



LOAN APPLICATION FOR USDA 100% LTV RURAL PROPERTY MORTGAGES

Dear Prospective Borrower,

Thank you for choosing **LENDERLINE®** for your mortgage needs. We are currently offering **USDA 100% LTV rural property mortgages** under the following guidelines:

- The property must be located in the State of California.
- The property must be in a USDA eligible area, [look up here](#).
- USDA income limits apply, [look up here](#).
- 100% loan-to-value. Requires no down payment.
- Closing costs may be paid by the seller up to 6% of the purchase price.
- Closing costs may be gifted from an immediate family member.
- One-time USDA guarantee fee may be financed.
- Minimum credit score of 580.
- Credit scores down to 550 possible with extenuating circumstances.
- 3 [non-traditional credit references](#) required if borrower has no credit scores.
- First-time homebuyers OK.
- The borrower cannot own any other properties.
- The property must be used as a primary residence.
- Second homes and investment properties not allowed under this loan program.
- W-2 wage earner or self-employed.
- Single family residence, PUD, or HUD-approved condominiums allowed.
- Working farms and 2-4 unit properties not allowed.
- No reserve requirements.
- Debt-to-income ratios cannot exceed 29/41%, or 32/44% with compensating factors.
- Borrowers must be U.S. citizens or permanent residents with valid work authorization.
- No foreign nationals or undocumented ITIN workers are allowed under this program.
- 30-year fixed rate.
- No prepayment penalty.

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 **USDA 100% LTV rural property** loan program, please furnish us with the following:

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

NON-TRADITIONAL CREDIT REFERENCES. If borrower has no credit scores, borrowers must meet [FHA Non-Traditional Credit Requirements](#). Please provide a total of three credit references from Group I and Group II. ***At least one credit reference must come from Group I.*** Exhaust all Group I credit references before you provide any Group II credit references.

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 USDA ONE-TIME GUARANTEE FEE AND/OR CLOSING COSTS). ALL 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 one-time guarantee fee and/or closing costs are 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.

or

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 no reference to income. 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 12 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 12 months' cancelled rent checks, or ALL pages of the most recent 12 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 12 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 12 months' cancelled mortgage checks, or ALL pages of the most recent 12 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 12 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 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: murdock.mcintyre@lenderline.com

Website: www.lenderline.com

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 Name	
Borrowers Social Security Number		Co-Borrower Social Security Number	
Borrowers Date of Birth (MM/DD/YY)		Co-Borrowers Date of Birth (MM/DD/YY)	
Borrowers Address		Co-Borrower Address	
Borrower City, State, ZIP		Co-Borrower City, State, ZIP	
Borrower Telephone Number		Co- Borrower Telephone Number	
Borrower Email Address		Co-Borrower Email Address	

Credit/Debit Card Authorization. By my signature below, MFI Credit Solutions is hereby authorized to charge my credit/debit card for the credit report fee. My credit/debit card information is as follows:

Card Type (circle one): Visa MasterCard AMEX

Card Number: _____

Expiration Date: Month: _____ Year: _____

Security Code on Back of Card: _____

Name as it Appears on Card: _____

Credit Card Billing Address: _____

City/State/Zip: _____

Cardholder Signature: _____

5. Non-Traditional Credit Report (NTMCR) Requirements, Continued

4155.1 1.C.5.f Guidelines for Determining That a Borrower Has Sufficient Credit References

In order for the underwriter to determine that a borrower has sufficient credit references to help evaluate bill paying habits, the credit history must

- include three credit references, including at least one from Group I (below), and
- exhaust all Group I references prior to considering Group II for eligibility purposes, as Group I is considered more indicative of a borrower's future payment performance.

The table below lists the Group I and Group II categories of credit references the underwriter can use to determine if a borrower has a sufficient credit history.

Group Number	Types of Credit References
Group I	<ul style="list-style-type: none"> • Rental housing payments (subject to independent verification if the borrower is a renter) • Utility company reference (if not included in the rental housing payment), including <ul style="list-style-type: none"> – gas – electricity – water – land-line home telephone service, and – cable TV. <p><i>Note:</i> If the borrower is renting from a family member, the lender should request independent documents to prove regularity of payments, such as cancelled checks.</p>

Continued on next page

5. Non-Traditional Credit Report (NTMCR) Requirements, Continued

4155.1 1.C.5.f Guidelines for Determining That a Borrower Has Sufficient Credit References (continued)

Group Number	Types of Credit References
Group II	<ul style="list-style-type: none"> • Insurance premiums not payroll deducted (for example, medical, auto, life, renter’s insurance) • Payment to child care providers made to businesses that provide such services • School tuition • Retail stores credit cards (for example, from department, furniture, appliance stores, or specialty stores) • Rent-to-own (for example, furniture, appliances) • Payment of that part of medical bills not covered by insurance • Internet/cell phone services • A documented 12 month history of savings evidenced by regular deposits resulting in an increased balance to the account that <ul style="list-style-type: none"> – were made at least quarterly – were not payroll deducted, and – caused no insufficient funds (NSF) checks • Automobile leases • A personal loan from an individual with repayment terms in writing and supported by cancelled checks to document the payments

Note: Lenders must underwrite borrowers with no Group I trade references using the criteria set forth in

- [HUD 4155.1 4.C.3.b](#), and
- [HUD 4155.1 4.C.3.c](#).

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 Information

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 Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to 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.

Engagement Letter – Revised 02/01/2015

Page 1 of 3

Borrower's Initials: _____

Co-Borrower's Initials: _____

Agent's Initials: _____

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

Borrower's Initials: _____

Co-Borrower's Initials: _____

Agent's Initials: _____

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 in no way define, limit, construe or describe the scope or extent of such section, or in any way affect this Agreement. This Agreement may be executed in one or more counterparts, each of which will be deemed an original and all of which will be deemed to be one instrument. Electronically executed or facsimile copies of this Agreement will be equivalent to original documents.

Accepted and agreed to this _____ day of _____, 20____
("Effective Date"). Borrower and Agent hereby acknowledge receipt of a copy of this Agreement.

BORROWER:

Signature: _____
Printed Name: _____
Address: _____
City/State/ZIP: _____
Tel: _____
Fax: _____
Email: _____

CO-BORROWER:

Signature: _____
Printed Name: _____
Address: _____
City/State/ZIP: _____
Tel: _____
Fax: _____
Email: _____

AGENT:

Signature: _____
Printed Name: Murdock Evan McIntyre
Title: Broker
For: LENDERLINE®
DRE LICENSE: 01058154
NMLS ID: 463086 (Company) / 279944 (Individual)
Address: 23 Corporate Plaza, Suite 150
City/State/ZIP: Newport Beach, CA 92660
Tel: (888) 661-7888
Fax: (949) 272-0167
Email: murdock.mcintyre@lenderline.com

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

Agent'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

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

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

Complete this line if construction or construction-permanent loan.

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

Complete this line if this is a refinance loan.

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

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

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)
Social Security Number	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
DOB (mm/dd/yyyy)	DOB (mm/dd/yyyy)
Yrs. School	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners)	<input type="checkbox"/> Married (includes registered domestic partners)
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	<input type="checkbox"/> Unmarried (includes single, divorced, widowed)
<input type="checkbox"/> Separated	<input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower)	Dependents (not listed by Borrower)
No. _____	No. _____
Ages _____	Ages _____
Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
/ 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) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

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

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

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

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	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 other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

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	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$			
List checking and savings accounts below					
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
			Acct. no.		
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union					
			Acct. no.		
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union					
			Acct. no.		
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number description)		\$			
			Acct. no.		
			Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value		\$			
Face amount: \$					
Subtotal Liquid Assets		\$			
			Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)		\$	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund		\$			
Net worth of business(es) owned (attach financial statement)		\$			
			Acct. no.		
Automobiles owned (make and year)		\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)		\$	Job-Related Expense (child care, union dues, etc.)	\$	
			Total Monthly Payments	\$	
Total Assets a.		\$	Net Worth (a minus b) =>	\$	Total Liabilities b. \$

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

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

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

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION	VIII. DECLARATIONS
-----------------------------	--------------------

<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td>a. Purchase price</td><td style="text-align: right;">\$</td></tr> <tr><td>b. Alterations, improvements, repairs</td><td></td></tr> <tr><td>c. Land (if acquired separately)</td><td></td></tr> <tr><td>d. Refinance (incl. debts to be paid off)</td><td></td></tr> <tr><td>e. Estimated prepaid items</td><td></td></tr> <tr><td>f. Estimated closing costs</td><td></td></tr> <tr><td>g. PMI, MIP, Funding Fee</td><td></td></tr> <tr><td>h. Discount (if Borrower will pay)</td><td></td></tr> <tr><td>i. Total costs (add items a through h)</td><td></td></tr> <tr><td>j. Subordinate financing</td><td></td></tr> <tr><td>k. Borrower's closing costs paid by Seller</td><td></td></tr> <tr><td>l. Other Credits (explain)</td><td></td></tr> <tr><td>m. Loan amount (exclude PMI, MIP, Funding Fee financed)</td><td></td></tr> <tr><td>n. PMI, MIP, Funding Fee financed</td><td></td></tr> <tr><td>o. Loan amount (add m & n)</td><td></td></tr> <tr><td>p. Cash from/to Borrower (subtract j, k, l & o from i)</td><td></td></tr> </table>	a. Purchase price	\$	b. Alterations, improvements, repairs		c. Land (if acquired separately)		d. Refinance (incl. debts to be paid off)		e. Estimated prepaid items		f. Estimated closing costs		g. PMI, MIP, Funding Fee		h. Discount (if Borrower will pay)		i. Total costs (add items a through h)		j. Subordinate financing		k. Borrower's closing costs paid by Seller		l. Other Credits (explain)		m. Loan amount (exclude PMI, MIP, Funding Fee financed)		n. PMI, MIP, Funding Fee financed		o. Loan amount (add m & n)		p. Cash from/to Borrower (subtract j, k, l & o from i)		<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Borrower</th> <th colspan="2">Co-Borrower</th> </tr> <tr> <th>Yes</th> <th>No</th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr><td>a. Are there any outstanding judgments against you?</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>b. Have you been declared bankrupt within the past 7 years?</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>d. Are you a party to a lawsuit?</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>g. Are you obligated to pay alimony, child support, or separate maintenance?</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>h. Is any part of the down payment borrowed?</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>i. Are you a co-maker or endorser on a note?</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>j. Are you a U. S. citizen?</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>k. Are you a permanent resident alien?</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? _____ (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </tbody> </table>		Borrower		Co-Borrower		Yes	No	Yes	No	a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	j. Are you a U. S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? _____ (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
a. Purchase price	\$																																																																																																										
b. Alterations, improvements, repairs																																																																																																											
c. Land (if acquired separately)																																																																																																											
d. Refinance (incl. debts to be paid off)																																																																																																											
e. Estimated prepaid items																																																																																																											
f. Estimated closing costs																																																																																																											
g. PMI, MIP, Funding Fee																																																																																																											
h. Discount (if Borrower will pay)																																																																																																											
i. Total costs (add items a through h)																																																																																																											
j. Subordinate financing																																																																																																											
k. Borrower's closing costs paid by Seller																																																																																																											
l. Other Credits (explain)																																																																																																											
m. Loan amount (exclude PMI, MIP, Funding Fee financed)																																																																																																											
n. PMI, MIP, Funding Fee financed																																																																																																											
o. Loan amount (add m & n)																																																																																																											
p. Cash from/to Borrower (subtract j, k, l & o from i)																																																																																																											
	Borrower		Co-Borrower																																																																																																								
	Yes	No	Yes	No																																																																																																							
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																							
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																							
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																							
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																							
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																							
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																							
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																							
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																							
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																							
j. Are you a U. S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																							
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																							
l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																							
m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? _____ (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																																																							

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: **Lenderline 23 Corporate Plaza, Suite 150 Newport Beach, CA 92660**

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:
 This information was provided:
 In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the internet

Loan Originator's Signature	Date	
X		
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address
Lenderline (P) 888-661-7888 (F) 949-272-0167	463086	23 Corporate Plaza, Suite 150 Newport Beach, CA 92660

GIFT LETTER

Applicant(s): _____

Loan Number: _____

I, _____, do hereby certify the following:
(Donor)

(1) I have made a gift of \$ _____ to _____
(Amount) (Recipient)

Whose relationship is: _____
(Relationship)

(2) This gift is to be applied toward the purchase of the property located at:

(Property Address)

(3) No repayment of the gift is expected or implied in the form of cash or by future services of the recipient.

(4) The funds given to the homebuyer were not made available to the donor from any person or entity with an interest in the sale of the property including the seller, real estate agent or broker, builder, loan officer, or any entity associated with them.

(5) The source of this gift is: _____
(Source)

(6) The Date the funds were transferred: _____

Donor Signature Date

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

Dated

To Whom It May Concern:

I have prepared the personal and/or business income tax returns for Borrower Name for the past _____ years. All tax returns for Borrower Name and/or Business Name have been filed in a timely manner.

During the past _____ years, Borrower Name has been operating the business known as Business Name located at business address.

Business Name is organized as a sole proprietorship / partnership / corporation / limited liability company. Borrower Name is _____ % owner of Business Name.

Business Name is still an active business.

Sincerely,

CPA/Tax Preparer Signature

CPA/Tax Preparer Name

CPA/Tax Preparer License Number

Condominium Streamlined Review Questionnaire- Conventional

LENDER INFORMATION (Completed by CMS Underwriter)

Occupancy <input type="checkbox"/> Primary (Max LTV 90%) Projects <input type="checkbox"/> Second Home (Max LTV 75%) NOT in <input type="checkbox"/> Investment (Not Eligible for Streamline Review) Florida (Loans NOT meeting LTV CANNOT BE A STREAMLINE REVIEW)	Occupancy <input type="checkbox"/> Primary (Max LTV 75%) Projects IN <input type="checkbox"/> Second Home (Max LTV 70%) Florida <input type="checkbox"/> Investment (Not Eligible for Streamline Review) (Loans NOT meeting LTV CANNOT BE A STREAMLINE REVIEW)
Lender Name: _____	Lender Phone Number: _____
Contact: _____	Lender Fax Number: _____
Lender Address: _____	Lender Email Address: _____
_____	_____

BASIC PROJECT INFORMATION (Completed by Association Managing Agent)

1	Project Legal Name	_____
2	Project Physical Address	_____
3	HOA Management Address	_____
4	HOA Name <i>(if different from Project Legal Name)</i>	_____
5	HOA Tax ID#	_____
6	HOA Management Company Tax ID#	_____
7	Name of Master or Umbrella Association <i>(if applicable)</i>	_____

CONDOMINIUM REVIEW FORM (Completed by Association Managing Agent)

1 Does the project have any of the items listed below? Please mark all which apply. Yes No

<input type="checkbox"/> Hotel Operation	<input type="checkbox"/> Timeshares	<input type="checkbox"/> Under 30 day Rentals	<input type="checkbox"/> Mandatory/Voluntary Rental Pool	<input type="checkbox"/> Central Phones
<input type="checkbox"/> Maid Service	<input type="checkbox"/> Check-In Desk	<input type="checkbox"/> Continuing Care Retirement Community	<input type="checkbox"/> Manufactured Housing	<input type="checkbox"/> House boat
<input type="checkbox"/> Multi-Dwelling Unit (more than one unit on a deed and/or mortgage)		<input type="checkbox"/> Project is listed as an investment security with the SEC.		
<input type="checkbox"/> Project contains non-incidentual business operations (restaurant, spa, etc.)		<input type="checkbox"/> Project is a common interest apartment or community apt.project.		
<input type="checkbox"/> New Condominium located in Florida WITHOUT PERS approval		<input type="checkbox"/> Deed or Resale Restrictions		
<input type="checkbox"/> Mandatory Fee Based memberships for use of project amenities or services				

2 Total Number of units in project: _____

3 Total Number of units sold and closed: _____

a Established or New? 90% or more = **Established** Less than 90% = **New**
 (Divide line 3 by line 2, IF LESS THAN 90% A STREAMLINED REVIEW CANNOT BE DONE) _____

4 Are all units, common areas, and amenities 100% complete? Yes No
 (If NO, a STREAMLINED REVIEW CANNOT BE DONE)

5 Is there any additional phasing or annexation? Yes No
 (If YES, a STREAMLINED REVIEW CANNOT BE DONE)

6 Is the Homeowners Association controlled by unit owners? Yes No
 (If NO, a STREAMLINED REVIEW CANNOT BE DONE)

7 Provide the date the HOA was transferred to the unit owners (Month/Year) _____ / _____

8 Are there any manufactured homes in the Condominium Project? Yes No
 (If YES, a STREAMLINED REVIEW CANNOT BE DONE)

INSURANCE INFORMATION

Carrier or Agent Name	Carrier/Agent Phone Number	Policy Number
Hazard _____	_____	_____
Liability _____	_____	_____
Fidelity _____	_____	_____
Flood _____	_____	_____

Condominium Streamlined Review Questionnaire- Conventional

SOURCE OF INFORMATION: Acceptable sources include an officer of the condominium association or a qualified employee of the association's management company.

Source of Information: _____

Signature: _____

Title: _____

Date: _____

Phone Number: _____

Email Address: _____

Website Address of
Association: _____

COMPLETED BY CMS UNDERWRITER

By signing below, you certify that the above condominium project meets eligibility requirements for Streamlined Review and meets General Condominium Project Requirements in the Freddie Mac Seller/Service Guide.

Underwriter's Signature: _____

Print Name: _____

Lender Name: Carrington Mortgage Services, LLC (CMS)

Phone Number: _____

Date: _____

Condominium Streamlined Review Questionnaire- Conventional

INSTRUCTIONS

- 1 Have the Association Managing Agent complete the Streamlined Review questionnaire.
- 2 If any of the items are marked Yes for line item 1, check the ineligible projects list below to determine if the project is ineligible.
- 3 If the project does not meet any of the streamline review requirements, condition the loan for full project approval.
- 4 Check Fannie Mae for the Condominium FINAL PERS approval or Fannie Mae's Condominium Project Manager (CPM) approval.
- 5 Obtain a FULL condominium questionnaire.
- 6 **InterIsland Mortgage Corp**
4704 18th Avenue West
Bradenton, FL 34209
Phone: 941.748.3087
Fax: 941.747.9725
Email: iisland@tampabay.rr.com
This may require a second condominium FULL questionnaire to be completed by the Association; it will also require fees to be paid for Full project approval.

INELIGIBLE PROJECTS

- 1 All new construction and new conversion projects located in Florida WITHOUT Fannie Mae Condominium approval known as PERS. In addition, all new conversion projects that are non-gut rehabs WITHOUT PERS approval will be ineligible.
- 2 Any project that is required to be registered with the U.S. Securities and Exchange Commission or any State securities agency, regardless of the project type will be ineligible.
- 3 Condominium Hotels:
Hotel operation, timeshares, under 30 day rentals, mandatory and voluntary rental pool, central telephone and central key systems, maid service, check-in desk, non-incident business operations (restaurant, spa, etc.)
- 4 Multi-dwelling Unit:
A project in which an owner may hold a single deed evidencing ownership of more than one dwelling unit.
- 5 Project with excessive commercial or non-residential space:
No more than 25% of the total square footage of the project can be used for nonresidential purposes.
- 6 Tenancy-in Common apartment project:
A project in which there is an arrangement under which a purchaser receives an interest in real estate and the right to use a unit or Amenities, or both, for a specified period and on a recurring basis such as the 15th week of the year, or ownership that is for a limited period such as for the subsequent five years.
- 7 Houseboat project
- 8 Project that is a legal nonconforming use:
A Condominium Project with legal non-conforming use and the jurisdiction in which the project is located does not allow the rebuilding of the improvements to current density in the event of their partial or full destruction. This restriction does not apply to Detached Condominium Projects or if the jurisdiction in which the project is located allows the rebuilding of the improvements to their current density in the event of their partial or full destruction.
- 9 Project in litigation:
A project in which: (1) the HOA is named as a party to pending litigation, or (2) the project sponsor or developer is named as a party to pending litigation that relates to the safety, structural soundness, functional use or habitability of the project.
- 10 New Project sold with excessive Seller contributions:
A New Condominium Project where the builder, developer or property seller is offering financing or sale arrangements for Condominium Unit Mortgages. These individual Mortgages have builder/developer contributions that do not comply with the requirements of the Purchase Documents.
- 11 No single entity, other than units owned by developer still for sale, may own more than 10% of the units. If a project consists of 2-4 units, no one can own more than 1 unit, 5-20 unit projects no more than 2 units.
- 12 Continuing Care Retirement Community (CCRC)
- 13 Manufactured Homes
- 14 Timeshare project or project with segmented ownership:
A project in which there is an arrangement under which a purchaser receives an interest in real estate and the right to use a unit or Amenities, or both, for a specified period and on a recurring basis such as the 15th week of the year, or ownership that is for a limited period such as for the subsequent five years.