

# 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
<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>	
Mortgage <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____ Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	
Agency Case Number _____ Lender Case Number _____	
Amount \$ _____	Interest Rate % _____
No. of Months _____	Amortization <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____
<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>	
Subject Property Address (street, city, state, & ZIP) _____ County: _____	
Legal Description of Subject Property (attach description if necessary) _____	
No. of Units _____ 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	
<i>Complete this line if construction or construction-permanent loan.</i>	
Year Lot Acquired _____	Original Cost \$ _____
Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____
(b) Cost of Improvements \$ _____	Total (a+b) \$ _____
<i>Complete this line if this is a refinance loan.</i>	
Year Acquired _____	Original Cost \$ _____
Amount Existing Liens \$ _____	Purpose of Refinance _____
Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made	
Cost \$ _____	
Title will be held in what Name(s) _____	Manner in which Title will be held _____
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____	
Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	

<b>Borrower</b>	<b>Co-Borrower</b>
<b>III. BORROWER INFORMATION</b>	
Borrower's Name (include Jr. or Sr. if applicable) _____	
Co-Borrower's Name (include Jr. or Sr. if applicable) _____	
Social Security Number _____	Home Phone (incl. area code) _____
DOB (MM/DD/YYYY) // _____	Yrs. School _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. _____ ages _____
<input type="checkbox"/> Separated	
Present Address (street, city, state, ZIP) _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____
Mailing Address, if different from Present Address _____	
<i>If residing at present address for less than two years, complete the following:</i>	
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. _____

<b>Borrower</b>	<b>Co-Borrower</b>
<b>IV. EMPLOYMENT INFORMATION</b>	
Name & Address of Employer _____	
<input type="checkbox"/> Self Employed	
Yrs. on this job _____	Yrs. employed in this line of work/profession _____
Position/Title/Type of Business _____	Business Phone (incl. area code) _____
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>	
Name & Address of Employer _____	<input type="checkbox"/> Self Employed
Dates (from-to) _____	Monthly Income \$ _____
Position/Title/Type of Business _____	Business Phone (incl. area code) _____
Name & Address of Employer _____	<input type="checkbox"/> Self Employed
Dates (from-to) _____	Monthly Income \$ _____
Position/Title/Type of Business _____	Business Phone (incl. area code) _____

**Michael Rand & Associates, Inc.**

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>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:	\$			
<i>List checking and savings accounts below</i>		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: \$				
<b>Subtotal Liquid Assets</b>	<b>\$</b>			
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.		
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/Months	\$
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>

# Michael Rand & Associates, Inc.

## 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
		\$	\$	\$	\$	\$	\$
<b>Totals</b>		\$	\$	\$	\$	\$	\$

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
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## VII. DETAILS OF TRANSACTION

## VIII. DECLARATIONS

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

## IX. ACKNOWLEDGEMENT AND AGREEMENT

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

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

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

## 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"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White	<b>Race:</b> <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <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 Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) Interviewer's Signature Interviewer's Phone Number (incl. area code)	Name and Address of Interviewer's Employer <b>Michael Rand &amp; Associates, Inc.</b> <b>6740 Fallbrook Avenue, #201</b> <b>West Hills, CA 91307</b> <b>(P) 818-594-0441</b> <b>(F) 818-594-0422</b>
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**Michael Rand & Associates, Inc.**

**Continuation Sheet/Residential Loan Application**

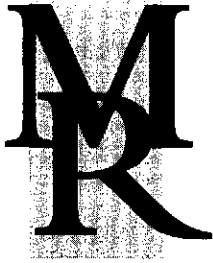
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:
Co-Borrower:

Agency Case Number:
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>	



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**MICHAEL RAND  
& ASSOCIATES**

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PROFESSIONAL MORTGAGE  
& REAL ESTATE SERVICES

Office: (818) 594-0441  
Fax: (818) 594-0422  
Toll Free: (877) LOAN-606

6740 Fallbrook Ave. Suite #201  
West Hills, CA 91307  
[www.MichaelRandAssociates.com](http://www.MichaelRandAssociates.com)

**CREDIT AUTHORIZATION LETTER**

THE UNDERSIGNED HEREBY GRANTS TO ***MICHAEL RAND AND ASSOCIATES, INC.*** FULL AUTHORIZATION TO OBTAIN ALL INFORMATION REGARDING EMPLOYMENT, SAVINGS AND CHECKING ACCOUNTS, AND ANY PREVIOUS OR PRESENT CREDIT (WHETHER ON AN OPEN OR CLOSED STATUS). ADDITIONALLY, YOU MAY REQUEST FROM A COMPANY OR COMPANIES OF YOUR CHOICE A FULL CREDIT REPORT DELINEATING MY/OUR PREVIOUS AND PRESENT CREDIT HISTORY.

A PHOTOSTATIC COPY OF MY SIGNATURE MAY BE USED TO OBTAIN ANY OR ALL OF THE INFORMATION STATED ABOVE.

I understand that ***MICHAEL RAND AND ASSOCIATES, INC.*** cannot guarantee the accuracy of a credit report, and hereby agree to and do release ***MICHAEL RAND AND ASSOCIATES, INC.*** from any and all responsibility thereof, and agree to hold them harmless for any loss or damage which I may suffer due to any false or inaccurate report.

I hereby acknowledge that I have read and received a copy of this  
**CREDIT AUTHORIZATION LETTER.**

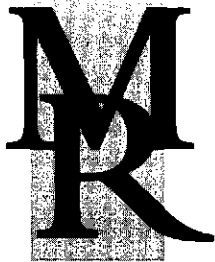
X \_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

**PLEASE SIGN & RETURN**



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# MICHAEL RAND & ASSOCIATES

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## STATE OF CALIFORNIA AND FEDERAL FAIR LENDING NOTICE

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IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION 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 QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

Department of Real Estate  
107 South Broadway  
Los Angeles, CA 90012

Department of Savings and Loan  
600 South Commonwealth Avenue  
Los Angeles, CA 90005

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## EQUAL CREDIT OPPORTUNITY NOTICE

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THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF SEX OR MARITAL STATUS. THE FEDERAL AGENCY WHICH ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS LENDER IS:

Federal Trade Commission  
13209 Federal Building  
11000 Wilshire Boulevard  
Los Angeles, CA 90024

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**I hereby acknowledge that I have read and received a copy of this notice  
as well as a Consumer Handbook on Adjustable Rate Mortgages.**

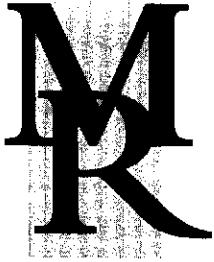
X \_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

**PLEASE SIGN & RETURN**



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## Mortgage Loan Origination Agreement

You (the Applicant) agree to enter into this Mortgage Loan Origination Agreement with **MICHAEL RAND AND ASSOCIATES, INC.**, to apply for a residential 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. Michael Rand and Associates, Inc. is licensed by the California Department of Real Estate and registered as doing business as a Mortgage Broker. You inquired into mortgage financing with Michael Rand and Associates, Inc. on: \_\_\_\_\_

**NATURE OF RELATIONSHIP** – Michael Rand and Associates, Inc. has entered into various independent contractor agreements with various lenders. We will place your loan application with a lender that, to the best of our knowledge, fits your specific request. These lenders may or may not have guidelines that effect the approval of your specific request. 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.

**OUR COMPENSATION** – The lenders with whom Michael Rand and Associates, Inc. have an independent contractor relationship, provide us their products at a wholesale rate. The retail price (rate, points & fees) we deliver to you will include our compensation. In some cases, we may be paid all or a portion of our compensation by you and/or the lender. We also may be paid by the lender based on the value of the Mortgage Loan or related servicing rights in the market place or other services, goods or facilities performed or provided by us to the lender.

**ADJUSTING YOUR INTEREST RATE** – If you would rather pay a lower interest rate than what has been quoted, you may pay higher points and fees to adjust the interest rate downward. Also, if you would rather pay less in fees and points, you may be able to adjust your interest rate upward to have some or all of your loan costs paid directly by the lender. This does not effect our compensation.

**LOCKING IN AN INTEREST RATE** – You may lock in an interest rate to protect you from interest rates rising. Each lender has different policies regarding locking in an interest rate including, disposition of the application, length of lock and cancellation. You may at any time ask to have your interest rate, however, you may be required to lock the interest rate for a period long enough to complete the application. This may effect your interest rate. In general, lenders charge more for longer lock periods. In some cases, if the interest rates fall during your lock and you want to cancel the lock, the lender may not allow Michael Rand and Associates, Inc. to re-lock at a lower rate. As such, we will be forced to seek approval from another lender.

**I hereby acknowledge that I have read and received a copy of this MORTGAGE LOAN ORIGINATION AGREEMENT**

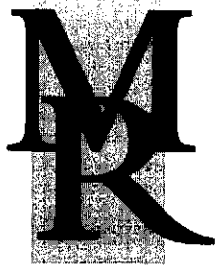
X \_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

**PLEASE SIGN AND RETURN**



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**APPRAISAL DISCLOSURE**

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

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

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

\_\_\_\_\_

You have the right to a copy of the appraisal report used in connection with your application for credit. You must respond within ninety (90) days after you are notified of any action taken on your credit request, or cancellation of your loan request. If you wish to receive a copy, please write to:

**Michael Rand and Associates, Inc.**  
**6740 Fallbrook Avenue, #201**  
**West Hills, CA 91307**  
**Phone: (818) 594-0441 Fax: (818) 594-0422**

In your written request, please provide the following information: Your full name, your mailing and/or subject property address, and your loan application number. Unless otherwise prohibited, Federal Law allows us to charge fees for photocopying and postal expenses incurred in providing copies to you.

**I hereby acknowledge that I have read and received a copy of this notice**

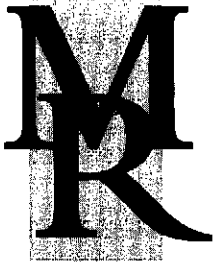
X \_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

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Office: (818) 594-0441  
Fax: (818) 594-0422  
Toll Free: (877) LOAN-606

6740 Fallbrook Ave. Suite #201  
West Hills, CA 91307

www.MichaelRandAssociates.com

**Broker Information, Broker License Identification Number &  
Department of Real Estate Information Phone Number**

Whenever a borrower is a party to a transaction and signs any document, the broker's license identification number and the DRE license information telephone numbers are to be disclosed to the borrower. You are entitled to information about Michael Rand and Associates, Inc.'s broker's license. Additionally, you are entitled to know who to contact if you have any questions regarding the status of the license or have reason to seek the authority governing the licensee. **Michael Rand and Associates, Inc., requires this disclosure to be signed prior to you signing any documents related to the real estate loan transaction you are about to enter with Michael Rand and Associates, Inc..**

**Michael Rand and Associates, Inc.  
6740 Fallbrook Avenue, #201  
West Hills, CA 91307  
(818) 594-0441**

**Department of Real Estate Corporate License #01364816**

**Department of Real Estate License information telephone #  
(916) 227-0931**

**I hereby acknowledge that I have read and received a copy of this  
Broker Information, Broker License Identification Number &  
Department of Real Estate Information Phone Number**

X \_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

**PLEASE SIGN & RETURN**

**Request for Transcript of Tax Return**

(Rev. January 2008)

Department of the Treasury  
Internal Revenue Service

- ▶ Do not sign this form unless all applicable lines have been completed.  
Read the instructions on page 2.
- ▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-1872

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

<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
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
<b>4</b> Previous address shown on the last return filed if different from line 3	
<b>5</b> 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: DO NOT SIGN** this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

**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. 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. 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 2006, filed in 2007, will not be available from the IRS until 2008. 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.

	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

**BORROWER'S AUTHORIZATION TO RECEIVE DOCUMENTS  
ELECTRONICALLY**

I (We), \_\_\_\_\_, hereby give authorization for Michael Rand & Associates, Inc., to send my disclosures and appraisal electronically to my e-mail address at

**BORROWER:** \_\_\_\_\_

**CO-BORROWER:** \_\_\_\_\_

This includes, but is not limited to, the initial disclosures along with any updated disclosures that may be required to be generated in order to close my loan.

\_\_\_\_\_  
(Signature)

**BORROWER**

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Signature)

**CO-BORROWER**

\_\_\_\_\_  
(Date)

## FEE INFORMATION FROM YOUR MORTGAGE BROKER

For Your Mortgage Loan

Dear Borrower:

You are requesting that your mortgage broker invest time in researching, processing, and providing assistance to you in the home loan process. Your mortgage broker will be paid for the time and effort spent on your behalf, and you are agreeing to pay your mortgage broker as described below.

Your mortgage broker will be providing you with a Good Faith Estimate (GFE). The first line item on the second page of the Good Faith Estimate is labeled "Our origination charge". This line includes fees that are charged by your mortgage broker, the lender and, in some cases, other third parties.

The purpose of this disclosure is to document the portion of the "Our origination charge" from the GFE that will be paid to your mortgage broker, to discuss how your selection of an interest rate that impacts the way you pay your mortgage broker, and to review other items such as financing your mortgage broker's fees and locking your interest rate.

On the next page of this document your mortgage broker will disclose their fee and outline how this fee is being paid. Generally, there are four ways that your mortgage broker can be paid. Not all of these payment methods are available on every loan and only you can decide which available option(s) makes the most sense for you.

- You may choose to pay your mortgage broker an agreed to amount that will not result in an increase in your interest rate if those fees are paid at or before closing with your own funds.
- You may choose to pay your mortgage broker an agreed to amount over the term of your loan by adding those fees to your loan amount. If you choose this option, you will owe more money to the lender and you will pay interest on those mortgage broker fees.
- You may pay your mortgage broker by choosing to pay the lender a higher interest rate. In return for the higher interest rate, the lender will give you a credit that reduces your settlement charges (which include mortgage broker fees). (This credit is sometimes called "Yield Spread Premium" or "YSP")
- Your lender may pay your mortgage broker by compensating the broker based on a percentage of the loan amount. Add this to the amount you are paying to see the mortgage broker's total compensation.

In summary, you may pay your mortgage broker fees up front. Or, if you prefer to minimize your upfront fees, you may either (1) pay the mortgage broker fees over time by adding them to your loan amount or, (2) pay a higher interest rate in return for the lender giving you a credit that reduces your settlement charges. Be sure to take into account any compensation that the mortgage broker may also be receiving from the lender.

Interest rates move constantly. The way to set a certain interest rate and, if desired and available, lender credit, is for your mortgage broker to "lock" your loan (if your lender allows you the option to lock your loan). Once you lock your loan, you are agreeing to close your loan within a certain period of time and at a certain interest rate. If you instruct your mortgage broker to lock your loan, your mortgage broker can explain to you the interest rate you will pay. If you choose to pay your mortgage broker fees through a higher interest rate and your loan has been locked, your mortgage broker will tell you the amount of the credit from the lender that will reduce your settlement charges. The amount of the credit may vary depending on the loan product and terms, as well as the lender with whom your mortgage broker places your loan. Be sure that you understand and are satisfied with the product and terms that have been offered to you.

This document discloses only the fees charged by your mortgage broker. Other companies may also charge for services related to your loan that are to be paid by you, your mortgage broker, or another party. You should receive a separate Good Faith Estimate that discloses those costs. Please be sure that you have received the Good Faith Estimate, and that you understand and are comfortable with the fees disclosed on it. If you pay fees before the loan closes, ask your mortgage broker whether those fees are partially or fully refundable and under what circumstances.

If the circumstances of your loan change, the costs you will pay for services provided by your mortgage broker and other parties, and how you will pay those costs, may also change.

**FEE INFORMATION FROM YOUR MORTGAGE BROKER**  
For Your Mortgage Loan

- Original Disclosure** provided with loan application.
- Addendum to Original Disclosure** A changed circumstance has occurred since the time you were provided your original disclosure. The costs you will pay for services provided by your mortgage broker have changed from those previously disclosed.

The fees you pay your mortgage broker directly or indirectly for your loan will be:

Portion of the "Our origination charge" line from your Good Faith Estimate that will be paid to your Mortgage Broker <sup>1</sup>	\$ _____	<sup>1</sup> On the Good Faith Estimate, this fee will be added to origination charges paid to the lender and, in some cases, other parties. The <u>total</u> of all these charges will be disclosed on the Good Faith Estimate as "Our origination charge."
Minus any credit paid by the lender for the interest rate chosen <sup>2</sup>	\$ _____	<sup>2</sup> This fee (the YSP) will reduce your settlement charges (which include mortgage broker fees).
Minus any other credit <sup>3</sup>	\$ _____	<sup>3</sup> To be used if a third party, such as the seller, builder, or lender, has agreed to pay mortgage broker fees on your behalf.
<b>The Total You Will Pay to Your Mortgage Broker<sup>4</sup></b>	\$ _____	<sup>4</sup> Of this amount \$_____ will be paid by you at or before the loan closing, and \$_____ will be added to the loan amount.

Signed: \_\_\_\_\_

Broker Loan Officer Name	Broker Loan Officer Signature	Date
Broker Entity Name	Broker Entity Address & License Number	Date
Borrower Name	Borrower Signature	Date
Borrower Name	Borrower Signature	Date



# BORROWER APPRAISAL DISCLOSURE FORM



We are pleased that you and your mortgage broker have chosen Wells Fargo Bank, NA, for your home financing needs. Our goal is to provide you with the highest possible level of customer service. But before we consider your request for financing, we require that an appraisal of the property be conducted by an appraisal management company (“AMC”), such as Rels Valuation or Lender’s Service, Inc.

*You Will Have to Pay for an Appraisal.* You do not need to pay for the appraisal at this time. Your mortgage broker has or will collect credit card information from you to transmit to the AMC to pay for the appraisal. The AMC will then charge your credit card. The appraisal fee that you pay to the AMC is **nonrefundable**. The collection of the appraisal fee does not guarantee a loan approval and is not a commitment by us to lend.

*On Purchase Transactions* the AMC or appraiser will contact the seller to arrange access to the property.

*On Refinance transactions* the AMC or appraiser will contact you to arrange access to the property, please call them back as soon as possible. The sooner they hear back from you, the sooner they can begin the appraisal process. Any delay in doing so can slow down our approval of your loan, delay your loan closing, and put your rate lock, if any, in jeopardy. If you do not return the AMC or appraiser’s call we will be unable to further process your request.

*You Are Entitled to a Copy of the Appraisal.* Once the appraisal is complete, both you and Wells Fargo will be provided a copy. In turn, we may share our copy of the appraisal with your mortgage broker so that he or she may better assist you in your home financing process.

*The Loan Closing.* Depending on your loan type, your loan closing cannot occur until at least three business days after you have received a copy of the appraisal. You may waive this requirement if you so choose. At the loan closing, the amount you have paid the AMC will be reflected on your closing documentation. If the amount you paid the AMC is insufficient to cover the actual cost of the appraisal, you will be responsible for the remaining portion.

If you have questions regarding this process, please contact your mortgage broker as soon as possible.

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

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

## Customer Identification Form

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

Please advise your customer: When they open an account with any financial institution, they will be asked for their name, address, date of birth, and other information that will allow the financial institution to identify them. The financial institution may also ask to see their driver's license or other identifying documents. Your customer's information will be protected by our Privacy Policy and federal law.

Borrower's Name	Residential Street Address [For customers who do not have a Residential street address, an APO/FPO (military) or Next of Kin/Contact Individual address is acceptable.]
Loan Number	City, State, ZIP
Date of Birth	
Taxpayer Identification Number (SSN/TIN)*	

\*For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

At least two forms of identification must be reviewed and documented. For applications taken in person, at least one "Primary" form of ID must be used. For all other applications, any combination of Primary and Secondary IDs may be used. Complete a separate form for each Borrower.

**IMPORTANT** – Information listed below must be exactly as indicated on the document.

**Primary Forms of Identification-must display Borrower's name**

Document	Country/State of Origin	ID Number	Date of Birth	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

**Secondary Forms of Identification-must display Borrower's name**

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt.			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Birth Certificate				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns <sup>1</sup>	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements <sup>1</sup>				
<input type="checkbox"/> Paycheck stub with name <sup>1</sup>				
<input type="checkbox"/> Most Recent W-2 <sup>1</sup>				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

<sup>1</sup>Do not verify identity with documents that illustrate income and/or assets, if the documentation type precludes collection of such documentation.

**REVIEWER'S ACKNOWLEDGEMENT**

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the Applicant/Borrower.

Signed	Date
Printed Name	

**BORROWER'S ACKNOWLEDGEMENT**

Signed	Date
--------	------



6740 Fallbrook Avenue, #201, West Hills, CA 91307  
 Office (818) 594-0441 Fax (818) 594-0422

**Affiliated Business Arrangement Disclosure Statement**

To: Consumer  
 From: Michael Rand & Associates, Inc. Property Address: \_\_\_\_\_

Thank you for contacting us, your local Michael Rand & Associates, Inc. Professional Mortgage Services office (hereinafter Broker), in connection with the purchase or refinance of a home or other property. This is to give you notice this Broker has a business relationship with the companies listed in this Statement, in that this company is wholly owned by Broker. Because of this relationship, the referral of business to this company may provide to us or other related parties noted herein a financial or other benefit. We will not be paid a referral fee as a result of any referral to the non-real estate brokerage company.

In connection with providing Mortgage loan brokerage services, Broker may receive a commission or a cooperative brokerage referral fee for a referred to another mortgage brokerage company (which is typical in the mortgage brokerage industry), however, this will not affect the amount you pay to finance your property.

We have set forth below the full range of services that this company provides, along with an estimate of the range of charges generally made for these services. You are NOT required to use the listed company as a condition of the purchase or sale of your property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

<b>COMPANY:</b>	<b>HUD-1 DESCRIPTION/LINE DESIGNATION</b>	<b>ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER</b>
<b>RE/MAX Lifestyles</b>	Commissions Administration Fee	4% - 6% of Sales Price \$330
<b>West Hills Escrow Division</b> Expert handling of all details in transferring the property in accordance with the real estate contract.	Settlement/escrow (1101) on: \$100,000 home \$250,000 home \$500,000 home Documentation preparation/ processing fees	\$300 - \$500 \$500 - \$800 \$900 - \$1,250 \$0 - \$500

The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates.

- 1) There are other charges imposed in connection with mortgage loans. If you apply to this company for a loan, you will receive additional information regarding anticipated charges.

**I/We have received the Affiliated Business Arrangement Disclosure Statement from Broker and understand that Broker may refer me/us to the other settlement service providers and they may also refer me/us to the settlement service providers listed in this Statement. Broker or its affiliate may receive a financial or other benefit as the result of that referral.**

**Acknowledgement of Receipt:**

\_\_\_\_\_  
**Buyer**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Buyer**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Seller**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Seller**

\_\_\_\_\_  
**Date**