U.S. MORTGAGE HOME LOAN CENTER

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: ☐ VA ☐ Conventional ☐ Other (explain): ☐ FHA ☐ USDA/Rural Housing Service	Agency Case Number	Lender Case Number

Amount $	Interest Rate %	No. of Months	**Amortization Type:** ☐ Fixed Rate ☐ Other (explain): ☐ GPM ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) **County:**	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built

Purpose of Loan: ☐ Purchase ☐ Construction ☐ Other (explain): ☐ Refinance ☐ Construction-Permanent	Property will be: ☐ Primary Residence ☐ Secondary Residence ☐ 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 ☐ made ☐ to be made
	$	$		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)
Social Security Number / Home Phone (incl. area code) / DOB (MM/DD/YYYY) // / Yrs. School	Social Security Number / Home Phone (incl. area code) / DOB (MM/DD/YYYY) // / Yrs. School
☐ Married ☐ Unmarried (include single, divorced, widowed) ☐ Separated; Dependents (not listed by Co-Borrower) no. ages	☐ Married ☐ Unmarried (include single divorced, widowed) ☐ Separated; Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.
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.

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer ☐ Self Employed	Yrs. on this job; Yrs. employed in this line of work/profession	Name & Address of Employer ☐ Self Employed	Yrs. on this job; 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:

Borrower		Co-Borrower	
Name & Address of Employer ☐ Self Employed	Dates (from-to); Monthly Income $	Name & Address of Employer ☐ Self Employed	Dates (from-to); 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 ☐ Self Employed	Dates (from-to); Monthly Income $	Name & Address of Employer ☐ Self Employed	Dates (from-to); Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

U.S. MORTGAGE HOME LOAN CENTER

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:		0.00
Total	$	$	$	**Total**	$	$

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

Described 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 about that spouse or other person also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by:	$
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number & description)	$
Life insurance net cash value	$
Face amount: $	
Subtotal Liquid Assets	$
Real estate owned (enter market value from schedule of real estate owned)	$
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize)	$
Total Assets a.	$

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
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$	

Net Worth (a minus b)	$	**Total Liabilities b.**	$

VI. ASSETS AND LIABILITIES (cont.)

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

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

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

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

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)	

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☐	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☐	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☐	☐	☐
d. Are you a party to a lawsuit?	☐	☐	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☐	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☐	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐	☐	☐
h. Is any part of the down payment borrowed?	☐	☐	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☐	☐	☐
j. Are you a U.S. citizen?	☐	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☐	☐	☐	☐
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)?				

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 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 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 business purpose through any source, including a source named in this application or a consumer reporting agency.

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		CO-BORROWER	
	☐ I do not wish to furnish this information.		☐ I do not wish to furnish this information.
Ethnicity:	☐ Hispanic or Latino ☐ Not Hispanic or Latino	**Ethnicity:**	☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race:	☐ American Indian or Alaska native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	**Race:**	☐ American Indian or Alaska native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex:	☐ Female ☐ Male	**Sex:**	☐ Female ☐ Male

To be Completed by Loan Originator:

This information was provided:

☐ In a face-to-face interview
☐ In a telephone interview
☐ By the applicant and submitted by fax or mail
☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature X		Date
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name **U.S. MORTGAGE HOME LOAN CENTER**	Loan Origination Company Identifier	Loan Origination Company's Address **1241 E. SHAW AVE SUITE 102 FRESNO, CA 93710**

U.S. MORTGAGE HOME LOAN CENTER

Continuation Sheet/Residential Loan Application

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

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

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

Social Security Administration Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

Name _______________________________ _________ ___________________________
(First) (MI) opt. (Last)

Date of Birth_____________________________ SSN______________________________

I am conducting the following business transaction

____
(Identify a specific purpose. Example---seeking a mortgage from the Company-"identify verification" is not acceptable.)

with the following company ("the Company"):

Company Name ____

Address ____

I authorize the Social Security Administration to verify my name and SSN to the Company and the Company's Agent, Discover Source, 216 Centerview Dr., Ste. 297, Brentwood, TN 37027, for the purpose I identified. I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to $5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _______ days from the date signed. ___________(Please initial.)

Signature_________________________________ Date Signed_________________________

Contact information of individual signing authorization:

Address ____

City/State/Zip __________________________________

Phone Number _________________________________

Credit Card Payment Authorization Form for Credit Report, Flood Certification, Verification of Employment, Verification of Deposit & Appraisal Services

Card Type: **Card Number:** **3-DIGIT**

Visa: _____ ___________________ _______

MasterCard: _____ ___________________ _______

1. Name as it appears on card: ________________________________

2. Expiration Date: ________________________________

3. Billing Address: ________________________________

____

____

4. Billing Phone Number: ________________________________

U.S. Mortgage Home Loan Center collects payments for credit report, flood certification, verification of employment, verification of deposit and appraisal services; we forward your payment information to the companies requesting payment for services. All payments are recorded in a Pass Through Ledger. Some of these services may include, but are not limited to, pulling a credit report, re-accessing a credit report, flood certification, verification of employment, verification of deposit, appraisal, and/or any cancellation fees of any of the services. Please note that fees may vary based upon the services needed. We will do our best to keep you up to date if costs rise.

Signatures Required

Borrower:
___________________________________ Date: ______________________

Co-borrower:
________________________________ Date: _______________________

FOR OFFICE USE ONLY:

Credit Report	Credit Re-Access	Flood Cert.	Verification	Appraisal	Misc.
___________	____________	__________	__________	_________	__________
$_________*	$_________ *	$_________ *	$_________	$ _________	$_________

* Credit agency fees vary, typical range is $11-$35

Loan Officer___________________ Borrower_________________________

Date Logged In: ________________ Page/Line Number: __________________

Date Logged Out: _______________

U.S. Mortgage Home Loan Center

1241 E. Shaw Avenue ▪ Fresno, CA 93710 ▪ Phone (559) 222-3100 ▪ Fax (559) 222-4791
E-mail: usmort@usmortgagecenter.com Web Address: www.usmortgagecenter.com

Borrower's Certification & Authorization

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **U.S. MORTGAGE HOME LOAN CENTER**. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **U.S. MORTGAGE HOME LOAN CENTER** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE

To Whom It May concern:

1. I/We have applied for a mortgage loan from **U.S. MORTGAGE HOME LOAN CENTER**. As part of the application process, **U.S. MORTGAGE HOME LOAN CENTER** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to **U.S. MORTGAGE HOME LOAN CENTER** and to any investor to whom **U.S. MORTGAGE HOME LOAN CENTER** may sell my mortgage any and all information and documentation that they request. Such information Includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. **U.S. MORTGAGE HOME LOAN CENTER** or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **U.S. MORTGAGE HOME LOAN CENTER** or the investor that purchased the mortgage is appreciated.

Borrower's Signature	Date	Social Security Number	Date of Birth

Borrower's Signature	Date	Social Security Number	Date of Birth

Form **4506-T**

(Rev. January 2010)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

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

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return.** There is a fee to get a copy of your return.

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

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

4 Previous address shown on the last return filed if different from line 3

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

Caution. *If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ ____________________

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days. . ☐

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . ☐

Caution. *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

____________ ____________ ____________ ____________

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** *For transcripts being sent to a third party, this form must be received within 120 days of signature date.*

Telephone number of taxpayer on line 1a or 2a

Sign Here

▶ **Signature** (see instructions) Date

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

▶ **Spouse's signature** Date

General Instructions

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

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

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

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

Automated transcript request. You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

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

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia, North Carolina, South Carolina	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

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

Line 6. Enter only one tax form number per request.

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

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

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

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

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

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

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

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

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

U.S. MORTGAGE
HOME LOAN CENTER

STATEMENT OF INFORMATION
CONFIDENTIAL INFORMATION FOR YOUR PROTECTION

This statement is to be signed personally by each party to the transaction and both husband and wife before title insurance can be written. When filled in completely, it serves to establish identity, eliminate matters affecting persons of similar name, and protects you against forgeries, and speeds the completion of your title order.

PLEASE PRINT FULL NAME (S)

Name____DOB_____ /_____ /_____ /
First Middle Last M D Y
Home Phone____________________BusinessPhone______________________Birthplace____________
Social Security No.___________________________Driver's License No.______________________
I have lived continuously in the State of____________________________Since______________________
Have you ever been known by another name? If so please list-________________________________

Name____DOB_____/_____/______/
First Middle Last M D Y
Home Phone____________________Business Phone______________________Birthplace____________
Social Security No.___________________________Driver's License No.______________________
I have lived continuously in the State of____________________________Since______________________
Have you ever been known by another name? If so please list-________________________________

NAME, AGE, ADDRESS AND BIRTHDATE OF CHILDREN (IF ANY)

________________________________ ________________________________
________________________________ ________________________________
________________________________ ________________________________

ARE YOU OBLIGATED TO PAY CHILD SUPPORT AND/0R SPOUSAL SUPPORT? IF YES, HOW MUCH?______________

RESIDENCES DURING PAST 10 YEARS

Number & Street	City	From (Date) to (Date)
Number & Street	City	From (Date) to (Date)
Number & Street	City	From (Date) to (Date)
Number & Street	City	From (Date) to (Date)

(If more space is needed, use reverse of form.)

OCCUPATIONS DURING PAST 10 YEARS

Borrower

Firm or business name	Address	From (Date) to (Date)
Firm or business name	Address	From (Date) to (Date)

Co-Borrower

Firm or business name	Address	From (Date) to (Date)
Firm or business name	Address	From (Date) to (Date)

(If more space is needed, use reverse of form.)

BUSINESS OWNED OR OPERATED IN THE LAST 10 YEARS

( ) Borrower ( ) Co-Borrower____

( ) Borrower ( ) Co-Borrower____

EVER FILED BANKRUPTCY? YES______ NO_______ If YES, WHEN___________________ WHERE________________

THE STREET ADDRESS OF THE PROPERTY IN THIS TRANSACTION IS:______________________________

Any portion of the new loan funds to be used for construction?__________________Yes ________________No

The undersigned declare, under penalty of perjury, that the foregoing is true and correct.

Dated this____________________day of_____________________,20_________

Signature____________________________________Signature_____________________________
Both borrowers must sign.

EQUAL HOUSING LENDER

U.S. Mortgage Home Loan Center

1241 E. Shaw Ave. ▪ Fresno, CA 93710 ▪ Phone (559) 222-3100 ▪ Fax (559) 222-4791
E-mail: usmort@usmortgagecenter.com Web Address: usmortgagecenter.com

MORTGAGE LOAN ORIGINATION AGREEMENT

You, (the applicant), agree to enter into this Mortgage Loan Origination Agreement with U.S. Mortgage Home Loan Center as an independent contractor to apply for a residential/commercial mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with U. S. Mortgage Home Loan Center on ____________________(date). U.S. Mortgage Home Loan Center loans are made pursuant to a Department of Corporations California Finance Lenders License.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lender whose loan products we distribute generally provide their loan products to us at a wholesale rate. The retail price we offer you- -your interest rate, total points and fees- -will include our compensation. Our standard broker and processing fees allow us to search lenders for the best rates and terms. However, in the event that the loan file has to be submitted to more than one lender and/or additional work is required to complete the loan, we reserve the right to increase our broker fee in proportion to the additional submissions and/or work performed. In some cases, either you or the lender may pay us all of our compensation. Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender. We also may be paid by the lender based on (i) the value of the mortgage loan or related servicing rights in the market place (ii) other services, goods or facilities performed or provided by us to the lender.

☐ **<u>NOT LOCKED</u> INTEREST RATE, POINTS OR FEES (DISCLOSURE)**

You, the applicant, may lock your loan at any time provided your loan application has been received in our office and we have your credit and appraisal checks, and/or credit card authorization. However, there is a charge for an extended lock depending on the length of the lock, the type of loan program, and the size of the loan. This extended lock option is charged to the applicant by paying points and/or a higher interest rate. An applicant may stop the loan process at any time to seek out another broker, banker, or lender without any obligation, except the appraisal and credit report fees which were paid to a third party. An applicant will continually receive updates by the loan officer. Consecutive good faith estimates will be sent to the applicant in the mail or in person at the beginning of the transaction, at locking time, and again at the signing of final loan documents. In addition, when you decide to lock you are acknowledging that you will hold U.S. Mortgage Home Loan Center harmless in the event of the lock expiring. You, the applicant, understand that signing an application or other documents in connection with applying for a loan with U.S. Mortgage Home Loan Center does not mean or imply that there is a commitment on the part of U.S. Home Loan Mortgage Center to grant the applicant such a loan. You, the applicant, are voluntarily making an application for a loan and regardless of the outcome of this application, the $______________ being paid to a credit bureau for a credit report, the $_______________ being paid for an appraisal and the $_______________ being paid for the flood certification is non-refundable. These fees represent up front payment to the credit bureau and appraiser, which are required to evaluate your credit worthiness and value of your property. U.S. Mortgage Home Loan Center is authorized to pay these fees out of its' trust account or pass through journal, or to pass the funds on to the appropriate parties.

I HAVE READ AND UNDERSTAND THIS DISCLOSURE.
By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

Applicant	*Date*
Co-Applicant	*Date*
Loan Officer	*Date*

MEMBER
San Joaquin Valley

U.S. Mortgage Home Loan Center
1241 E. Shaw Ave. ▪ Fresno, CA 93710 ▪ Phone (559) 222-3100 ▪ Fax (559) 222-4791
E-mail: usmort@usmortgagecenter.com Web Address: usmortgagecenter.com

EQUAL HOUSING LENDER

U.S. MORTGAGE HOME LOAN CENTER

INFORMED CONSUMER CHOICE DISCLOSURE NOTICE
(Provide to applicant within 3 days of application)

In addition to an FHA-insured mortgage, you may also qualify for other mortgage products offered by your lender. To assure that you are aware of possible choices in financing, your lender has prepared a comparison of the typical costs of alternative conventional mortgage product(s) below, using representative loan amounts and costs **(the actual loan amounts and associated costs shown below will vary from your own mortgage loan transaction).** You should study the comparison carefully, ask questions, and determine which product is best for you. The information provided below was prepared as of [August, 1999].

Neither your lender nor FHA warrants that you actually qualify for any mortgage loan offered by your lender. This notice is provided to you to identify the key differences between these mortgage products offered by you lender. **This disclosure is not a contract and does not constitute loan approval.** Actual mortgage approval can only be made following a full underwriting analysis by your mortgage lender.

		FHA Financing 203(b) Fixed Rate	**Conventional Financing 97% with Mortgage Insurance (MI)**
1	Sales Price	$100,000	$100,000
2	Mortgage Amount	$97,750 ($99,460 w/Upfront Mortgage Insurance Premium)	$97,000
3	Closing Costs	$2,000	$2,000
4	Downpayment Needed	$4,250	$5,000
5	Interest Rate and Term of Loan in Years	7.00%/30 Year Loan	7.00%/30 Year Loan
6	Monthly Payment (principal and interest only	$661	$645
7	Loan-to-Value	97.75%	97%
8	Monthly Mortgage Insurance Premium (first year)	$40.73(*)	$76.63
9	Maximum Number of Years of Monthly Insurance Premium Payments	30 Years	Approx. 13 Years
10	Upfront Mortgage Insurance Premium (if applicable)	$1710 (**) (Included in Mortgage Amount, line 2)	N/A

(*) Monthly mortgage insurance premiums are calculated on the average annual principle balance, i.e., as the amount you owe on the loan decreases each year, so does the amount of the monthly premium.
(**) Based on an upfront mortgage insurance premium rate available for first-time homebuyers who obtain housing counseling.

FHA Mortgage Insurance Premium Information:

If you paid an upfront mortgage insurance premium, you will also be charged a monthly mortgage insurance premium for the period of time shown below, based on the initial loan-to-value and term of you mortgage. You are required to make these payments on your FHA-insured loan for the time shown unless you refinance or the mortgage is otherwise paid in full. (If you were *not* charged an upfront premium, as for example on condominiums, you will pay toe monthly premium for the life of the mortgage).

If the term of your mortgage will be greater than 15 years and with a loan-to-value ratio:	**You will make mortgage insurance premium payments for:**
Of 89.99 or Less	7 Years
Between 90.00 and 95.00	12 Years
Of 95.01 and Greater	30 Years

If the term of your mortgage will be 15 years or less and with a loan-to-value ratio:	**You will make mortgage insurance premium payments for:**
Of 89.99 or Less	None Required
Between 90.00 and 95.00	4 Years
Of 95.01 and Greater	8 Years

Date Date

Date Date

OCCUPANCY CERTIFICATION

Borrower: ________________ Address: ____________________

Borrower: ________________ ____________________

I/We, the undersigned hereby certify the following statement to be a true and correct statement.

☐ I/We currently occupy the above referenced property and intend to continue doing so.

- OR -

☐ I/We do not currently occupy the above referenced property nor do we intend to.

- OR -

☐ I/We do not currently occupy the above referenced property but intend to occupy within 30 days.

I/we recognize that any loan made pursuant to this application is contingent upon the statement above, and agree that (1) failure to occupy this property as provided in this certification for less than one year shall constitute a default under the terms of this loan; and (2) in case of such default, I must, upon the recalling of the loan, immediately pay the full balance of the loan and any other amounts to which the mortgage company is entitled upon default.

_______________________________ _______________________________

Borrower Signature Date Co Borrower Signature Date

NOTICE TO APPLICANT
YOUR RIGHT TO RECEIVE A COPY OF YOUR APPRAISAL REPORT

You have the right to a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that, you have paid for or are willing to pay for the appraisal. If you want a copy of the appraisal report, please submit a written request to the following address:

U.S. MORTGAGE HOME LOAN CENTER
1241 East Shaw Avenue
Fresno, California 93710

or call Telephone Number: (559) 222-3100 or 1-800-224-USMC (8762).

If you request a copy of your appraisal report and you have paid for the costs of the appraisal, we will send you a copy at the address shown on your loan application.

________________________	________________________
Applicant	Applicant
________________________	________________________
Date	Date
________________________	________________________
Applicant	Applicant
________________________	________________________
Date	Date

U.S. Mortgage Home Loan Center
1241 E. Shaw Ave. ▪ Fresno, CA 93710 ▪ Phone (559) 222-3100 ▪ Fax (559) 222-4791
E-mail: usmort@usmortgagecenter.com   Web Address: usmortgagecenter.com

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

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

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer the name address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone number of a person or department for both your present servicer and your new servicer to answer questions. During the 60-day period following the effective date of the transfer of loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, no late fee may be imposed on you.

Complaint Resolution

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

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

Damages and Costs

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

Servicing Transfer Estimated

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

A. We may assign, sell or transfer the servicing of your loan sometime while the loan is outstanding.
We are able to service your loan, and we will will not haven't decided whether to service your loan.

B. X We do not service mortgage loans, and X We have not serviced mortgage loans in the past three (3) years.
X We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

C. ☐ We assign, sell or transfer the servicing of some of our loans while the loan is outstanding depending on the type of loan and other factors. For the program you have applied for, we☐pect t☐ ☐
X sell all of the mortgage servicing;
☐ retain all of the mortgage servicing; or
☐ assign, sell or transfer ________% of the mortgage servicing.

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

☐ 0 to 25% ☐ 26 to 50% ☐ 51 to 75% X 76 to 100%

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

3. A. ☐We have previously assigned, sold or transferred the services of first lien mortgage loans.
B. ☐This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

YEAR	PERCENTAGE OF LOANS TRANSFERRED (Rounded 10 Nearest Quartile - 0%, 25%, 50%, 75% or 100%)
2009	100%
2008	100%
2007	100%

This Information ☐ does ☐ does not include assignments, sales or transfers to affiliates or subsidiaries.

LENDER (Signature not Mandatory) DATE

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

DATE DATE

DATE DATE

U.S. Mortgage Home Loan Center

1241 E. Shaw Ave. ▪ Fresno, CA 93710 ▪ Phone (559) 222-3100 ▪ Fax (559) 222-4791
E-mail: usmort@usmortgagecenter.com Web Address: usmortgagecenter.com

BBB MEMBER San Joaquin Valley

EQUAL HOUSING LENDER

INSTRUCTIONS TO PREPARER: Select either Item 3(A) or Item 3(B), except if you chose the provision In 1 (8) stating: “We do not service mortgage loans, and we have not serviced loans In the past three (3) years”, all of Item 3 should be omitted. The Information in Item 3(B) is for the previous three (3) calendar years. The information does not have to include the previous calendar year if the statement Is prepared before March 31 of the next calendar year. If the percentage of servicing transferred is less than 12.50% the word “nominal" or the actual percentage amount of servicing transfers may be used.

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISIONS OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR

2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS, OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR THE DEPARTMENT OF REAL ESTATE AT ONE OF THE FOLLOWING LOCATIONS:

DEPARTMENT OF CORPORATION
STATE OF CALIFORNIA
320 W. 4TH STREET
LOS ANGELES, CA 90013-1105

ACKNOWLEDGEMENT OF RECEIPT

I (WE) RECEIVED A COPY OF THIS NOTICE

____________________ Borrower's Signature	____________________ Borrower's Signature
____________________ Date	____________________ Date

U.S. Mortgage Home Loan Center
1241 E. Shaw Ave. ▪ Fresno, CA 93710 ▪ Phone (559) 222-3100 ▪ Fax (559) 222-4791
E-mail: usmort@usmortgagecenter.com Web Address: usmortgagecenter.com

Borrowers - Know Your Rights!

ATTENTION BORROWER: This may be the largest and most important loan you get during your lifetime. You should be aware of certain rights before you enter into any loan agreement.

1. You have the RIGHT to shop for the best loan for you and compare the charges of different mortgage brokers and lenders.

2. You have the RIGHT to be informed about the total cost of your loan including the interest rate, points and other fees.

3. You have the RIGHT to ask for a Good Faith Estimate of all loan and settlement charges before you agree to the loan and pay any fees.

4. You have the RIGHT to know what fees are not refundable if you cancel the loan agreement.

5. You have the RIGHT to ask your mortgage broker to explain exactly what the mortgage broker will do for you.

6. You have the RIGHT to know how much the mortgage broker is getting paid by you and the lender for your loan.

7. You have the RIGHT to ask questions about charges and loan terms that you do not understand.

8. You have the RIGHT to a credit decision that is not based on your race, color, religion, national origin, sex, marital status, age, or whether any income is from public assistance.

9. You have the RIGHT to know the reason if your loan was turned down.

10. You have the RIGHT to ask for the HUD settlement costs booklet "Buying Your Home."

Borrower(s) Signature & Date:

x__________________________ x__________________________

x__________________________ x__________________________

For Information Call
HUD 1 (800) 217-6970

U.S. Mortgage Home Loan Center

1241 E. Shaw Ave. ▪ Fresno, CA 93710 ▪ Phone (559) 222-3100 ▪ Fax (559) 222-4791
E-mail: usmort@usmortgagecenter.com Web Address: usmortgagecenter.com

BBB MEMBER San Joaquin Valley

EQUAL HOUSING LENDER

Privacy Policy

(Fair and Accurate Credit Transaction Act [FACTA])

We collect nonpublic personal information about you from the following services:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customer or former customers to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Notice to the Home Loan Applicant

(Use of Credit Score)

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

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

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

If you have questions concerning the terms of the loan, contact the lender. If you have questions about your credit scores or the information in the credit report from which the scores were computed, you can contact the credit bureau at the addresses and phone numbers listed below.

This acknowledges that this Disclosure, along with a copy of my/our credit report, has been provided to each applicant/client pursuant to 15 U.S.C. 1681g Sec. 609(g)(1)(D) as amended 12/4/03 and effective 12/4/04.

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

Trans Union (866) 887-2673
P.O. Box 4000
Chester, PA 19016-4000
www.transunion.com

Experian (888) 397-3742
P.O. Box 2104
Allen, TX 75013
www.experian.com

Signature Date Signature Date

CERTIFICATION OF RECEIPT OF APPRAISAL

Loan Number: ______________________________________

Subject Property Address:____

____

Fannie Mae and Freddie Mac, along with the Federal Housing Finance Agency have developed a Home Valuation Code for Conduct (HVCC)

Pursuant to Section II of the HVCC the lender is to ensure that the borrower is provided a copy of any appraisal report concerning the borrower's subject property promptly upon completion, but no less than three (3) business days prior to the closing of the loan.

Initial applicable statement:

____X____ The appraisal report was received within three (3) business days of closing.

_________ The appraisal report was received, but not within three (3) business days of closing. I (We) waive the three (3) business day requirement.

I (We) acknowledge receipt of the appraisal report on the above subject property.

________________________________ ________________________________
Borrower Signature Date

________________________________ ________________________________
Co-Borrower Signature Date