



909 Story Rd. #235  
San Jose, CA 95122  
Office: (669) 309-0947  
Mobile: (408) 835-9823  
Fax: (888) 868-6087

## LOAN PACKAGE CHECK LIST

Turn in the following items:

1. \_\_\_ Handwritten loan application (1003) (fill out completely)
2. \_\_\_ Sign all disclosures forms (loan package)
3. \_\_\_ 2 form of Identifications:
  1. Copy of Driver License
  2. Social Security Card
  3. Passport
  4. Alien Card (Front and back)
  5. Military ID
4. \_\_\_ Purchase Contract (for purchase loan only)
5. \_\_\_ Income Documentations:
  - W-2 status (employee)
    1. 2 latest pay stub (3 for FHA Loan)
    2. 2-years completed tax returns (signed and dated) – all pages
    3. 2-years W-2
  - Self-Employed Status
    1. Business License
    2. Current year-to-date Profit and Lost
    3. Current year-to-date Balance Sheet
    4. 2-years, completed tax returns (signed and dated) – all pages
    5. 2-years, copies of all form-1099(s)
6. \_\_\_ Asset Documentation:
  1. 2 latest months of each bank statement(s) - all pages
  2. 2 latest months of 401K or retirement accounts statement(s) – all pages and if any
  3. 2 latest months of stock account statement(s) – all pages and if any
7. \_\_\_ Current Mortgage(s) (if any) **AND** for each account(s), provide:
  1. Copy of latest mortgage statement
  2. Copy of current hazard insurance policy premium
  3. Copy of current Property Tax
8. \_\_\_ If leasing/renting, provide:
  1. Landlord's name: \_\_\_\_\_
  2. Landlord's contact # \_\_\_\_\_



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**Provide each borrower's contact information:** (PLEASE PRINT) \*\*\* required\*\*\*

**Main Borrower's Name:** \_\_\_\_\_

**Home Phone:** \_\_\_\_\_ **Cell Phone:** \_\_\_\_\_

**Work Phone:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**Human Resource's Phone:** \_\_\_\_\_ (for employment verification)

**Borrower #2's Name:** \_\_\_\_\_

**Home Phone:** \_\_\_\_\_ **Cell Phone:** \_\_\_\_\_

**Work Phone:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**Human Resource's Phone:** \_\_\_\_\_ (for employment verification)

**Borrower #3's Name:** \_\_\_\_\_

**Home Phone:** \_\_\_\_\_ **Cell Phone:** \_\_\_\_\_

**Work Phone:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**Human Resource's Phone:** \_\_\_\_\_ (for employment verification)

**Borrower #4's Name:** \_\_\_\_\_

**Home Phone:** \_\_\_\_\_ **Cell Phone:** \_\_\_\_\_

**Work Phone:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**Human Resource's Phone:** \_\_\_\_\_ (for employment verification)



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**In order to understand what type of loan(s) you're looking for, please help us answer the following questions:**

**Loan Purpose:**

- Purchase
- Refinance – change in interest rate/term
- Refinance – cash-out

**Type of Property:**

- Single Family
- 2-4 Units
- Townhouse
- Condo

**Loan Programs:** (select all that applied)

- 30-year fixed
- 20-year fixed
- 15-year fixed
- 10-year fixed
- 10-year ARM
- 7-year ARM
- 5-year ARM
- 3-year ARM

- FHA 30-year fixed
- VA 30-year fixed
- FHA 15-year fixed
- FHA 5-year ARM
- FHA 3-year ARM

**Loan Amount:** \$ \_\_\_\_\_

**Down Payment:** \_\_\_\_\_ %

**Impound Account:**

(Lender collects month Property Tax & Home Insurance)

- Yes
- No

**Loan Fees Options:**

(Lender fee(s), Broker fee(s), Title fee(s), Credit report, Appraisal)

- Borrowers pay all fees
- No Point & No Fees
- Other \_\_\_\_\_

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier \_\_\_\_\_

Agency Case No. \_\_\_\_\_

# Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

## 1a. Personal Information

Name (First, Middle, Last, Suffix) \_\_\_\_\_

Social Security Number \_\_\_\_\_  
(or Individual Taxpayer Identification Number)

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Date of Birth (mm/dd/yyyy) \_\_\_\_\_

Citizenship  
U.S. Citizen  
Permanent Resident Alien  
Non-Permanent Resident Alien

### Type of Credit

I am applying for **individual credit**.  
I am applying for **joint credit**. Total Number of Borrowers: \_\_\_\_\_  
Each Borrower intends to apply for joint credit. **Your initials:** \_\_\_\_\_

List Name(s) of Other Borrower(s) Applying for this Loan  
(First, Middle, Last, Suffix)

### Marital Status

Married  
Separated  
Unmarried

### Dependents (not listed by another Borrower)

Number \_\_\_\_\_  
Ages \_\_\_\_\_

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

### Contact Information

Home Phone \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
Work Phone \_\_\_\_\_ Ext. \_\_\_\_\_  
Email \_\_\_\_\_

### Current Address

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

How Long at Current Address? \_\_\_\_ Years \_\_\_\_ Months **Housing** No primary housing expense Own Rent (\$\_\_\_\_\_/month)

If at Current Address for LESS than 2 years, list Former Address  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

How Long at Former Address? \_\_\_\_ Years \_\_\_\_ Months **Housing** No primary housing expense Own Rent (\$\_\_\_\_\_/month)

Mailing Address - if different from Current Address  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

## 1b. Current Employment/Self-Employment and Income Does not apply

Employer or Business Name \_\_\_\_\_ Phone \_\_\_\_\_

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Position or Title \_\_\_\_\_

Start Date \_\_\_\_\_ (mm/dd/yyyy)

How long in this line of work? \_\_\_\_ Years \_\_\_\_ Months

### Check if this statement applies:

I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business I have an ownership share of less than 25%. **Monthly Income (or Loss)**

**Owner or Self-Employed** I have an ownership share of 25% or more. \$ \_\_\_\_\_

### Gross Monthly Income

Base \$\_\_\_\_\_/month

Overtime \$\_\_\_\_\_/month

Bonus \$\_\_\_\_\_/month

Commission \$\_\_\_\_\_/month

Military Entitlements \$\_\_\_\_\_/month

Other \$\_\_\_\_\_/month

**TOTAL** \$\_\_\_\_\_/month

Borrower Name: \_\_\_\_\_

Calyx Form - URLA\_1.frm (04/2020)

**1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income**

*Does not apply*

Employer or Business Name _____ Phone _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____		<b>Gross Monthly Income</b> Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month <b>TOTAL \$ _____ /month</b>
Position or Title _____ Start Date _____ (mm/dd/yyyy) How long in this line of work? _____ Years _____ Months	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
<input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b>		I have an ownership share of less than 25%. <b>Monthly Income (or Loss)</b> _____ I have an ownership share of 25% or more. \$ _____

**1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income**

*Does not apply*

Provide at least 2 years of current and previous employment and income.

Employer or Business Name _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____		<b>Previous Gross Monthly Income \$ _____ /month</b>
Position or Title _____ Start Date _____ (mm/dd/yyyy) End Date _____ (mm/dd/yyyy)	<input type="checkbox"/> <b>Check if you were the Business Owner or Self-Employed</b>	

**1e. Income from Other Sources**

*Does not apply*

Include income from other sources below. Under Income Source, choose from the sources listed here:

- |                        |                        |                               |                        |                        |                   |
|------------------------|------------------------|-------------------------------|------------------------|------------------------|-------------------|
| ▪ Alimony              | ▪ Child Support        | ▪ Interest and Dividends      | ▪ Notes Receivable     | ▪ Royalty Payments     | ▪ Unemployment    |
| ▪ Automobile Allowance | ▪ Disability           | ▪ Mortgage Credit Certificate | ▪ Public Assistance    | ▪ Separate Maintenance | ▪ Benefits        |
| ▪ Boarder Income       | ▪ Foster Care          | ▪ Mortgage Differential       | ▪ Retirement           | ▪ Social Security      | ▪ VA Compensation |
| ▪ Capital Gains        | ▪ Housing or Parsonage | Payments                      | ▪ (e.g., Pension, IRA) | ▪ Trust                | ▪ Other           |

**NOTE:** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Income Source - use list above	Monthly Income
	\$
	\$
	\$
<b>Provide TOTAL Amount Here</b>	<b>\$</b>

**Borrower Name:** \_\_\_\_\_

**Section 2 : Financial Information — Assets and Liabilities.** This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

**2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have**

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
			\$
<b>Provide TOTAL Amount Here</b>			<b>\$</b>

**2b. Other Assets and Credits You Have**  Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- |   |   |
|---|---|
| <p><i>Assets</i></p> <ul style="list-style-type: none"> <li>• Proceeds from Real Estate Property to be sold on or before closing</li> <li>• Proceeds from Sale of Non-Real Estate Asset</li> <li>• Secured Borrowed Funds</li> <li>• Unsecured Borrowed Funds</li> <li>• Other</li> </ul> | <p><i>Credits</i></p> <ul style="list-style-type: none"> <li>• Earnest Money</li> <li>• Employer Assistance</li> <li>• Lot Equity</li> <li>• Relocation Funds</li> <li>• Rent Credit</li> <li>• Sweat Equity</li> <li>• Trade Equity</li> </ul> |
|---|---|

Asset or Credit Type - use list above	Cash or Market Value	
	\$	
	\$	
	\$	
	\$	
<b>Provide TOTAL Amount Here</b>		<b>\$</b>

**2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe**  Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30 - Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$

**2d. Other Liabilities and Expenses**  Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment
	\$
	\$
	\$

**Borrower Name:** \_\_\_\_\_

**Section 3 : Financial Information — Real Estate.** This section asks you to list all properties you currently own and what you owe on them.  *I do not own any real estate*

**3a. Property You Own**

If you are refinancing, list the property you are refinancing **FIRST**.

Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$			\$	\$	\$

Mortgage Loans on this Property  *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	<i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <i>(if applicable)</i>
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

**3b. IF APPLICABLE, Complete Information for Additional Property**

*Does not apply*

Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$			\$	\$	\$

Mortgage Loans on this Property  *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	<i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <i>(if applicable)</i>
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

**3c. IF APPLICABLE, Complete Information for Additional Property**

*Does not apply*

Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$			\$	\$	\$

Mortgage Loans on this Property  *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	<i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <i>(if applicable)</i>
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

Borrower Name: \_\_\_\_\_

**Section 4: Loan and Property Information.** This section asks about the loan's purpose and the property you want to purchase or refinance.

**4a. Loan and Property Information**

Loan Amount \$ \_\_\_\_\_ Loan Purpose Purchase Refinance Other (specify) \_\_\_\_\_  
 Property Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ County \_\_\_\_\_  
 Number of Units \_\_\_\_\_ Property Value \$ \_\_\_\_\_  
 Occupancy Primary Residence Second Home Investment Property **FHA Secondary Residence**

- 1. Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) NO YES  
**2. Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) NO YES

**4b. Other New Mortgage Loans on the Property You are Buying or Refinancing**  Does not apply

Creditor Name	Lien Type		Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
	First Lien	Subordinate Lien	\$	\$	\$
	First Lien	Subordinate Lien	\$	\$	\$

**4c. Rental Income on the Property You Want to Purchase** For Purchase Only  Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
<b>For LENDER to calculate:</b> Expected Net Monthly Rental Income	\$

**4d. Gifts or Grants You Have Been Given or Will Receive for this Loan**  Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit    • Federal Agency    • Relative    • State Agency    • Lender
- Employer    • Local Agency    • Religious Nonprofit    • Unmarried Partner    • Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited		Source - use list above	Cash or Market Value
	Deposited	Not Deposited		\$
	Deposited	Not Deposited		\$

**Section 5: Declarations.** This section asks about specific questions about the property, your funding, and your past financial history.

**5a. About this Property and Your Money for this Loan**

<p><b>A.</b> Will you occupy the property as your primary residence?          If YES, have you had an ownership interest in another property in the last three years?          If YES, complete (1) and (2) below:          (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?          (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p>NO YES          NO YES          _____          _____</p>
<p><b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p>NO YES</p>
<p><b>C.</b> Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as seller or realtor, that you have not disclosed on this loan application?          If YES, what is the amount of this money?</p>	<p>NO YES          \$_____</p>
<p><b>D.</b> 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?          2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p>NO YES          NO YES</p>
<p><b>E.</b> Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program) ?</p>	<p>NO YES</p>

**5b. About Your Finances**

<p><b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p>NO YES</p>
<p><b>G.</b> Are there any outstanding judgments against you?</p>	<p>NO YES</p>
<p><b>H.</b> Are you currently delinquent or in default on a federal debt?</p>	<p>NO YES</p>
<p><b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p>NO YES</p>
<p><b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p>NO YES</p>
<p><b>K.</b> Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p>NO YES</p>
<p><b>L.</b> Have you had property foreclosed upon in the last 7 years?</p>	<p>NO YES</p>
<p><b>M.</b> Have you declared bankruptcy within the past 7 years?          If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p>NO YES</p>

**Section 6: Acknowledgements and Agreements.** This section tells you about your legal obligations when you sign this application.

**Acknowledgements and Agreements**

**Definitions**

- "Lender" includes the Lender's agents, service providers and any of their successors and assigns.
- "Other Loan Participants" (this includes any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) guarantor, (v) any servicers or service providers of the Loan, and (vi) any of these parties' service providers, successors or assigns.

**I agree to, acknowledge, and represent the following:**

**(1) The Complete Information for this Application**

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of federal law (18 U.S.C. §§ 1001 et seq.).

**(2) The Property's Security**

- The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

**(3) The Property's Appraisal, Value, and Condition**

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

**(4) Electronic Records and Signatures**

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

**(5) Delinquency**

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

**(6) Authorization for Use and Sharing of Information**

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan of its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

**Borrower Signature** \_\_\_\_\_ **Date (mm/dd/yyyy)** \_\_\_\_/\_\_\_\_/\_\_\_\_

**Borrower Signature** \_\_\_\_\_ **Date (mm/dd/yyyy)** \_\_\_\_/\_\_\_\_/\_\_\_\_

**Section 7: Military Service.** This section asks questions about your (or your deceased spouse's) military service.

**Military Service of Borrower**

**Military Service** - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? **NO YES**

- If YES, check all that apply:
- Currently serving on active duty with projected expiration date of service/tour \_\_\_\_\_ (mm/dd/yyyy)
  - Currently retired, discharged, or separated from service
  - Only period of service was as a non-activated member of the Reserve or National Guard
  - Surviving spouse

**Section 8: Demographic Information.** This section asks about your ethnicity, sex, and race.

**Demographic Information of Borrower**

**The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**Ethnicity:** Check one or more

- Hispanic or Latino
  - Mexican  Puerto Rican  Cuban
  - Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

*For Example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino
- I do not wish to provide this information

**Sex**

- Female
- Male
- I do not wish to provide this information

**Race:** Check one or more

- American Indian or Alaskan Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_
- Asian
  - Asian Indian  Chinese  Filipino
  - Japanese  Korean  Vietnamese
  - Other Asian - *Print race:* \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*
- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian  Guamanian or Chamorro  Samoan
  - Other Pacific Islander - *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*
- White
- I do not wish to provide this information

**To Be Completed by Financial Institution (for application taken in person):**

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	NO	YES
Was the sex of the Borrower collected on the basis of visual observation or surname?	NO	YES
Was the race of the Borrower collected on the basis of visual observation or surname?	NO	YES

**The Demographic Information was provided through:**

Face-to-Face Interview (includes Electronic Media w/ Video Component)      Telephone Interview      Fax or Mail      Email or Internet

**Borrower Name:** \_\_\_\_\_

## Section 9: Loan Originator Information.

### Loan Originator Information

Loan Originator Organization Name \_\_\_\_\_  
Address \_\_\_\_\_  
Loan Originator Organization NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_  
Loan Originator Name \_\_\_\_\_  
Loan Originator NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_  
Email \_\_\_\_\_ Phone \_\_\_\_\_  
Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier \_\_\_\_\_ Agency Case No. \_\_\_\_\_

# Uniform Residential Loan Application - **Additional Borrower**

Verify and complete the information on this application as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

## 1a. Personal Information

**Name** (First, Middle, Last, Suffix) \_\_\_\_\_

**Social Security Number** \_\_\_\_\_  
(or Individual Taxpayer Identification Number)

**Alternate Names** - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

**Date of Birth**  
(mm/dd/yyyy)

**Citizenship**

- U.S. Citizen
- Permanent Resident Alien
- Non-Permanent Resident Alien

### Type of Credit

I am applying for **individual credit**.  
 I am applying for **joint credit**. Total Number of Borrowers: \_\_\_\_\_  
 Each Borrower intends to apply for joint credit. **Your initials:** \_\_\_\_\_

### List Name(s) of Other Borrower(s) Applying for this Loan

(First, Middle, Last, Suffix) - Use a separator between names

### Marital Status

- Married
- Separated
- Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

### Dependents (not listed by another Borrower)

Number \_\_\_\_\_  
 Ages \_\_\_\_\_

### Contact Information

**Home** Phone \_\_\_\_\_  
**Cell** Phone \_\_\_\_\_  
**Work** Phone \_\_\_\_\_ **Ext.** \_\_\_\_\_  
**Email** \_\_\_\_\_

### Current Address

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

How Long at Current Address? \_\_\_\_\_ Years \_\_\_\_\_ Months **Housing** No primary housing expense Own Rent (\$ \_\_\_\_\_/month)

If at Current Address for LESS than 2 years, list Former Address  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

How Long at Former Address? \_\_\_\_\_ Years \_\_\_\_\_ Months **Housing** No primary housing expense Own Rent (\$ \_\_\_\_\_/month)

**Mailing Address** - if different from Current Address  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

## 1b. Current Employment/Self-Employment and Income Does not apply

**Employer or Business Name** \_\_\_\_\_ Phone \_\_\_\_\_

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**Position or Title** \_\_\_\_\_

**Start Date** \_\_\_\_\_ (mm/dd/yyyy)

How long in this line of work? \_\_\_\_\_ Years \_\_\_\_\_ Months

### Check if this statement applies:

I am employed by a family member, property seller, real estate agent, or other party to the transaction.

**Check if you are the Business** I have an ownership share of less than 25%. **Monthly Income (or Loss)**

**Owner or Self-Employed** I have an ownership share of 25% or more. \$ \_\_\_\_\_

### Gross Monthly Income

Base \$ \_\_\_\_\_/month

Overtime \$ \_\_\_\_\_/month

Bonus \$ \_\_\_\_\_/month

Commission \$ \_\_\_\_\_/month

Military

Entitlements \$ \_\_\_\_\_/month

Other \$ \_\_\_\_\_/month

**TOTAL** \$ \_\_\_\_\_/month

**Borrower Name:** \_\_\_\_\_

Calyx Form - URLA\_1\_CB.frm (04/2020)

Uniform Residential Loan Application - **Additional Borrower**

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021

**1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income**

*Does not apply*

**Employer or Business Name** \_\_\_\_\_ Phone \_\_\_\_\_  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**Gross Monthly Income**  
 Base \$ \_\_\_\_\_ /month  
 Overtime \$ \_\_\_\_\_ /month  
 Bonus \$ \_\_\_\_\_ /month  
 Commission \$ \_\_\_\_\_ /month  
 Military Entitlements \$ \_\_\_\_\_ /month  
 Other \$ \_\_\_\_\_ /month  
**TOTAL** \$ \_\_\_\_\_ /month

**Position or Title** \_\_\_\_\_  
**Start Date** \_\_\_\_\_ (mm/dd/yyyy)  
 How long in this line of work? \_\_\_\_\_ Years \_\_\_\_\_ Months

**Check if this statement applies:**  
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

**Check if you are the Business Owner or Self-Employed**  
 I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ \_\_\_\_\_  
 I have an ownership share of 25% or more. \$ \_\_\_\_\_

**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income**

*Does not apply*

Provide at least 2 years of current and previous employment and income.

**Employer or Business Name** \_\_\_\_\_  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**Previous Gross Monthly Income** \$ \_\_\_\_\_ /month

**Position or Title** \_\_\_\_\_  
**Start Date** \_\_\_\_\_ (mm/dd/yyyy)  
**End Date** \_\_\_\_\_ (mm/dd/yyyy)

**Check if you were the Business Owner or Self-Employed**

**1e. Income from Other Sources**

*Does not apply*

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential
- Payments
- Notes Receivable
- Public Assistance
- Retirement
- (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

**NOTE:** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Income Source - use list above	Monthly Income
	\$
	\$
	\$
<b>Provide TOTAL Amount Here</b>	\$

**Section 2: Financial Information — Assets and Liabilities.**

My information for section 2 is listed on the Uniform Residential Loan Application with \_\_\_\_\_  
 (insert name of Borrower)

**Section 3: Financial Information — Real Estate.**

My information for section 3 is listed on the Uniform Residential Loan Application with \_\_\_\_\_  
 (insert name of Borrower)

**Section 4: Loan and Property Information.**

My information for section 4 is listed on the Uniform Residential Loan Application with \_\_\_\_\_  
 (insert name of Borrower)

**Section 5: Declarations.** This section asks you specific questions about the property, your funding, and your past financial history.

**5a. About this Property and Your Money for this Loan**

<b>A.</b> Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	NO YES NO YES _____ _____
<b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	NO YES
<b>C.</b> Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	NO YES \$ _____
<b>D.</b> 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing of this loan that is not disclosed on this application?	NO YES NO YES
<b>E.</b> Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program) ?	NO YES

**5b. About Your Finances**

<b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	NO YES
<b>G.</b> Are there any outstanding judgments against you?	NO YES
<b>H.</b> Are you currently delinquent or in default on a Federal debt?	NO YES
<b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?	NO YES
<b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	NO YES
<b>K.</b> Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	NO YES
<b>L.</b> Have you had property foreclosed upon in the last 7 years?	NO YES
<b>M.</b> Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	NO YES

**Section 6: Acknowledgments and Agreements.**

My signature for section 6 is on the Uniform Residential Loan Application with \_\_\_\_\_  
(insert name of Borrower)

**Section 7: Military Service.** This section asks questions about you (or your deceased spouse's) military service.

**Military Service of Borrower**

**Military Service** - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? **NO YES**

If YES, check all that apply:

Currently serving on active duty with projected expiration date of service/tour \_\_\_\_\_ (mm/dd/yyyy)

Currently retired, discharged, or separated from service

Only period of service was as a non-activated member of the Reserve or National Guard

Surviving Spouse

**Section 8: Demographic Information.** This section asks about your ethnicity, sex, and race.

**Demographic Information of Borrower**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**Ethnicity:** Check one or more

- Hispanic or Latino
  - Mexican     Puerto Rican     Cuban
  - Other Hispanic or Latino - *Print Origin:* \_\_\_\_\_

*For example: Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino
- I do not wish to provide this information

**Sex**

- Female
- Male
- I do not wish to provide this information

**Race:** Check one or more

- American Indian or Alaskan Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_
- Asian
  - Asian Indian     Chinese     Filipino
  - Japanese     Korean     Vietnamese
  - Other Asian - *Print race:* \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian     Guamanian or Chamorro     Samoan
  - Other Pacific Islander - *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- White
- I do not wish to provide this information

**To Be Completed by Financial Institution (for application taken in person):**

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	NO	YES
Was the sex of the Borrower collected on the basis of visual observation or surname?	NO	YES
Was the race of the Borrower collected on the basis of visual observation or surname?	NO	YES

**The Demographic Information was provided through:**

Face-to-Face Interview (includes Electronic Media w/ Video Component)    Telephone Interview    Fax or Mail    Email or Internet

**Section 9: Loan Originator Information.** To be completed by your **Loan Originator.**

**Loan Originator Information**

Loan Originator Organization Name \_\_\_\_\_

Address \_\_\_\_\_

Loan Originator Organization NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Loan Originator Name \_\_\_\_\_

Loan Originator NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier \_\_\_\_\_ Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application — **Unmarried Addendum**

### For Borrower Selecting the Unmarried Status

#### Lenders Instructions for Using the Unmarried Addendum

The Lenders may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, The Commonwealth of Puerto Rico, or any territory or possession of the United States.

**If you selected "Unmarried" in Section 1**, is there a person who is not your legal spouse but who currently has real property rights similar to those of legal spouse?      NO      YES

**If YES, indicate the type of relationship and the State in which the relationship was formed.** For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union      Domestic Partnership      Registered Reciprocal Beneficiary Relationship      Other (*explain*) \_\_\_\_\_

State: \_\_\_\_\_

**Borrower Name:** \_\_\_\_\_

Uniform Residential Loan Application  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Effective 1/2021

Calyx Form - URLA\_UNMARRIEDADD - Bor.frm (12/2020)



909 Story Rd. #235  
San Jose, CA 95122  
Office: (669) 309-0947  
Mobile: (408) 835-9823  
Fax: (888) 868-6087

## **Your Consent To Do Business Electronically (the eDisclosure Agreement)**

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain your consent to receive certain Loan Documents from us in electronic form rather than in paper form. With your consent, you will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before we can engage in this transaction electronically, it is important that you understand your rights and responsibilities. Please read the following and affirm your consent to conduct business with us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom You are transacting business for such loan(s).

### **YOUR CONSENT**

Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which you are applying. If You provide your consent by clicking the "I agree" button at the bottom of the page, we will conduct this transaction electronically, instead of providing you with the Loan Documents in paper form. If a document related to your loan is not available in electronic form, a paper copy will be provided to you free of charge. Conducting this transaction electronically is an option. If you choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to you. If you do not consent to receive these Loan Documents electronically, or if you subsequently withdraw consent, you will be provided with paper copies of the Loan Documents for which you did not consent to receive electronically. Additionally: You will not be required to pay a fee for receiving paper copies of the Loan Documents.

### **WITHDRAWAL OF CONSENT**

You have the right to withdraw your consent at any time. By declining or revoking your consent to receive eDisclosures, we will provide you with the Loan Documents in paper form. If you originally consent to receive eDisclosures, but later decide to withdraw your consent, you can do so by clicking on the "I do not agree" button, or by notifying us at:

Phone: \_\_\_\_\_

Address: \_\_\_\_\_

If you originally consent to receive eDisclosures, but later withdraw your consent, you will be provided with paper copies of the Loan Documents for which you did not consent to receive electronically. You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

### **OBTAINING PAPER COPIES**

After your consent is given, you may request from us paper copies of your Loan Documents. Please send this request to us at:



909 Story Rd. #235  
San Jose, CA 95122  
Office: (669) 309-0947  
Mobile: (408) 835-9823  
Fax: (888) 868-6087

Phone: \_\_\_\_\_  
Address: \_\_\_\_\_

If you request paper copies of the Loan Documents: You will not be required to pay a fee for receiving paper copies of the Loan Documents.

## SYSTEM REQUIREMENTS

In order to receive eDisclosures, you must have a computer with Internet access and an Internet email account and address; an Internet browser using 128bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of your eDisclosures for your records. If the software or hardware requirements change in the future, we will notify you of the change. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty. Paper copies of such Loan Documents will be mailed to you if you choose to withdraw your consent.

## HOW WE CAN REACH YOU

You must promptly notify us if there is a change in your email address or in other information needed to contact you electronically. You can contact us at:

Phone: \_\_\_\_\_  
Address: \_\_\_\_\_

We will not assume liability for nonreceipt of notification of the availability of eDisclosures in the event your email address on file is invalid; your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in your computer, browser, Internet service and/or software; or for other reasons beyond our control.

- Yes, I agree to receiving disclosures via e-mail.
- No, I do not agree to receiving disclosures via e-mail.

Borrower Name: \_\_\_\_\_

Email address: \_\_\_\_\_

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Co-borrower Name: \_\_\_\_\_

Email address: \_\_\_\_\_

Signature \_\_\_\_\_ Date: \_\_\_\_\_



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## 6 MONTHS EARLY PAYOFF POLICY AGREEMENT & DISCLOSURE

**Borrower** \_\_\_\_\_ **Co-Borrower** \_\_\_\_\_  
**Property** \_\_\_\_\_  
**Address** \_\_\_\_\_  
Address City State Zip

Excalibur Home & Mortgage have many different contractual arrangements with the lenders we represent. Many lenders have different policies regarding early loan payoffs. Depending on the business structure of the lending source, many lenders take a loss if the loan is paid off earlier than one year from the date of funding. Due to abuses by persons in the industry, lenders are instituting policies that will penalize or cause us to reimburse them for their loss if a loan is paid off early. This amount is usually equal to 1-2% of the initial loan amount.

Different lending sources have different policies. The majority of the lending sources wish to curtail early loan payoff that will occur prior to the 6th payment due or 180 days from the date the loan is funded. These policies are notwithstanding any prepayment penalties written into the loan documents and promissory note. These policies are designed to mitigate losses taken due to borrowers obtaining loans where they know at the time of application and/or funding that they will not be keeping the loan for more than a few months.

Please let us know what your future plans are so that if there is a chance that your loan will pay off early, where you are able to accommodate the penalty period. Most of the time, all losses can be avoided by communicating with us so that we know your plans and can let you know when the deadline for payoff without penalty will be.

1. This Early Payoff Policy Agreement and Disclosure ("Agreement") is by and between **Akimax Lending, Inc.**, a mortgage broker ("we," "us," "our") and the Borrower(s) who sign(s) below ("you," "your"). During the term of this Agreement, the Borrower shall maintain an Early Payoff Policy (hereinafter referred to as "EPO Policy") with regard to loans resulting from loan application packages we receive from Borrower.
2. The EPO Policy shall come into effect whenever a loan resulting from loan application package it received from Borrower is sold to or funded by a lender and that loan pays off or the principal balance is paid down by more than 20% of the original principal balance within one hundred and eighty (180) days of funding, regardless of whether that pay off or pay down is from a refinance by or through us as the result of another loan application package submitted by Borrower, or from a refinance on a loan application package submitted by or through another broker or lender, or from a non-brokered or any other lender.
3. On all mortgage loans falling within the EPO Policy, Borrower is required to pay Broker a sum equivalent to the amount required by the respective lender. In this event, Excalibur has to pay a penalty or other fine or reimbursement to the lender or funding source, Borrower agrees to reimburse Broker for such charge within thirty (30) days of such demand by Company.
4. Broker will issue to Borrower a billing statement each month detailing any applications of the EPO Policy and the amount required to be reimbursed to Broker. Payment to Broker in full of any reimbursement amount owed by Borrower under the EPO Policy will be required within thirty (30) days of Borrower's receipt of a billing statement reflecting a reimbursement amount due to Broker. Broker may, in its sole discretion, take an offset against any monies due from Borrower to Borrower for any reimbursement amount due from Borrower to Broker as a result of any application of the EPO Policy.
5. Broker may, in its sole and exclusive discretion, implement such additional policies and procedures in the future as may be necessary or appropriate to further address early payoff issues.

**I have read, understand, and agree to the all the above terms and conditions of the Wholesale Mortgage Broker Agreement**

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_  
Signature Date Signature Date



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Fax: (888) 868-6087

**CREDIT CARD AUTHORIZATION FORM**

**Borrower Name:** \_\_\_\_\_

**Borrower Name:** \_\_\_\_\_

**Subject Property:** \_\_\_\_\_

\_\_\_\_\_

\*\*\*\*\*

**Cardholder Name:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Cardholder billing address:** \_\_\_\_\_

**City/ State/Zip Code:** \_\_\_\_\_

**Phone #:** \_\_\_\_\_

Credit Card Type: \_\_\_\_\_ VISA \_\_\_\_\_ MASTERCARD \_\_\_\_\_ AMERICAN EXPRESS

Credit Card Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Expiration Date: \_\_\_\_\_ / \_\_\_\_\_

Card Identification Number (last 3 digits located on the back of the credit card): \_\_\_\_\_



This credit card authorization form to be use by Akimax Lending, Inc. to make payment(s) on borrower(s) behalf. I have agreed to have charges applied to the above credit card and agree to be bound by the agreement with the credit card issuer. **Charge(s) will appear on your statement in our 3<sup>rd</sup> party's name.**

Apply Amount to: \_\_\_\_\_ Appraisal Report: TBD (from \$550 – \$795 for SFR, \$800+ for 2+ units/>\$1M)

\_\_\_\_\_ Credit Report & Any Credit Supplements (\$112.75+/-single, \$195.50+/-join)

\_\_\_\_\_ Other: \_\_\_\_\_



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Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

- 1. I/We have applied for a mortgage loan through Akimax Lending, Inc...
2. I/We understand and agree that Akimax Lending, Inc reserves the right to change the mortgage loan review processes...
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements...

Authorization to Release Information

To Whom It May Concern:

- 1. I/We have applied for a mortgage loan through Akimax Lending, Inc. As part of the application process, Akimax Lending, Inc and the mortgage guaranty insurer...
2. I/We authorize you to provide to Akimax Lending, Inc and to any investor to whom Akimax Lending, Inc may sell my mortgage...
3. Akimax Lending, Inc 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.

Credit Report Authorization and Release

Authorization is hereby granted to Akimax Lending, Inc to obtain a standard factual data credit report through a credit reporting agency chosen by Akimax Lending, Inc.

My signature below authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts...

Borrower's Name (1): Borrower's Name (2):

SS#: DOB: SS#: DOB:

Address: City: State: Zip:

Previous Address

(if less than 2 years): City: State: Zip:

Borrower's Signature (1) Date Borrower's Signature (2) Date

Company name: Akimax Lending  
Street address: 909 Story Rd. #235  
City, State & Zip: San Jose, CA 95122  
Phone number: 669-309-0947

**ADVANTAGE CREDIT**

32065 CASTLE COURT SUITE 300  
EVERGREEN, CO 80439  
Phone: 303-670-7993  
Fax: : 800-670-8067

**BORROWER SIGNATURE AUTHORIZATION FORM**

I/We hereby authorize **Akimax Lending, Inc** to verify my past and present employment earnings records, bank accounts, stockholdings, and any other asset balances that are needed to process my mortgage loan application. I/We further authorize **Akimax Lending, Inc**

to order a consumer credit report and verify other credit information, including past and present mortgages, and landlord references.

**Akimax Lending, Inc** may also utilize the services of ADVANTAGE CREDIT to further verify my personal credit information and the information **Akimax Lending, Inc** obtains is only to be used in the processing of my application for a mortgage loan. It is understood that a copy of this form will also serve as authorization. This authorization expires 120 days from the date indicated below.

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

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BORROWER SIGNATURE	BORROWER NAME	SSN	DATE
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BORROWER SIGNATURE	BORROWER NAME	SSN	DATE
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BORROWER SIGNATURE	BORROWER NAME	SSN	DATE
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BORROWER SIGNATURE	BORROWER NAME	SSN	DATE
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# California Addendum to Loan Estimate

Date: \_\_\_\_\_

Borrower Name(s): \_\_\_\_\_

Property Address: \_\_\_\_\_

Loan Originator Name: \_\_\_\_\_

Loan Originator NMLS# \_\_\_\_\_ Loan Originator BRE# \_\_\_\_\_

## **NOTICE TO BORROWER**

- 1) The attached LOAN ESTIMATE does not constitute a loan commitment.
- 2) You may check the license status of the broker and/or loan officer by calling the California Bureau of Real Estate's (CalBRE) license information telephone number at 866-373-4542 or by visiting the CalBRE's website at [www.calbre.ca.gov/](http://www.calbre.ca.gov/).

**Do not sign this statement until you have read and understood all of the information in it.  
I/WE hereby acknowledge the receipt of a copy of this statement.**

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

# CALIFORNIA DUAL CAPACITY DISCLOSURE

Borrower(s):

Date:

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

This disclosure is provided to you pursuant to Cal. Bus. & Prof. Code § 10177.6 and Cal. Admin. Code tit.10, § 2903.

You are hereby notified that

the corporate real estate broker, individual real estate broker, or real estate salesperson (hereinafter referred to as "Real Estate licensee") is licensed by the California Bureau of Real Estate and is acting as a real estate agent, broker, or salesperson in connection with the sale, lease or exchange of real property located at the Property Address set forth above and also is arranging the financing with respect to this transaction while acting as a mortgage broker or as a mortgage lender. California law requires the Real Estate Licensee to notify you that

will receive compensation for arranging the financing of this mortgage loan and for rendering real estate broker/real estate salesperson services.

## ACKNOWLEDGEMENT

**By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.**

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date





909 Story Rd. #235  
San Jose, CA 95122  
Office: (669) 309-0947  
Mobile: (408) 835-9823  
Fax: (888) 868-6087

### HOMEOWNERSHIP COUNSELING NOTICE

Loan Number: \_\_\_\_\_

Date: \_\_\_\_\_

Provided By: \_\_\_\_\_

Borrower(s): \_\_\_\_\_

Property Address \_\_\_\_\_

Housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost.

If you are interested in contacting a HUD-approved housing counseling agency in your area, you can visit the Consumer Financial Protection Bureau's (CFPB) website, [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor), and enter your zip code.

You can also access HUD's housing counseling agency website via [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp).

For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB (2372).

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

\_\_\_\_\_  
Borrower Date

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Borrower Date

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