

Rev. 05-14-2018

LOAN APPLICATION FOR JUMBO LOANS TO 95% LTV WITH NO MORTGAGE INSURANCE

Dear Prospective Borrower,

Thank you for choosing **LENDERLINE**® for your mortgage needs. We are currently offering *jumbo loans to 95% LTV with no mortgage insurance* under the following guidelines:

- The property must be located in the State of California.
- 95% LTV to \$1,500,000 loan amount.
- 85% LTV to \$2,000,000 loan amount.
- SFR, PUD, and warrantable condos only at 95% LTV.
- 2-4 unit properties allowed at 85% LTV or below.
- Purchase, rate/term or cash-out refinance.
- Primary residence only.
- Minimum 720 credit score for purchase and rate/term refinance.
- Minimum 760 credit score for cash-out refinance.
- Cash-out refinance requires 12 months seasoning of ownership.
- First-time homebuyer allowed (see underwriting guidelines for restrictions).
- No housing rent or mortgage late payments allowed during the past 24 months.
- W-2 wage earner or self-employed.
- Borrower must be U.S. citizens or permanent residents.
- No foreign nationals allowed under this program.
- 9 months PITIA reserves required for subject property.
- 6 months PITIA reserves required for each additional financed property.
- Full income and asset documentation required.
- DTI maximums range from 35% to 50%, depending on LTV (see guidelines).
- Available as a 5/1 ARM, 7/1 ARM, 7/1 AM I/O, 10/1 ARM, 10/1 ARM I/O, 15-year fixed, 30-year fixed, 30-year fixed I/O, and 40-year fixed I/O.
- No prepayment penalty.

Adjustable rate mortgages come with a term of 30 years. The adjustment caps for all ARMs are 5% for the first adjustment, 2% for each subsequent adjustment, and 5% over the life of the loan. These adjustment caps are abbreviated as 5/2/5. The index is the 1-Year LIBOR for all ARMs. The margin is 3.000% for all ARMs.

This is a full documentation loan program. Please see underwriting guidelines for complete loan program details. 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 **jumbo loans to 95% LTV with no mortgage insurance**, please furnish us with the following:

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.

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.

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 (FOR DOWN PAYMENT AND/OR CLOSING COSTS). <u>ALL</u> PAGES, even if they are blank, of the most recent 2 months' (or quarterly) statements for the following types of accounts:

- Checking accounts.
- Savings accounts.
- Money market accounts.
- Stocks.
- Bonds.
- Time deposits.
- Mutual funds

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.

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

EMPLOYMENT VERIFICATION (SELF-EMPLOYED ONLY). Provide ONE of the following:

1. A copy of your current business or professional license as well as any licenses covering the past two years.

<u>or</u>

- 2. A letter from your CPA or licensed tax preparer containing all of the following essential elements:
 - On CPA/tax preparer letterhead.
 - Addressed "To Whom It May Concern".
 - Stating they have been preparing your tax returns for the past 2 (or more) years.
 - Stating that your tax returns have been filed in a timely manner.
 - Stating the name and address of your business.
 - Stating the organizational type of your business (sole proprietor, partnership, LLC, corporation) and your percentage of ownership.
 - Stating the business is still active.
 - Signed and dated by the CPA/tax preparer.
 - Stating the license number of the CPA/tax preparer.

This letter will contain <u>no reference to income</u>. A sample CPA/tax preparer letter is attached. The license of the CPA/tax preparer will be verified.

SCHEDULE OF REAL ESTATE OWNED. Provide the following for all properties that you currently own:

• Final settlement statement received from escrow if the property was purchased within the past 12 months.

- 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 ONE of the following items:

- Driver license.
- U.S. passport.
- U.S. permanent resident card.

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 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.
- A copy of the front and back of the most recent 24 months' cancelled rent checks, or ALL pages of the most recent 24 months bank statements, to verify that all rent payments were made on time.
- The contact information for the person or company to which you have made your rent payment for the past 24 months.

If your current mortgage(s) are reporting on your credit report, no additional verification will be required.

If you currently have a *mortgage* and it is *not reporting* on your credit report, you will be asked to provide:

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

HOMEOWNER'S ASSOCIATION QUESTIONNAIRE (ATTACHED). If the subject property is subject to a Homeowner's Association, the lender will require that the attached Homeowner's Association Questionnaire be completed. We will order it from the property management company that manages the condo project. Please be advised that there is typically a fee associated with ordering a Homeowner's Association Questionnaire. We will advise you of the fee once we receive pricing from the property management company.

FOR PURCHASES:

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.*

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).

IF THIS IS A REFINANCE:

MORTGAGE STATEMENT(S) FOR PROPERTY BEING REFINANCED. Provide a copy of your most recent mortgage statement(s) from the property that we will be refinancing.

HOMEOWNER'S ASSOCIATION DUES STATEMENT (IF APPLICABLE). If your property is a member of a homeowner's association, provide a copy of your most recent homeowner's association dues statement from the property that we will be refinancing.

INSURANCE DECLARATIONS. Provide a copy of the declarations page of your hazard insurance (or HO-6 insurance if property is a condominium) for the property you will be refinancing showing coverage amount and annual premium.

PROPERTY TAX BILL. Provide a copy of your most recent property tax bill for the property you will be refinancing.

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>

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.

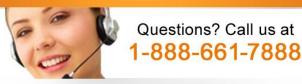
Borrower Signature	Date	Co-Borrower Signature	Date
Borrower Printed Name		Co-Borrower Printed Nam	ne
Borrowers Social Security Num	ber	Co-Borrower Social Secur	ity Number
Borrowers Date of Birth (MM/I	DD/YY)	Co-Borrowers Date of Bir	th (MM/DD/YY)
Borrowers Address		Co-Borrower Address	
Borrower City, 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	ition	
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	r asset balances that are need order a consumer credit report references. It is understood	and present employment earnings records, bank accounts, stock ded to process my mortgage loan application. I further authorize and verify other credit information, including past and present that a copy of this form will also serve as authorization. be used in the processing of my application for a mortgage loan.
	·	
Borrower		Date





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 Initia	ıls:
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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:	
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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 the extent necessary to make such provisions valid and enforceable. Headings are for reference purposes only and is

Agreement. The original and all or	ne, limit, construe or describe the scope is Agreement may be executed in one or of which will be deemed to be one instrur be equivalent to original documents.	r more counterparts, each of which will	be deemed ar
	greed to this day of		, 20
("Effective Date"	'). Borrower and Agent hereby acknowled	ge receipt of a copy of this Agreement.	
BORROWER:		CO-BORROWER:	
Signature: Printed Name: Address: City/State/ZIP: Tel: Fax: Email:		Signature: Printed Name: Address: City/State/ZIP: Tel: Fax: Email:	
AGENT:			
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	
			Yrs. emplo	yed in this					Yrs. employed in this	
			line of work	yed in this <profession< td=""><td></td><td></td><td></td><td></td><td>Yrs. employed in this line of work/profession</td></profession<>					Yrs. employed in this line of work/profession	
Position/Title/Type of B	Business	Business	 Phone (incl.	area code)	Position/T	itle/Type of Business		Business	 Phone (incl. area code)	
,,			`	,		,,			,	
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 Inc	come					Monthly Income	
			\$	300					\$	
Position/Title/Type of B	Business	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
Name & Address of En	nployer Self E	Employed	Dates (fron	n-to)	Name & A	address of Employer	Self	Employed	Dates (from-to)	
			Monthly Ind	come					Monthly Income	
Position/Title/Type of P	Pusinoss	Pusinoss	Shope (incl.	araa aada)	Position/T	itle/Type of Business		Pusinoss	Phono (incl. area code)	
Position/Title/Type of B	business	Dusiness	Phone (incl.	area code)	POSITION/I	ille/Type of Business		Dusiness	Phone (incl. area code)	
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Name & Address of En	nployer Self E	Employed	Dates (fron	n-to)	Name & A	address of Employer	Self	Employed	Dates (from-to)	
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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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Monthly Income	Borrower		orrower	_	otal	Housing Expense		esent	Proposed	
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									\$	
									Ψ	
						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		Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstandin debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support,								
Cash deposit toward purchase held by:	\$			stock pledge	debts, including automobile loans, revolving charge account stock pledges, etc. Use continuation sheet, if necessary, satisfied upon sale of real estate owned or upon refinanci					abilities			
purchase neid by.				satisfied upo	on sale of real of LIABIL		wned or upon refir	Monthly Pa Months Le	yment &		paid Balance		
List checking and savings account	s belo)W		Name and	address of Co	mpany	v	\$ Payment/		\$			
Name and address of Bank, S&L, or 0	Credit	Union								Ψ			
	_			Acct. no.	address of Co	mpany	v	\$ Payment/	Months	\$			
Acct. no. Name and address of Bank, S&L, or 0	\$ Credit	Linion				pu	,	ψ. αγσ		*			
Name and address of Bank, Oak, or v	Jiedit	Official											
			Acct. no.						_				
Acet. no.	\$			Name and	address of Co	mpany	У	\$ Payment/	Months	\$			
Name and address of Bank, S&L, or 0	nk, S&L, or Credit Union												
				Acct. no.									
					address of Co	mpany	у	\$ Payment/	Months	\$			
Acct. no.	\$												
Stocks & Bonds (Company name/number description)	\$												
,													
				Acct. no.	Acct. no. Name and address of Company				\$ Payment/Months \$				
136-3	\$			- Name and					φ r dymonemonale φ				
Life insurance net cash value	\$												
Face amount: \$ Subtotal Liquid Assets	\$												
<u> </u>				Acct. no.	Acct. no. Name and address of Company				Months	\$			
Real estate owned (enter market value from schedule of real estate owned)	Ф			I vamo ana i	Name and address of company			ψ r dymone	Months	Ψ			
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	Maintenance Payments Owed to:								
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 Liabi	lities 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		
				\$	\$		\$	\$	\$		\$		
				Ψ	Ψ		Ψ	Ψ	Ψ		Ψ		
			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 TRANSAC	TION			VIII. DECLARATIONS				
a. Purchase price	\$		Yes" to any questic		Borrowe	er Co-Borro	ower	
b. Alterations, improvements, repairs		•	tinuation sheet for	•	Yes N	o Yes N	No	
c. Land (if acquired separately)		•	outstanding judgme	• •			╣	
d. Refinance (incl. debts to be paid off)		•		t within the past 7 years? I upon or given title or deed in lieu the	areof \Box		╡	
e. Estimated prepaid items		in the last 7 y		a upon or given title or deed in hed the	, ieoi			
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)			ransfer of title in lieu such loans as home	oment				
i. Total costs (add items a through h)		loans, educational	loans, manufactured	ancial				
j. Subordinate financing				Yes," provide details, including date, name per, if any, and reasons for the action.)	, 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	.co2 □ □	-l — -	\neg	
			the down payment b	·		ᆌ岩분	╡	
			maker or endorser of			1	╡	
					[_	
		j. Are you a U.		272		<u> </u>	╣	
			manent resident alie	operty as your primary residence?			╣	
mail ages amount (avaluda DMI MID		-	ete question m below.	operty as your primary residence:		ا ا		
m.Loan amount (exclude PMI, MIP, Funding Fee financed)			•	est in a property in the last three year	s? 🗌 🗆	1 I I I I	٦	
n. PMI, MIP, Funding Fee financed		(1) What type	of property did you	own-principal residence (PR),				
o. Loan amount (add m & n)			ome (SH), or investm		-	-	_	
p. Cash from/to Borrower (subtract j, k, I &		. ,		ome-solely by yourself (S),				
o from i)				or jointly with another person (O)?				
	IX. ACKNO	WLEDGEME	NT AND AGREE	MENT				
have relating to such delinquency, report my name account may be transferred with such notice as mition or warranty, express or implied, to me regarding "electronic signature," as those terms are decontaining a facsimile of my signature, shall be as Acknowledgement. Each of the undersigned hontained in this application or obtain any informor a consumer reporting agency. Right to Receive Copy of Appraisal I/We have Creditor a written request at the mailing address on this application, or I/we withdraw this application, or I/we withdraw this application.	ay be required by law; (1 og the property or the co fined in applicable feder effective, enforceable a nereby acknowledges t mation or data relating we the right to a copy of & Creditor has provided	0) neither Lender indition or value of trail and/or state law not valid as if a paphat 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. To	signs has made an "electronic re transmission o original written s erify or reverify ource named in obtain a copy,	e any represe ecord" conta if this applica ignature. If any inform in this application.	enta- aining ation nation cation	
If you would like a copy of the appraisal report, of		e 23 Corpora	ate Plaza, Suite 1	150 Newport Beach, CA 9266	0			
Borrower's Signature	Da	te	Co-Borrower's Si	ignature	Dat	е		
X	FORMATION FOR	COVERNME	X	O DUDDOCEO				
The following information is requested by the F	FORMATION FOR				'c compliance	with oqual (orodi	
opportunity, fair housing and home mortgage dis not discriminate either on the basis of this inform may check more than one designation. If you dobservation and surname if you have made this material to assure that the disclosures satisfy al BORROWER I do not wish to furnish the	sclosure laws. You are nation, or on whether you o not furnish ethnicity, i application in person. I requirements to which	e not required to fu ou choose to furni- race, or sex, unde If you do not wish	rnish this information sh it. If you furnish the r Federal regulations to furnish the inform ject under applicable	n, but are encouraged to do so. The he information, please provide both e s, this lender is required to note the in nation, please check the box below.	law provides the thnicity and race formation on the Lender must rean applied for .)	nat a Lender be. For race ne basis of veriew the ab	r may e, you visua	
Ethnicity: Hispanic or Latino	Not Hispanic or Lati	no	Ethnicity:	Hispanic or Latino Not	Hispanic or La	ıtino		
Race: American Indian or		Black or	Race:	American Indian or Asi		Black or		
Alaska Native Native Hawaiian or Other	_	African American Vhite		Alaska Native Native Hawaiian or Other Pacific	_	African Ameı Vhite	rican	
Sex: Female	Male		Sex:	Female Ma				
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			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	23 Corporate Plaza, Suite	Loan Origination Company's Address 23 Corporate Plaza, Suite 150 Newport Beach, CA 92660			

GIFT LETTER

Applicant(s):	Loan Number:
l, (Donor)	, do hereby certify the following:
(1) I have made a gift of \$	to
Whose relationship is: (Relationship)	• •
(2) This gift is to be applied toward the	purchase of the property located at:
(3) No repayment of the gift is expected services of the recipient.	d or implied in the form of cash or by future
person or entity with an interest in t	were not made available to the donor from any the sale of the property including the seller, loan officer, or any entity associated with them.
(5) The source of this gift is: (Source)	
(6) The Date the funds were transferre	d:
Donor Signature Dat	Borrower Signature
Donor Name (Print or Type)	Borrower Signature
Donor Address	_
() Donor Phone Number	_

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.

SAMPLE CPA/TAX PREPARER LETTER

ON CPA/TAX PREPARER LETTERHEAD

<u>Dated</u>
To Whom It May Concern:
I have prepared the <u>personal and/or business</u> income tax returns for <u>Borrower Name</u> for the past years. All tax returns for <u>Borrower Name and/or Business Name</u> have been filed in a timely manner.
During the past years, <u>Borrower Name</u> has been operating the business known as <u>Business Name</u> located at <u>business address</u> .
<u>Business Name</u> is organized as a <u>sole proprietorship / partnership / corporation / limited liability company</u> . <u>Borrower Name</u> is % owner of <u>Business Name</u> .
<u>Business Name</u> is still an active business.
Sincerely,
CPA/Tax Preparer Signature CPA/Tax Preparer Name
<u>CPA/Tax Preparer License Number</u>

Homeowners' Association Certification Review

Form 25

	Date	Client Contact Information								
Lo	oan#		Name		Phone #					
Prois	ct Name						HOA TIN			
Addre							IIOA IIIV			
	ess				<u> </u>					
City					State		Zip			
	-	and owner occupancy question			nits ONLY	, not includ	ing propose	d units. Entire Project		oject ase
	Total numb	known & Value Ranges/Estima per of units	tes are iv	OT Acceptable				Project		ase
2.	Number of	residential units sold and close	ed							
3. (ber of units owned as primary								
⊢ `	B) Number of units owned as second/vacation homes									
 	. ,	Number of units owned as investment properties (never occupied for personal use)								
		sales in last 90 days	er of rented units owned by the developer/association						+	
_		units under contract								
6.	(A) If	the project is > 10 Units, does a	any one p	erson or entity	own > 109	% of the unit	ts?		Yes	☐ No
	If "yes," list the entities and how many each own:									
	(B) If <= 10 units, does any one person or entity own > 1 unit?								☐ No	
	If "yes,"	list the entities and how many	each ow	n:						
7.	Are all common elements and/or facilities substantially complete?								□ No	
	complete?								□No	
8.									Yes	∐ No
9.	(A) Is the project a conversion of an existing building?							Yes	☐ No	
	(B) If	3) If "yes" to (A), was the conversion a full gut-rehabilitation?						Yes	☐ No	
	(C) If	(C) If "yes" to (A), what was the original occupancy use/purpose?								
10.	Date Co	ntrol of the HOA transferred fro	om the d	eveloper to unit	owners:_					
11.	Date wh	en first units were made availa	ble for sa	ale:						
12.	Total inc	come budget for this year:		Tot	al reserve	es budgeted	for the year	:		
13.	Current	Amount in Reserve Fund:		C	urrent Ar	mount in Op	erating Fund	d:		
				30-59 days pa	ast due	60-89 da	ys past due	90+	· days pas	t due
14.	How ma	ny units are over 30 days delin	auent?	, .			· ·			
15.			•	L sessments?					Yes	□ No
_5.		e there any pending or outstanding special assessments? 'yes," explain:								
16.	To the b	est of your knowledge, are the r as individual units?	re any ac	lverse environm	ental fact	ors affecting	the project	as a	Yes	□ No
		explain:								
17.	title?						ability of	Yes	☐ No	
18.		f "yes," list the restrictions (age restriction, first right of refusal): s the unit part of a legally established condominium project in which the common areas are owned								
10.		y the unit owners?	Londoniii	nam project iii v	ville	COMMINUM di	cas are UWII	leu	Yes	☐ No
19.	-	units owned in Fee Simple or Lo	easehold	? 🔲 Fee Simple	Leas	sehold				
20.		DA involved in any litigation, m					on process?		Yes	□No
		explain and provide document			· ·					
24	-					_	□ .		□ v.	□ . .
21.		there are amenities/recreation		-	ea by the	HUA?	☐ NA		∐ Yes	∐ No
22		e the common areas owned by			-6.0	h =		la a tu	Yes	∐ No
22.	units?	project legal documents or loca							☐ Yes	□ No
23.		ects that represent a legal non- rovements to current density in		-	_	-	prohibit rek	ouilding		

Last Updated: June 6, 2017

Homeowners' Association Certification Review

Form 25

HOA dues? If "yes," are they responsible for:	urant/Food Service		24.	Does the property operate as a resort hotel; renting units on a daily basis?				
If "yes," what percentage of the total square footage?	mercial (boutiques) Mandatory rental pool Yes			If "yes," years in operation?				
If "yes," what percentage of the total square footage?	mercial (boutiques) Mandatory rental pool Yes	<u>io</u>		Please check applicable services:				
If "yes," what percentage of the total square footage?	re mortgagee (lender) responsible for delinquent	nat		☐ Daily maid service ☐ Restaurant/Food Service ☐ Time share	2			
If "yes," what percentage of the total square footage?	me mortgagee (lender) responsible for delinquent	or.		☐ Check in rental desk ☐ Commercial (boutiques) ☐ Mandator	y rental pool			
HOA dues? If "yes," are they responsible for:	ne mortgagee (lender) responsible for delinquent		25.	Is any part of the project used for commercial purposes?	Yes	☐ No		
HOA dues?	chs olicy?	Ē		If "yes," what percentage of the total square footage?%				
HOA dues?	chs policy?	Gene	26.	If a unit is taken over in foreclosure or deed-in-lieu, is the mortgagee (lender) responsible for delinque	ent 🗆 ves			
28. Are common elements/limited common elements insured to 100% replacem 29. Does the HOA provide hazard insurance for the interior (walls-in) of the cond 30. Hazard/Property Coverage \$	red to 100% replacement cost? (walls-in) of the condominium unit? Deductible \$ Expiration Date: Yes No Yes No Yes No Yes No Yes No St? In inium federal flood program? Pation to HOA or Insurance trustee before any substantial changes or Stion for projects > 20 units In separate bank accounts for the operating				163	140		
29. Does the HOA provide hazard insurance for the interior (walls-in) of the cond 30. Hazard/Property Coverage \$	(walls-in) of the condominium unit?		27.	Is the HOA a Named Insured on the master insurance policy?	Yes	☐ No		
30. Hazard/Property Coverage \$ Deductible \$ 31. Is the HOA insured for General Liability? If "yes," amount per occurrence \$ 32. Are units or common improvements located in a flood zone? If "yes," is flood insurance in force? Does the insurance cover at least 100% replacement cost? Or, is the coverage the maximum available per condominium federal flood point is the HOA insured for Fidelity Bond? If "yes," amount per occurrence \$ Amount carried by the Management Company? \$ 34. Minimum number or days required for written notification to HOA or Insurance cancellation of the project coverage: 35. Please provide the following financial controls information for projects > 20 1. Does the HOA or Management Company maintain separate bank accordance account and the reserves? 2. Does the bank send account statements directly to the HOA?	Deductible \$ Expiration Date: Yes		28.	Are common elements/limited common elements insured to 100% replacement cost?	Yes	☐ No		
31. Is the HOA insured for General Liability? If "yes," amount per occurrence \$	yes No cone? Yes No yes No yes No st? Yes No inium federal flood program? Yes No inium federal flood program? Yes No yes No yes No tion to HOA or Insurance trustee before any substantial changes or ation for projects > 20 units n separate bank accounts for the operating		29.	Does the HOA provide hazard insurance for the interior (walls-in) of the condominium unit?	Yes	☐ No		
Does the insurance cover at least 100% replacement cost? Or, is the coverage the maximum available per condominium federal flood property of the HOA insured for Fidelity Bond? If "yes," amount per occurrence \$ Amount carried by the Management Company? \$ 34. Minimum number or days required for written notification to HOA or Insurant cancellation of the project coverage: 35. Please provide the following financial controls information for projects > 20 1. Does the HOA or Management Company maintain separate bank account and the reserves? 2. Does the bank send account statements directly to the HOA?	zone? Yes No st? Yes No inium federal flood program? Yes No The separate bank accounts for the operating Testing Test		30.	Hazard/Property Coverage \$ Deductible \$ Expiration	ո Date:			
Does the insurance cover at least 100% replacement cost? Or, is the coverage the maximum available per condominium federal flood property of the HOA insured for Fidelity Bond? If "yes," amount per occurrence \$ Amount carried by the Management Company? \$ 34. Minimum number or days required for written notification to HOA or Insurant cancellation of the project coverage: 35. Please provide the following financial controls information for projects > 20 1. Does the HOA or Management Company maintain separate bank account and the reserves? 2. Does the bank send account statements directly to the HOA?	cone? Yes No Yes No st? Institute of the control of the operating of the operating of the control of the cont	tior	31.	Is the HOA insured for General Liability?	Yes	☐ No		
Does the insurance cover at least 100% replacement cost? Or, is the coverage the maximum available per condominium federal flood property of the HOA insured for Fidelity Bond? If "yes," amount per occurrence \$ Amount carried by the Management Company? \$ 34. Minimum number or days required for written notification to HOA or Insurant cancellation of the project coverage: 35. Please provide the following financial controls information for projects > 20 1. Does the HOA or Management Company maintain separate bank account and the reserves? 2. Does the bank send account statements directly to the HOA?	yes No st? Yes No inium federal flood program? Yes No Yes No Yes No Yes No Yes No Hoar Insurance trustee before any substantial changes or Ation for projects > 20 units In separate bank accounts for the operating	mat		If "yes," amount per occurrence \$				
Does the insurance cover at least 100% replacement cost? Or, is the coverage the maximum available per condominium federal flood property of the HOA insured for Fidelity Bond? If "yes," amount per occurrence \$ Amount carried by the Management Company? \$ 34. Minimum number or days required for written notification to HOA or Insurant cancellation of the project coverage: 35. Please provide the following financial controls information for projects > 20 1. Does the HOA or Management Company maintain separate bank account and the reserves? 2. Does the bank send account statements directly to the HOA?	st?	for	32.	Are units or common improvements located in a flood zone?	Yes	☐ No		
Amount carried by the Management Company? \$ 34. Minimum number or days required for written notification to HOA or Insurar cancellation of the project coverage: 35. Please provide the following financial controls information for projects > 20 1. Does the HOA or Management Company maintain separate bank account and the reserves? 2. Does the bank send account statements directly to the HOA?	inium federal flood program? Yes No Yes No Yes No The projects > 20 units The projects > 20 units The projects in the operating No The project in the project in the operating No The project in the project in the project in the operating No The project in the project			If "yes," is flood insurance in force?	Yes	☐ No		
Amount carried by the Management Company? \$ 34. Minimum number or days required for written notification to HOA or Insurar cancellation of the project coverage: 35. Please provide the following financial controls information for projects > 20 1. Does the HOA or Management Company maintain separate bank account and the reserves? 2. Does the bank send account statements directly to the HOA?	Yes No Yes No	nce		Does the insurance cover at least 100% replacement cost?	Yes	☐ No		
Amount carried by the Management Company? \$ 34. Minimum number or days required for written notification to HOA or Insurar cancellation of the project coverage: 35. Please provide the following financial controls information for projects > 20 1. Does the HOA or Management Company maintain separate bank account and the reserves? 2. Does the bank send account statements directly to the HOA?	nion to HOA or Insurance trustee before any substantial changes or eation for projects > 20 units n separate bank accounts for the operating	ura		Or, is the coverage the maximum available per condominium federal flood program?	Yes	☐ No		
Amount carried by the Management Company? \$ 34. Minimum number or days required for written notification to HOA or Insurar cancellation of the project coverage: 35. Please provide the following financial controls information for projects > 20 1. Does the HOA or Management Company maintain separate bank account and the reserves? 2. Does the bank send account statements directly to the HOA?	ation for projects > 20 units	Ins	33.	·	Yes	☐ No		
34. Minimum number or days required for written notification to HOA or Insurar cancellation of the project coverage: 35. Please provide the following financial controls information for projects > 20 1. Does the HOA or Management Company maintain separate bank account and the reserves? 2. Does the bank send account statements directly to the HOA?	ation for projects > 20 units			If "yes," amount per occurrence \$				
25. Please provide the following financial controls information for projects > 20 1. Does the HOA or Management Company maintain separate bank account and the reserves? 2. Does the bank send account statements directly to the HOA?	ation for projects > 20 units n separate bank accounts for the operating			· · · · · · · · · · · · · · · · · · ·				
Please provide the following financial controls information for projects > 20 Does the HOA or Management Company maintain separate bank account and the reserves? Does the bank send account statements directly to the HOA?	ation for projects > 20 units n separate bank accounts for the operating		34.	Minimum number or days required for written notification to HOA or Insurance trustee before any sul	bstantial chang	es or		
Does the HOA or Management Company maintain separate bank accordance account and the reserves? 2. Does the bank send account statements directly to the HOA?	n separate bank accounts for the operating			cancellation of the project coverage:				
Does the HOA or Management Company maintain separate bank accordance account and the reserves? Does the bank send account statements directly to the HOA?	n separate bank accounts for the operating		35.	Please provide the following financial controls information for projects > 20 units				
Department of the second of th	res no			Does the HOA or Management Company maintain senarate hank accounts for the operating	□vos			
Department of the second of th		ıţı		account and the reserves?		_		
3. association that uses its services? Is the management company maintain separate records and bank a association that uses its services? Is the management company prohibited from drawing checks on or training the services of the management company prohibited from drawing checks on or training the services.		ပိ		·		∐ No		
Is the management company prohibited from drawing checks on or tra	te records and bank accounts for each owner's Yes No	<u>ia</u>			Yes	☐ No		
HOA's reserve fund without hoard approval?	wing checks on or transferring funds from the Yes No	anc		Is the management company prohibited from drawing checks on or transferring funds from the	□vos			
		ᇤ		HOA's reserve fund without board approval?	_			
5. Are two (2) signatures required for any check written on the reserve ac	tten on the reserve account? Yes No			5. Are two (2) signatures required for any check written on the reserve account?	∐ Yes	∐ No		
			Cortific	cation completed by:				
Cartification completed by:		Γ		·				
Certification completed by:								
Certification completed by: Print Name		-	Positio	n / Title				
Print Name			. 55.00					
·		-	Phone					
Print Name Position / Title								
Print Name Position / Title			Signatu	ure Date				
Print Name Position / Title	Date							