
Co-Borrower's Initials:

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 or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and 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. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Borrower Co-Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Lender Case Number Agency Case Number Mortgage □∨A Conventional Other (explain): Applied for: ∃FHA USDA/Rural Housing Service Amount Interest Rate No. of Months **Amortization Type:** Fixed Rate \square Other (explain): \$ % ☐ GPM 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 Purchase Construction Property will be: Other (explain): Primary Residence Secondary Residence Investment Refinance Construction-Permanent Complete this line if construction or construction-permanent loan. Total (a+b) Year Lot Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Acquired \$ Complete this line if this is a refinance loan. Purpose of Refinance Amount Existing Liens Describe Improvements Year **Original Cost** made to be made Acquired Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: ☐ Fee Simple Leasehold(show expiration date) Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) **III. BORROWER INFORMATION Borrower** Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) DOB (mm/dd/yyyy) Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) Yrs. School Dependents (not listed by Dependents (not listed by Borrower) Married (includes registered domestic partners) Married (includes registered domestic partners) Co-Borrower Unmarried (includes single, divorced, widowed) No. Unmarried (includes single, divorced, widowed) No. Separated Separated Ages Ages Present Address (street, city, state, ZIP/ country) Own Present Address (street, city, state, ZIP/ country) Own / United States / United States Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Own Rent Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) No. Yrs. Borrowei

Co-Borrower

	Borrower		IV. EMPL	OYMENT IN	NFORMATIO	ON	Co-Borrower			
Name & Address of En	nployer Self E	Employed	Yrs. on this	s job	Name & A	address of Employer	Self	Employed	Yrs. on this job	
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Position/Title/Type of B	Business	Business	 Phone (incl.	area code)	Position/T	itle/Type of Business		Business	 Phone (incl. area code)	
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If employed in curren	t position for less th	nan two vea	ars or if curi	rently empl	oved in mo	re than one position, c	omplete	the followi	na:	
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			Monthly Ind	come					Monthly Income	
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Base Empl. Income*	\$	\$		\$		Rent	\$			
Overtime						First Mortgage (P&I)			\$	
Bonuses						Other Financing (P&I)				
Commissions						Hazard Insurance				
Dividends/Interest						Real Estate Taxes				
Net Rental Income						Mortgage Insurance				
Other (before completing, see the notice in "describe						Homeowner Assn. Dues				
other income," below)				Φ.		Other:				
Total	\$	\$		\$		Total	\$		\$	
Describe Other Income	Notice: Alimo	ony, child su	pport, or sep	parate maint	enance inco	h as tax returns and finan ome need not be revealed have it considered for rep	if the			
B/C		. ,				•			Monthly Amount	
5/0									\$	
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						Borrower	-			

1/1	ASSETS	AND	LIADII	ITIEC

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed Jointly Not Jointly

Description ASSETS	N	Cash /larket	or Value	I Linkilities and Bladged Assets Liet the graditarie name address and account number for all outst							
Cash deposit toward purchase held by:	\$			stock pledge	s, etc. Use co	ntinuatio	on sheet, if necess	sary. Indicate by	(*) those li	abilities	
purchase neid by.				satisfied upo	satisfied upon sale of real estate owned or upon refinal				bject propert &		paid Balance
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Name and address of Bank, S&L, or Credit Union			Name and address of Company					Ψ			
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136-3	Φ.			- Name and					ψ r dymona wonth σ		
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Face amount: \$ Subtotal Liquid Assets	\$										
<u> </u>				Acct. no.	Acct. no. Name and address of Company				Months	\$	
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Vested interest in retirement fund	\$										
Net worth of business(es) owned (attach financial statement)	\$			Acct. no.	Acct. no.						
Automobiles owned (make and year)	\$			Alimony/Ch	Alimony/Child Support/Separate Maintenance Payments Owed to:			\$			
				Maintenanc	e i ayınıenis	oweu i					
Other Assets (itemize)	\$			Job-Related	Job-Related Expense (child care, union dues, etc.)			.) \$			
				Total Mont	hly Payment	s		\$			
Total Acces-	<u> </u>			Net Worth	=>	\$		Total Liabilities b.		\$	
Total Assets a.	\$ litiona	Inropo	ortion are a	(a minus b)				. Juli Liabi		,	
Schedule of Real Estate Owned (if add Property Address (enter S if sold, PS	if pen		Type of	wnea, use conti Present	Amount	,	Gross	Mortgage	Insural Mainten	,	l Net
sale or R if rental being held for incor	ne)	9	Property	Market Value			Rental Income	Payments	Taxes &		Rental Income
				\$	\$		\$	\$	\$		\$
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			Totals	\$	\$		\$	\$	\$		\$
List any additional names under which Alternate Name	credi	t has p	reviously b	een received an Creditor Name		oropria	te creditor name(number(s)		
Uniform Residential Loan Application							rower Borrower	F	annie Mae I	Form 10	03 7/05 (rev. 6/09
Freddie Mac Form 65 7/05 (rev. 6/09)				Da	age 3 of 4	-U-I	DOLLOWEL				3 frm (09/2013)

	VII. DETAILS OF TRANSACTION VIII. DECLARATIONS						
a. Purchase price	\$		Yes" to any questic		Borrow	er Co-Borro	wer
b. Alterations, improvements, repairs		•	tinuation sheet for	•	Yes N	lo Yes N	lo
c. Land (if acquired separately)		-	outstanding judgme	• •		<u> </u>	╣
d. Refinance (incl. debts to be paid off)		•	•	t within the past 7 years? I upon or given title or deed in lieu the	oroof \Box		╣
e. Estimated prepaid items		in the last 7 y		a apoir or given title or deed in hea the	51601		
f. Estimated closing costs		d. Are you a par	ty to a lawsuit?				
g. PMI, MIP, Funding Fee				en obligated on any loan which resulte	ed in 🔲 🛚		
h. Discount (if Borrower will pay)				of foreclosure, or judgment? mortgage loans, SBA loans, home improv	romont		
i. Total costs (add items a through h)		loans, educational	loans, manufactured	(mobile) home loans, any mortgage, fir	nancial		
j. Subordinate financing				Yes," provide details, including date, name per, if any, and reasons for the action.)	e, and		
k. Borrower's closing costs paid by Seller				n default on any Federal debt or any c	ther [
I. Other Credits (explain)		, ,	, ,	on, bond, or loan guarantee? he preceding question.			
				child support, or separate maintenar	nca2	-1	¬
			the down payment b	·			╡
			maker or endorser of			il H F	₹
					🗀 '		_
		j. Are you a U.	5. Cilizerr? manent resident alie	222			╛
		, ,		operty as your primary residence?			_
m. Loan amount (exclude PMI, MIP,		-	ete question m below.	operty as your primary residence.		-	_
Funding Fee financed)		m. Have you had	d an ownership intere	est in a property in the last three year	s? 🗌		
n. PMI, MIP, Funding Fee financed				own-principal residence (PR),			
o. Loan amount (add m & n)			ome (SH), or investm			-	_
p. Cash from/to Borrower (subtract j, k, I &	ı	` '		ome-solely by yourself (S), or jointly with another person (O)?			
o from i)							
	IX. ACKNO	OWLEDGEME	NT AND AGREE	MENT			
have relating to such delinquency, report my name account may be transferred with such notice as m tion or warranty, express or implied, to me regardi my "electronic signature," as those terms are de containing a facsimile of my signature, shall be as Acknowledgement . Each of the undersigned contained in this application or obtain any infor or a consumer reporting agency. Right to Receive Copy of Appraisal I/We ha Creditor a written request at the mailing addres on this application, or I/we withdraw this application.	ay be required by law; (1 on the property or the co fined in applicable feder effective, enforceable a hereby acknowledges to mation or data relating we the right to a copy of s Creditor has provided	0) neither Lender indition or value of iral and/or state law not valid as if a pape that any owner of to the Loan, for a the appraisal rep	nor its agents, brokers the property; and (11) vs (excluding audio a er version of this app the Loan, its service any legitimate purpose ort used in connection	s, insurers, servicers, successors or as on y transmission of this application as and video recordings), or my facsimile olication were delivered containing my or ers, successors and assigns, may v se through any source, including a second with this application for credit.	signs has mad an "electronic i transmission o original written s erify or reverif ource named obtain a copy	e any represe record" contain of this application signature. y any information this application, I/we must so	enta- ining ation ation ation
If you would like a copy of the appraisal report,		e 23 Corpora	ate Plaza, Suite 1	150 Newport Beach, CA 9266	0		
Borrower's Signature	Da	ite	Co-Borrower's Si	ignature	Da	ie	
X			X	0.000000			
The following information is requested by the F	FORMATION FOR				da aammilanaa	with agual a	
opportunity, fair housing and home mortgage di not discriminate either on the basis of this informal check more than one designation. If you observation and surname if you have made this material to assure that the disclosures satisfy a BORROWER I do not wish to furnish the	sclosure laws. You are nation, or on whether yo on the furnish ethnicity, application in person. I requirements to which is information	e not required to fuou choose to furni- race, or sex, unde If you do not wish the lender is sub	rnish this information is hit. If you furnish the rederal regulations to furnish the inform ect under applicable CO-BORROWER	n, but are encouraged to do so. The he information, please provide both es, this lender is required to note the innation, please check the box belowestate law for the particular type of lo	law provides to thinicity and ratiomation on to the depth of the depth	hat a Lender ce. For race he basis of v review the ab)	r may e, you /isua
Ethnicity: Hispanic or Latino	Not Hispanic or Lati		Ethnicity:		Hispanic or L		
Race: American Indian or Alaska Native Native Hawaiian or Othe		Black or African American Vhite	Race:	American Indian or Asi Alaska Native Native Hawaiian or Other Pacific		Black or African Amer White	rican
Sex: Female	Male	Tinto	Sex:	Female		741110	
To be Completed by Loan Originator: This information was provided: In a face-to-face interview In a telephone interview Loan Originator's Signature	By the applicant and By the applicant and		or mail	Date			
Loan Originator's Name (print or type)		Loan Originator	Identifier	Loan Originator's Phone Numb	er (including a	rea code)	
Loan Origination Company's Name Lenderline (P) 888-661-7888 (F) 949-272-0167		Loan Origination Company Identifier Loan Origination Company's Address 23 Corporate Plaza, Suite 150 Newport Beach, CA 92660					

AUTHORIZATION TO ORDER CREDIT REPORT

Credit Report Authorization. By my signature below, I/we the undersigned borrower(s) authorize **LENDERLINE®** to order a credit report in connection with my mortgage application. The cost for a credit report will not exceed \$29 for an individual, and \$49 for a married couple.

Borrower Signature	Date	Co-Borrower Signature	Date
Borrower Printed Name		Co-Borrower Printed Nam	ne
Borrowers Social Security Num	ber	Co-Borrower Social Secur	ity Number
Borrowers Date of Birth (MM/DD/YY)		Co-Borrowers Date of Bir	th (MM/DD/YY)
Borrowers Address		Co-Borrower Address	
Borrower City, State, ZIP		Co-Borrower City, State, 2	ZIP
Borrower Telephone Number		Co- Borrower Telephone	Number
Borrower Email Address		Co-Borrower Email Addre	
		nture below, MFI Credit Solutions it t fee. My credit/debit card inform	•
Card Type (circle one):	Visa	MasterCard	AMEX
Card Number:			
Expiration Date:	Month:	Y	ear:
Security Code on Back of Card:			
Name as it Appears on Card:			
Credit Card Billing Address:			
City/State/Zip:			
Cardholder Signature:			

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Informa	ation		
1. Borrower			 2. Name and address of Lender/Broker Lenderline 23 Corporate Plaza, Suite 150 Newport Beach, CA 92660 TEL: 888-661-7888 FAX: 949-272-0167
3. Date	4. Loan Number		
Part II - Borrower Autho	orization		
holdings, and any othe the Lender/Broker to c mortgage and landlord	er asset balances that are need order a consumer credit report d references. It is understood t	ed to and v that a	oresent employment earnings records, bank accounts, stock or process my mortgage loan application. I further authorize verify other credit information, including past and present a copy of this form will also serve as authorization. Seed in the processing of my application for a mortgage loan.
Borrower			Date

Form 4506-T

(Rev. September 2013)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

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

OMB No. 1545-1872

our a		arge. See the product list below. You can quickly request transcripts by using der a Return or Account Transcript" or call 1-800-908-9946. If you need a copy see to get a copy of your return.
1a	Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpaye identification number, or employer identification number (see instructions)
2a	If a joint return, enter spouse's name shown on tax return	2b Second social security number or individual taxpayer identification number if joint tax return
3	Current name, address (including apt., room, or suite no.), city, state, and	d ZIP code (See instructions)
4	Previous address shown on the last return filed if different from line 3	(See instructions)
5	If the transcript or tax information is to be mailed to a third party (suc and telephone number. LENDERLINE 23 CORPORATE PLAZA SUITE 150, NEWPORT BEACH, C 888-661-7888	
you line	ution: If the tax transcript is being mailed to a third party, ensure that yo	
6	Transcript requested. Enter the tax form number here (1040, 1065, 1 form number per request. ▶	120, etc.) and check the appropriate box below. Enter only one tax
a b	Return Transcript, which includes most of the line items of a tax ret changes made to the account after the return is processed. Transcript Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and and returns processed during the prior 3 processing years. Most request Account Transcript, which contains information on the financial status assessments, and adjustments made by you or the IRS after the return	ots are only available for the following returns: Form 1040 series, Form 1120S. Return transcripts are available for the current year is will be processed within 10 business days
С	and estimated tax payments. Account transcripts are available for most re Record of Account, which provides the most detailed information as it Transcript. Available for current year and 3 prior tax years. Most requests	t is a combination of the Return Transcript and the Account
7	Verification of Nonfiling, which is proof from the IRS that you did not June 15th. There are no availability restrictions on prior year requests. Mo	
8	Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series these information returns. State or local information is not included with transcript information for up to 10 years. Information for the current year is example, W-2 information for 2011, filed in 2012, will likely not be available purposes, you should contact the Social Security Administration at 1-800-7	es transcript. The IRS can provide a transcript that includes data from h the Form W-2 information. The IRS may be able to provide this is generally not available until the year after it is filed with the IRS. For elle from the IRS until 2013. If you need W-2 information for retirement
	ution: If you need a copy of Form W-2 or Form 1099, you should first co h your return, you must use Form 4506 and request a copy of your re	
9	Year or period requested. Enter the ending date of the year or period years or periods, you must attach another Form 4506-T. For requests reach quarter or tax period separately. 12/31/201) 12/3 Check this box if you have notified the IRS or the IRS has notified you involved identity theft on your federal tax return	relating to quarterly tax returns, such as Form 941, you must enter 31/201(
Cai	ution. Do not sign this form unless all applicable lines have been complete	
i	information requested. If the request applies to a joint return, at least or	the name is shown on line 1a or 2a, or a person authorized to obtain the tax ne spouse must sign. If signed by a corporate officer, partner, guardian, tax than the taxpayer, I certify that I have the authority to execute Form 4506-T on his form must be received within 120 days of signature date.
	· · ·	Phone number of taxpayer on line 1a or 2a
	Sign Signature (see instructions)	Date
	Here Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouse's signature	Date

Form 4506-T (Rev. 9-2013) Page 2

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506. Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Nothern Mariana Islands the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301

512-460-2272

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888

559-456-5876

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West

Virginia

Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999

816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

Alabama, Alaska,
Arizona, Arkansas,
California, Colorado,
Florida, Hawaii, Idaho,
lowa, Kansas,
Louisiana, Minnesota,
Mississippi,
Missouri, Montana,
Nebraska, Nevada,
New Mexico,
North Dakota,
Oklahoma, Oregon,
South Dakota, Texas,
Utah, Washington,
Wyoming, a foreign
country, or A.P.O. or
F.P.O. address

Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409

801-620-6922

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

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

859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3

Note. If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party—Business.

Line 6. Enter only one tax form number per request

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

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

Corporations. Generally, Form 4506-T 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-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

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-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

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 tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. 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, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies 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-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS,

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service Tax Forms and Publications Division 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224.

Do not send the form to this address Instead, see *Where to file* on this page.

GIFT LETTER

Applicant(s):		Loan Number:
l, (Donor)		, do hereby certify the following:
(1) I have made	a gift of \$ (Amount)	to (Recipient)
		rchase of the property located at:
(3) No repayme services of t	nt of the gift is expected o	r implied in the form of cash or by future
person or er	ntity with an interest in the	re not made available to the donor from any sale of the property including the seller, an officer, or any entity associated with them.
(5) The source of	of this gift is:	
(6) The Date the	e funds were transferred:_	
Donor Signature	Date	Borrower Signature
Donor Name (Print o	r Type)	Borrower Signature
Donor Address		
() Donor Phone Number	 er	

WARNING: Our signatures above indicate that we fully understand that it is a Federal Crime punishable by fine, imprisonment, or both to knowingly make any false statement concerning any of the above facts as applicable under the provision of Title 18, United States Code, Section 1012 and 1014.

Attachments:

- 1. Evidence of Withdrawal of Funds from Donor's Account.
- 2. Evidence of Receipt of Transfer of Funds.