

# 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	
<b>Mortgage</b> <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <b>Applied for:</b> <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number  Lender Case Number

Amount \$	Interest Rate %	No. of Months	<b>Amortization</b> <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <b>Type:</b> <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
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### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

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

**Complete this line if construction or construction-permanent loan.**

Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a+b) \$
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**Complete this line if this is a refinance loan.**

Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made Cost \$
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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 <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) no.   ages	Dependents (not listed by Borrower) no.   ages
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
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.
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### IV. EMPLOYMENT INFORMATION

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

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## 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:		<b>0.00</b>
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

\* 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	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.			
Description		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:	\$				
<b>List checking and savings accounts below</b>		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	\$	
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.			
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$		Acct. no.			
<b>Subtotal Liquid Assets</b>	<b>\$</b>				
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months	\$	
Vested interest in retirement fund	\$	Acct. no.			
Net worth of business(es) owned (attach financial statement)	\$				
Automobiles owned (make and year)	\$	Acct. no.			
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
		Job-Related Expense (child care, union dues, etc.)	\$		
		<b>Total Monthly Payments</b>	<b>\$</b>		
<b>Total Assets a.</b>	<b>\$</b>	<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b.</b>	<b>\$</b>

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## 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

## VIII. DECLARATIONS

			Borrower		Co-Borrower	
	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Yes	No	Yes	No
a. Purchase Price						
b. Alterations, improvements, repairs						
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		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"/>
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		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"/>
h. Discount (if Borrower will pay)		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"/>
<b>i. Total costs (add items a through h)</b>		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		-----				
		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"/>
		<b>l. Do you intend to occupy the property as your primary residence?</b> <small>If "Yes," complete question m below.</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)?				
o. Loan amount (add m & n)		(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				
p. Cash from / to Borrower (subtract j, k, l & o from i)						

## 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 <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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## 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.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <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	<b>Race:</b> <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
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <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 <b>X</b>	Date
Loan Originator's Name (print or type)	Loan Originator Identifier
Loan Origination Company's Name <b>U.S. MORTGAGE HOME LOAN CENTER</b>	Loan Origination Company Identifier
	Loan Origination Company's Address <b>1241 E. SHAW AVE SUITE 102 FRESNO, CA 93710</b>

# 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
<b>X</b>		<b>X</b>	

# HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144  
 HUD: 2502-0059 (exp 11/30/2010)

<b>Part I – Identifying Information</b> (mark the type of application)		2. Agency Case No.: (include any suffix)	3. Lender's Case No:	4. Section of the Act: (for HUD cases)
1. <input type="checkbox"/> VA Application for Home Loan Guaranty <input type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act				
5. Borrower's Name & Present Address: (include zip code)		7. Loan Amount: (include the UFMP if for HUD or Funding Fee if for VA) \$	8. Interest Rate: %	9. Proposed Maturity: yrs. mos.
6. Property Address: (including name of subdivision, lot & block no. & zip code)		10. Discount Amount: (only if borrower is permitted to pay) \$	11. Amount of Up Front Premium: \$	12a. Amount of Monthly Premium: /mo.
		13. Lender's I.D. Code:	12b. Term of Monthly Premium: months	
15. Lender's Name & Address: (include zip code)		14. Sponsor / Agent I.D. Code:		
		16. Name & Address of Sponsor / Agent:		
		17. Lender's Telephone Number:		

**Type or Print all entries clearly**

**VA:** The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

18. First Time Homebuyer? a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No	19. <b>VA Only:</b> Title will be Vested in: <input type="checkbox"/> Veteran <input type="checkbox"/> Veteran & Spouse <input type="checkbox"/> Other (specify)	20. Purpose of Loan (blocks 9 – 12 are for VA loans only)		
		1) <input type="checkbox"/> Purchase Existing Home Previously Occupied	7) <input type="checkbox"/> Construct Home (proceeds to be paid out during construction)	
		2) <input type="checkbox"/> Finance Improvements to Existing Property	8) <input type="checkbox"/> Finance Co-op Purchase	
		3) <input type="checkbox"/> Refinance (Refi.)	9) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home	
		4) <input type="checkbox"/> Purchase New Condo. Unit	10) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home & Lot	
		5) <input type="checkbox"/> Purchase Existing Condo. Unit	11) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home to Buy Lot	
		6) <input type="checkbox"/> Purchase Existing Home Not Previously Occupied	12) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home/Lot Loan	

## Part II – Lender's Certification

**21.** The undersigned lender makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development – Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

- A.** The loan terms furnished in the Uniform Residential Loan Application and this Addendum are true, accurate and complete.
- B.** The information contained in the Uniform Residential Loan Application and this Addendum was obtained directly from the borrower by an employee of the undersigned lender or its duly authorized agent and is true to the best of the lender's knowledge and belief.
- C.** The credit report submitted on the subject borrower (and co-borrower, if any) was ordered by the undersigned lender or its duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.
- D.** The verification of employment and verification of deposits were requested and received by the lender or its duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.

**Items "H" through "J" are to be completed as applicable for VA loans only.**

**H.** The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as follows:

Name & Address:	Function: (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)
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- If no agent is shown above, the undersigned lender affirmatively certifies that all information and supporting credit data were obtained directly by the lender.
- I.** The undersigned lender understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item H as to the functions with which they are identified.
- J.** The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender:	Title of Officer of Lender:	Date: (mm/dd/yyyy)
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**Part III – Notices to Borrowers.** Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number can be located on the OMB Internet page at [http://www.whitehouse.gov/omb/library/OMB/INVENTORY\\_OF\\_AGENCIES.html#LIST\\_OF\\_AGENCIES](http://www.whitehouse.gov/omb/library/OMB/INVENTORY_OF_AGENCIES.html#LIST_OF_AGENCIES). **Privacy Act Information.** The information requested on the Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et seq. (if for HUD/FHA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Any disclosure of information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access



# Direct Endorsement Approval for a HUD/FHA Insured Mortgage

U.S. Department of Housing and Urban Development

<b>Part I – Identifying Information</b> (mark the type of application)		2. Agency Case No. :(include any suffix)	3. Lender's Case No:	4. Section of the Act: (for HUD cases)
1. <input type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act				
5. Borrower's Name & Present Address: (include zip code)		7. Loan Amount: (include the UFMIP) \$	8. Interest Rate: %	9. Proposed Maturity: yrs      mos.
6. Property Address: (including name of subdivision, lot & block no. & zip code)		10. Discount Amount: (only if borrower is permitted to pay)	11. Amount of Up Front Premium: \$	12a. Amount of Monthly Premium: \$ /mo.
		12b. Term of Monthly Premium: months		
		13. Lender's I.D. Code:	14. Sponsor / Agent I.D. Code:	
15. Lender's Name & Address: (include zip code)			16. Name & Address of Sponsor / Agent:	
<b>Type or Print all entries clearly</b>			17. Lender's Telephone Number:	

**Approved:** Approved subject to the additional conditions stated below, if any.

Date Mortgage Approved: \_\_\_\_\_ // \_\_\_\_\_      Date Approval Expires: \_\_\_\_\_ // \_\_\_\_\_

<input type="checkbox"/> <b>Modified &amp; Approved as follows:</b>	Loan Amount: (include UFMIP) \$	Interest Rate: %	Proposed Maturity: Yrs.    Mos.	Monthly Payment: \$	Amount of Up Front Premium: \$	Amount of Monthly Premium: \$	Term of Annual Premium: months
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**Additional Conditions:**

- If this is proposed construction, the builder has certified compliance with HUD requirements on form HUD-92541.
- If this is new construction, the lender certifies that the property is 100% complete (both on site and off site improvements) **and** the property meets HUD's minimum property standards and local building codes.
- Form HUD-92544, Builder's Warranty is required.
- The property has a 10-year warranty.
- Owner-Occupancy **Not** required (item (b) of the Borrower's Certificate does not apply).
- The mortgage is a high loan-to-value ratio for non-occupant mortgagor in military.
- Other: (specify)

This mortgage was rated as an "accept" or "approve" by FHA's Total Mortgage Scorecard. As such, the undersigned representative of the mortgagee certifies to the integrity of the data supplied by the lender used to determine the quality of the loan, that a Direct Endorsement Underwriter reviewed the appraisal (if applicable) and further certifies that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Mortgagee Representative: \_\_\_\_\_

This mortgage was rated as a "refer" by a FHA's Total Mortgage Scorecard, and/or was manually underwritten by a Direct Endorsement underwriter. As such, the undersigned Direct Endorsement underwriter certifies that I have personally reviewed the appraisal report (if applicable), credit application, and all associated documents and have used due diligence in underwriting this mortgage. I find that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program and I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Direct Endorsement Underwriter: \_\_\_\_\_

DE's CHUMS ID Number: \_\_\_\_\_

**The Mortgagee, its owners, officers, employees or directors  do  do not have a financial interest in or a relationship, by affiliation or ownership, with the builder or seller involved in this transaction.**

---

**Borrower's Certificate:**

The undersigned certifies that:

- (a) I will not have outstanding any other unpaid obligations contracted in connection with the mortgage transaction or the purchase of the said property except obligations which are secured by property or collateral owned by me independently of the said mortgaged property, or obligations approved by the Commissioner;
- (b) One of the undersigned intends to occupy the subject property, (note: this item does not apply if owner-occupancy is not required by the commitment);
- (c) All charges and fees collected from me as shown in the settlement statement have been paid by my own funds, and no other charges have been or will be paid by me in respect to this transaction;
- (d) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of or otherwise make unavailable or deny the dwelling or property covered by this loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and any such covenant is hereby specifically disclaimed. I understand that civil action for preventative relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for a violation of this certificate.

---

Borrower(s) Signature(s) & Date:

---

**Lender's Certificate:**

The undersigned certifies that to the best of its knowledge:

- (a) The statements made in its application for insurance and in this Certificate are true and correct;
- (b) The conditions listed above or appearing in any outstanding commitment issued under the above case number have been fulfilled;
- (c) Complete disbursement of the loan has been made to the borrower, or to his/her creditors for his/her account and with his/her consent;
- (d) The security instrument has been recorded and is a good and valid first lien on the property described;
- (e) No charge has been made to or paid by the borrower except as permitted under HUD regulations;
- (f) The copies of the credit and security instruments which are submitted herewith are true and exact copies as executed and filed for record;
- (g) It has not paid any kickbacks, fee or consideration of any type, directly or indirectly, to any party in connection with this transaction except as permitted under HUD regulations and administrative instructions.

I, the undersigned, as authorized representative of

, mortgagee

at this time of closing of this mortgage loan, certify that I have personally reviewed the mortgage loan documents, closing statements, application for insurance endorsement, and all accompanying documents. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Lender's Name		<b>Note:</b> If the approval is executed by an agent in the name of lender, the agent must enter the lender's code number and type.	
Title of Lender's Officer			
Signature of Lender's Officer	Date	Code Number (5 digits)	Type



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 \_\_\_\_\_



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





## 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](mailto:usmort@usmortgagecenter.com) Web Address: [www.usmortgagecenter.com](http://www.usmortgagecenter.com)







## NOTICE TO HOMEOWNER

Assumption of HUD/FHA Insured Mortgages  
Release of Personal Liability

You are legally obligated to make monthly payments required by your mortgage (deed of trust) and promissory note.

The Department of Housing and Urban Development (HUD) has acted to keep investors and noncredit worthy purchasers from acquiring one-to-four family residential properties covered by certain FHA-insured mortgage. There are minor exceptions to the restriction on investors: loans to public agencies and some non-organizations, Indian tribes or service persons; and loans under special mortgage insurance programs for property sold by HUD, rehabilitation loans or refinancing of insured mortgage. Your lender can advise you if you are included in one of these exceptions.

HUD will therefore direct the lender to accelerate the FHA-insured mortgage loan if all or part of the property is sold or transferred to a purchaser or recipient (1) who will not occupy the property as his or her principal residence, or (2) who does occupy the property **but** whose credit has not been approved in accordance with HUD requirements. This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

When a loan is accelerated, the entire balance is declared "immediately due and payable." Since HUD will not approve the sale of the property covered by this mortgage to an investor or to a person whose credit has not been approved, you, the original homeowner, would remain liable for the mortgage debt even though the title to the property might have been transferred to the new buyer.

Even if you sell your home by letting an approved purchaser (that is, a creditworthy owner-occupant) assume your mortgage, you are still liable for the mortgage debt unless you obtain a **release of liability** from your mortgage lender. FHA-approved lenders have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy purchaser who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the **substitute mortgagor**. The release is contained in Form HUD-92210-a, ("Approved of Purchaser and Release of Seller"). You should ask for it if the mortgage lender does not provide it to you automatically when you sell your home to a creditworthy owner-occupant purchaser who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

You must sign and date this disclosure as indicated, return one copy to your lender as proof of notification and keep one copy for your records.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-borrower

\_\_\_\_\_  
Date



U.S. Mortgage Home Loan Center  
1241 E. Shaw Ave. • Fresno, CA 93710 • Phone (559) 222-3100 • Fax (559) 222-4791  
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# Disclosure Notices

Borrower(s):	Property Address:
--------------	-------------------

## Occupancy Statement

This is to certify that I/we **do** intend to occupy the subject property as it is my/our . I/We hereby certify under penalty of U.S. Criminal Code Section 1010 Title 18 U.S.C., that the above statement submitted for the purpose of obtaining mortgage insurance under the National Housing Act is true and correct.

## Fair Credit Reporting Act

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

## Equal Credit Opportunity Act

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Income which you receive as alimony, child support, or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us. The Federal Agency that administers compliance with this law concerning this creditor is:

**FEDERAL TRADE COMMISSION  
11000 WILSHIRE BOULEVARD ROOM 13209  
Los Angeles, CA 90024**

## Right to Financial Privacy Act

I/We acknowledge that this is notice to me/us as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA Loan) or Department of Housing and Urban Development (in the case of an FHA Loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to me/us. Financial records involving my/our transactions will be available to the VA (in the case of a VA Loan) or to HUD (in the case of an FHA Loan) without further notice or authorization but will not be disclosed or released to another government agency or department without my/our consent, except as required or permitted by law.

## Information Disclosure Authorization

I/We hereby authorize you to release to **U.S. MORTGAGE HOME LOAN CENTER** for verification purposes, information concerning:

- Employment History, dates, title(s), income, hours worked, etc.
- Banking (checking & savings) account of record
- Mortgage loan rating, (opening date, high credit, payment amount, loan balance and payment)
- Any information deemed necessary in connection with consumer credit report for real estate transaction

This information is for the confidential use of this lender in compiling a mortgage loan credit report. A copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

## Anti-Coercion Statement

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative thereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance. I have selected the following agencies to write the insurance covering the property described above:

## Flood Insurance Notification

Federal regulations require us to inform you that the property used as security for this loan is located in an area identified by the U.S. Secretary of Housing & Urban Development as having special flood hazards and that in the event of damage to the property caused by flooding in a federally-declared disaster, federal disaster relief assistance, if authorized, will be available for the property.

At the closing you will be asked to acknowledge your receipt of this information. If you have any questions concerning this notice, kindly contact your loan officer.

**Important:** Please notify your insurance agent that the "loss payee" clause for the mortgagee on both the hazard and flood insurance must read as follows, unless otherwise advised:

## Consumer Handbook on Adjustable Rate Mortgages

I/We hereby acknowledge receipt from **U.S. MORTGAGE HOME LOAN CENTER** of a copy of the book titled "Consumer Handbook on Adjustable Rate Mortgages" published by the Federal Reserve Board and the Federal Home Loan Bank Board which is provided in addition to other required adjustable rate mortgage disclosures.

I/We hereby certify that I/we have read the Notices set forth above and fully understand all of the above.

Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date



## 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
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Borrower's Signature	Date	Social Security Number	Date of Birth
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### 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](mailto:usmort@usmortgagecenter.com) Web Address: [usmortgagecenter.com](http://usmortgagecenter.com)



# Request for Transcript of Tax Return

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

**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.

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

<b>Sign Here</b>	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 RAVS 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.



**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 \_\_\_\_\_ 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 \_\_\_\_\_ 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/OR 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)  
\_\_\_\_\_  
**Co-Borrower**  
Firm or business name Address From (Date) to (Date)  
\_\_\_\_\_  
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.



**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](mailto:usmort@usmortgagecenter.com) Web Address: [usmortgagecenter.com](http://usmortgagecenter.com)



**MORTGAGE LOAN ORIGATION 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.

**NOT LOCKED 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*



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**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.

		<b>FHA Financing 203(b) Fixed Rate</b>	<b>Conventional Financing 97% with Mortgage Insurance (MI)</b>
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).

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

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

\_\_\_\_\_ Date \_\_\_\_\_ Date

\_\_\_\_\_ Date \_\_\_\_\_ Date



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## 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



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**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

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## 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.  We do not service mortgage loans, and  We have not serviced mortgage loans in the past three (3) years.  
 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  expect to    
 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%     76 to 100%

This estimate  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:

<u>YEAR</u>	<u>PERCENTAGE OF LOANS TRANSFERRED (Rounded 10 Nearest Quartile - 0%, 25%, 50%, 75% or 100%)</u>
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  
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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. 4<sup>TH</sup> 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



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# 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](http://www.equifax.com)

**Trans Union** (866) 887-2673  
 P.O. Box 4000  
 Chester, PA 19016-4000  
[www.transunion.com](http://www.transunion.com)

**Experian** (888) 397-3742  
 P.O. Box 2104  
 Allen, TX 75013  
[www.experian.com](http://www.experian.com)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

### U.S. Mortgage Home Loan Center

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**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



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