

# HomeLendingCompany

## SUPPLEMENTAL APPLICATION INFORMATION

DATE: \_\_\_\_\_

How did you learn of Home Lending Company? \_\_\_\_\_

BIRTH DATE:

BORROWER (M/D/Y) \_\_\_\_\_

Co-BORROWER (M/D/Y) \_\_\_\_\_

### CONTACT DETAILS FOR EMPLOYMENT VERIFICATION

Please provide Employer Phone Number and Contact Name:

BORROWER \_\_\_\_\_

Co-BORROWER \_\_\_\_\_

Other number \_\_\_\_\_

EMAIL ADDRESS:

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_

Contact person for appraisal (if applicable) \_\_\_\_\_

### FIRE/HAZARD INSURANCE INFORMATION

Insurance Co. \_\_\_\_\_ Policy # \_\_\_\_\_

Agent's Name \_\_\_\_\_ Phone No. \_\_\_\_\_

Home Owner's Association (if applicable) \_\_\_\_\_ Phone No. \_\_\_\_\_

Preferred way of being contacted \_\_\_\_\_



180 Redwood Street, #35U  
San Francisco, CA 94102

Phone 415-771-4800  
Fax 415-771-5444  
Tollfree 800.848.LEND

**FAIR LENDING NOTICE**  
**(The Housing Financial Discrimination Act of 1977)**

It is illegal to discriminate in the provision of or in the availability of financial assistance because of consideration of:

1. Trends, characteristics or conditions in the neighborhood geographical 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 anyone to four family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution, OR:

DEPARTMENT OF REAL ESTATE

- |                              |                       |                |
|------------------------------|-----------------------|----------------|
| • 1415 Clay Street, Room 702 | Oakland, CA 94612     | (510) 622-2552 |
| • 2250 Mariposa, Room 3070   | Fresno, CA 93721      | (559) 445-5009 |
| • 2201 Broadway              | Sacramento, CA 95818  | (916) 227-0931 |
| • 1350 Front St., Room 3064  | San Diego, CA 92101   | (619) 525-4192 |
| • 320 West 4th St., Room 350 | Los Angeles, CA 90013 | (213) 620-2072 |

**EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The Federal agency which administers compliance of this law, concerning this creditor, is the Federal Trade Commission (FTC), 901 Market St., San Francisco, CA 94103, (415) 356-5270.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## CLIENT ACKNOWLEDGMENT OF RECEIPT

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

\_\_\_\_\_

I (We) acknowledge receipt of items, notices and/or warnings listed or contained herein.

1. The Special Information Booklet required by the Real Estate Settlement Procedures Act.
2. The Good Faith Estimates of Settlement Services required by Real Estate Settlement Procedures Act.
3. If for any reason the loan I/we have applied for does not close, I/we agree to reimburse the lender for any and all costs incurred to process my/our application including, but not limited to, appraisal, survey, title insurance, and condominium document review (if applicable).
4. Warning: Information about any co-applicant need not be revealed unless the co-applicant will be contractually liable in the debt to the extent that your spouse's income and/or assets are necessary to qualify you for the loan.
5. Warning: Income from alimony, child support or maintenance, need not be revealed by any person, unless the applicant(s) choose to disclose it. Neither is any person required to designate a title such as Mr., Mrs., Ms., or Miss.
6. Notice: In connection with this credit application, a consumer report will be requested. A subsequent consumer report will be required in connection with an update renewal or extension of the credit for which that application is made.
7. Notice: Public law 93-579, entitled the Privacy Act of 1974, requires that all applicant(s) be informed of the purpose and uses to be made of the information for which it is solicited. To explain the reason why the information is requested and the general use to which that information may be put, the following is being furnished:
  - Purpose: The information requested in the loan application is considered relevant and necessary to determine your credit worthiness for the loan applied.
  - Use: The information will be used in evaluating your loan application.
  - Effects of Non-disclosure
  - Disclosure: Disclosure of the requested information is voluntary. No penalty can be suffered for failure to respond. However, the decision of loan approval must be made on the basis of the information supplied. This may result in a delay in the processing of your application or subsequent denial of credit.

CLIENT ACKNOWLEDGEMENT FORM

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I (we) agree to the following:

- a) To bear the costs of applicable credit reports and FHA/VA & Conventional Appraisal fee, and Application fee.
- b) (If this application is for a Conventional Loan and is approved) to pay the private mortgage insurance premiums if required.
- c) (If this application is for V A Loan and is approved) to accept the highest interest rate authorized by the V A on the date of closing.
- d) The undersigned apply / applies for the loan to be secured by a first mortgage on the property described above, and represent(s) that the property will not be used for any illegal or restricted purpose, and that all statements made in the loan application are true and made for the purpose of obtaining the loan. Verification may be obtained from any source believed to be appropriate by HOME LENDING COMPANY.
- e) The original, or copy of, said the Lender will retain application, even if the loan is not granted. It is agreed said application does not obligate Home Lending Company to extend any financing to the undersigned. We fully understand that it is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements covering any facts submitted in connection with said application as applicable under the provisions of Title 18, United States Code Section 1010. The undersigned applicants hereby acknowledge this Notice.

SIGNATURE: \_\_\_\_\_

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

SIGNATURE: \_\_\_\_\_

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

**MORTGAGE BROKER FEE DISCLOSURE**

You, the applicant(s), have applied to us, a mortgage broker, for a residential loan to a participating lender with which from time to time contracts upon such terms and conditions as you may request or a lender may require. You agree to enter into this Mortgage Loan Origination Agreement with Home Lending Company (hereafter referred to as “we” or “us”).

**SECTION 1. NATURE OF RELATIONSHIP:**

- We may be acting as an independent contractor and not as your agent. If you are unsure of the nature of your relationship, please ask us for clarification.
- We have separate independent contractor agreements with various lenders.
- While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

**SECTION 2. THE BROKER’S COMPENSATION:**

The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- The retail price we offer you – your interest rate, total points, and fees – will include compensation.
- In some cases, we may be paid all of our compensation by either you or the lender.
- Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- Also, in some cases, if you would rather pay less up-front, you may wish to have some or all of our fees paid directly by the lender, which will result in a higher interest rate and higher monthly loan payments than you would otherwise be required to pay.
- We also may be paid by the lender based on (i) the value of the Mortgage loan or related servicing rights in the market place (ii) other services, goods or facilities performed or provided by the mortgage broker to the lender.

*You may work with us to select the method in which we receive our compensation depending on your financial needs, subject to the lender’s loan program requirements and credit underwriting guidelines.*

The amount of fees and charges that you pay in connection with you loan will be estimated on your Good Faith Estimate. The final amounts will be disclosed on your HUD-1 or HUD-1A Settlement Statement.

By signing below, applicant(s) acknowledge that you have read and understand this document. By your signature, you also acknowledge that you have received a copy of this document.

**APPLICANT(S)**

DATE: \_\_\_\_\_

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

**HOME LENDING COMPANY**

\_\_\_\_\_  
Broker/Agent Printed Name

\_\_\_\_\_  
Signature

## **VERIFICATION AUTHORIZATION**

The undersigned does hereby authorize and request that you release to Home Lending Company information necessary for verification purposes required for processing the requested loan. Please release the following:

**EMPLOYMENT INFORMATION may include:**

- Salary, Overtime, and Bonuses etc...
- Title of Position
- Date of Employment and Probability of continued employment
- Current year to date earnings and last year's earnings
- Any pending salary increases or other increases in salary

**BANKING AND SAVINGS INFORMATION may include:**

- Saving Deposits and Checking Accounts
- Consumer Credit Balances, payment history, including Mortgage Payment records and balances with opening date, high credit, payment amount, loan balance, and payment record.
- Any other information deemed necessary in connection with a consumer credit report for a real estate transaction.

A photographic reproduction of this authorization is deemed to be equivalent to the original and may be used as such.

**YOUR PROMPT REPLY WILL EXPEDITE THE REQUESTED REAL ESTATE TRANSACTION.**

Date	Signature	Social Security #
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Date	Signature	Social Security #
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**We Respect Your Privacy!** Privacy is fundamental to the American way of life. When you provide personal information in order to process your transaction, you fully expect your data to be used only for its intended purpose and to be kept confidential. We respect your right to confidentiality and take every possible measure to ensure that your personal information remains personal. In short, we work hard to earn your confidence and preserve your trust. We value your business and hope you will remain with us for many years to come.

This privacy disclosure is being issued to comply with the provisions of the Gramm-Leach-Bliley Act governing the privacy of consumer financial information.

### OUR PRIVACY DISCLOSURE POLICY

#### **Categories of Information That We May Collect**

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

- Information we receive from you on applications or other forms such as: your name, address, social security number, assets and income.
- Information about your transactions with us, our affiliates, or others, such as: your account balance, payment history and parties to transactions.
- Information we receive from a consumer-reporting agency, such as: your creditworthiness and credit history.

#### **Nonpublic Personal Information and Affiliates**

We may disclose nonpublic personal information we collect as described above with our affiliates.

#### **Categories of Information That We Disclose**

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

#### **Confidentiality and Security**

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

**ADDENDUM TO BROKER FEE DISCLOSURE AND  
GOOD FAITH ESTIMATE**

This is to notify you that Home Lending Company will require services from the following settlement-service providers in order to complete your loan and verify tax services, flood certification, and credit reports. The cost of these services is to be paid by the borrower. You will be required to use the listed providers as a condition for settlement of your loan.

**Credit Report Agency:**

CalCoast Credit Reports  
1663 Mission St. #603  
San Francisco, CA 94103  
(415) 252-2888  
Approximate Cost of \$55

**Flood Certification Service:**

The First American Corporation  
1 First American Way  
Santa Ana, CA 92707  
(800) 854-3643  
Approximate Cost of \$25

**Tax Service:**

The First American Corporation  
1 First American Way  
Santa Ana, CA 92707  
(800) 854-3643  
Approximate Cost of \$75

Home Lending Company uses the following title companies for title services. The appraisal companies listed are some of the approved appraisal for Home Lending Company. At the time of your application, it has not been decided which provider we will use on your loan. The borrower will pay the cost of the Title and Appraisal services.

**Title Companies:**

Fidelity National Title Company  
2537 Ocean Ave.  
San Francisco, CA 94132  
(415) 841-8800

Chicago Title Company  
301 Junipero Serra Blvd.  
San Francisco, CA 94217  
(415) 405-1300

**Approved Appraisers:**

Carlee McCarty  
2122 Union Street  
San Francisco, CA 94123  
(415) 567-8035  
Price Range: \$350+

Steven A. Cox  
2135 45<sup>th</sup> Avenue  
San Francisco, CA 94116  
(415) 564-4624  
Price Range: \$350+

The undersigned has read this disclosure form and understands Home Lending Company requires them to purchase the above services and described settlement costs as a condition of the loan.

\_\_\_\_\_  
PRINTED NAME

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
PRINTED NAME

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

Form **4506-T**

**Request for Transcript of Tax Return**

(Rev. January 2008)

- ▶ 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

Department of the Treasury  
Internal Revenue Service

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

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.  PARKSIDE LENDING LLC, ITS SUCCESSORS AND/OR ASSIGNS 180 REDWOOD STREET, SUITE 350 SAN FRANCISCO, CA 94102 (415) 771-3700	

**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.

<b>Sign Here</b>	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a (    )
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

## General Instructions

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

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

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

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

**Note.** You can also call 1-800-829-1040 to request a transcript or get more information.

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

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93868
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-B41 Kansas City, MO 64999
	816-292-6102

### Chart for all other transcripts

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

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

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

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

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

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

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

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

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

### Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

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

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

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

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

PLEASE COMPLETE ALL SECTIONS OF THE APPLICATION INCLUDING ACCOUNT NUMBERS AND ADDRESSES FOR ALL OF YOUR ACCOUNTS. IF BORROWER AND CO-BORROWER(S) ARE NOT MARRIED, A SEPARATE APPLICATION MUST BE COMPLETED BY EACH OF YOU.

**PLEASE SIGN AND SUBMIT THE FOLLOWING NEEDED ITEMS TO US:**

**1. INCOME VERIFICATION**

**IF YOU ARE SALARIED**, please provide:

- Copies of W-2s and Federal Income Tax returns for the past two years
- Copies of current pay stubs covering one full month

**IF YOU ARE SELF-EMPLOYED**, please provide:

- Federal Income Tax returns, including all schedules for the past two years with "wet ink" signatures
- If you own more than 25% of a corporation or a general partnership, include your signed corporate returns and K-1s for the past two years. Include a signed year to date Profit & Loss statement for each business

**IF YOU HAVE MISCELLANEOUS INCOME**, please provide:

- Rental Income (Copies of leases, rental agreements and two years 1040- all schedules)
- Alimony/Child Support (Copies of recorded Divorce Decree, settlement agreements)
- Dividend & Interest (Copies of 1099, bank statements, or 1040s for two years- all schedules)
- Social Security, Pension or Disability

**2. DOCUMENTS**

- Sign and submit all enclosed Disclosures and Agreement forms
- Provide a copy of your Driver's License, Passport, or State I.D.
- If you are currently renting, provide name and address of current landlord

**3. ASSETS**

If you will be using assets other than funds that have been on deposit with your bank for a minimum of three months, please include evidence of that source.

- BANK ACCOUNTS (2 Months of Statements)
- SECURITIES (Stock brokerage or money market account statements covering a two month period)
- PROCEEDS FROM SALE OF RESIDENCE (Copy of the closing statement- HUD-1)
- GIFT (At your request, we will provide the required gift letter form for completion)

*Thank you for choosing Home Lending Company for your loan. The requested documents will help us obtain your loan quickly and at the best terms possible.*

# Home Lending Company Credit Charge Authorization For Real Property Appraisal

Your completion of this authorization form helps us to protect you, our valued customers, from credit card fraud. All information entered on the form will be kept strictly confidential. You will need to provide the billing address for the credit card and the Property Address on which the appraisal is being conducted.

## Directions:

Fill out and print or print the blank form and complete the entire form legibly with a dark pen. Card holder must sign on the line indicated. We reserve the right to verify the provided information with your credit card issuing bank. When complete please fax form to 415-771-5444 Attn: Loan Processing.

### Credit Card Billing Address

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

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

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Appraisal Fee: \$ \_\_\_\_\_

### Property Address for Appraisal

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

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Access Person & Phone #: \_\_\_\_\_

Email address for completed report to be sent to: \_\_\_\_\_

### Credit Card Information

Visa \_\_\_ MC \_\_\_

Credit Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

CVV # (3 digit code on back of card) \_\_\_\_\_

I \_\_\_\_\_, understand the appraisal policy and hereby authorize Home Lending Company's appointed appraisal company to charge my credit card account in the amount of \$\_\_\_\_\_ for purposes of obtaining a Real Property Appraisal. I agree to be bound by Home Lending Company policies, terms and conditions, and instructions for this transaction.

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

**\*\*Please Note: Your credit card statement will reflect a charge from Alexander & McCabe as payment for this transaction**