

Dear Client:

Please print and complete this PDF loan application package and fax them to 310-255-0256. Please feel free to contact us with any questions at (800) 301-8000. Thank you for choosing RIVERBANK.

Sincerely;

Alber Kohan

Broker

(310) 255-0255

ak@rbmtg.com

* Please select "Fit to page" option to print the PDF documents

BORROWERS' CERTIFICATION AND AUTHORIZATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from RIVERBANK MORTGAGE. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that RIVERBANK MORTGAGE reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.
4. You are hereby authorized to release any information required by Riverbank to complete the processing of the loan request. Necessary credit information may include employment verification, savings deposits, checking accounts, consumer credit balances, payments and history including mortgage payment records and balances. A photographic or carbon copy of this authorization (being a photographic or carbon copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original. Your prompt reply will help expedite my real estate transaction.

X _____
Borrower signature Date

X _____
Co-Borrower signature Date

Borrower Name (Print)

Co-Borrower Name (Print)

Borrower Social Security Number

Co-Borrower Social Security Number

Multifamily Rent Roll

Rent Roll as of : _____ (required)

PROPERTY ADDRESS				CITY		STATE		ZIP CODE			
TOTAL NUMBER OF UNITS:		NUMBER OF VACANT UNITS:		NUMBER OF FURNISHED UNITS:		NUMBER OF UNFURNISHED UNITS:		NUMBER SECTION 8 UNITS:			
APT. #	TENANTS NAME	BDR / BATH	SQ. FEET (approx)	CURRENT RENT IN PLACE	MARKET RENT	ORIGINAL OCCUPANCY DATE	CURRENT LEASE EXPIRATION or MTM	DATE LAST RENT INCREASE	FURNISHED UNIT (Y/N)	SEC 8 (Y/N)	RENT CONCESSIONS
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
17											
18											
19											
20											

MONTHLY RENT SCHEDULE:	
MONTHLY LAUNDRY INCOME: (Must show on Income/Expenses)	
MONTHLY GARAGE INCOME:	
OTHER: _____	
TOTAL FROM OTHER PAGES:	
TOTAL GROSS MONTHLY INCOME:	
TOTAL MONTHLY MARKET RENTS:	

ALL COLUMNS AND SECTIONS MUST BE COMPLETED

What utilities are included in rent? Electricity Cable TV Gas

Garbage Water Heat

Is the property subject to rent control? Yes No

If Yes, what is the current allowable increase per year? _____ %

What has been your average monthly occupancy rate over the preceeding 12 months? _____ %

I (we) certify under penalty of perjury that the foregoing information herein is true and accurate.

SELLER	DATE	BORROWER	DATE
SELLER	DATE	BORROWER	DATE

Broker certifies that this rent roll correctly reflects the rent roll provided by the seller/borrower.

By: _____ Date: _____

Income & Expense

PROPERTY ADDRESS: _____

ANNUAL INCOME	YEAR BEFORE LAST	LAST YEAR	YEAR TO DATE 1/1 TO _____
ACTUAL RESIDENTIAL RENTS COLLECTED			
ACTUAL COMMERCIAL RENTS COLLECTED			
LAUNDRY INCOME			
GARAGE INCOME			
OTHER INCOME			
TOTAL INCOME COLLECTED			
FIXED ANNUAL EXPENSES			
REAL ESTATE TAXES			
OTHER TAXES AND ASSESSMENTS			
INSURANCE			
LICENSES			
OTHER			
OPERATIONAL EXPENSES			
FUEL/GAS			
ELECTRICITY			
WATER & SEWER			
TRASH REMOVAL			
CABLE TV			
PEST CONTROL			
BUILDING MAINTENANCE & REPAIRS			
INTERIOR & EXTERIOR DECORATING			
CLEANING EXPENSES			
SUPPLIES			
POOL SERVICE			
ELEVATOR MAINTENANCE			
PARKING AREA MAINTENANCE			
GARDENING			
NON-RESIDENT MANAGEMENT			
ON-SITE MANAGEMENT			
ADVERTISING/TELEPHONE/BANK CHARGES			
LEGAL & AUDIT			
OTHER			
REPLACEMENT RESERVES (Non-Recurring Expenses)			
CARPET/DRAPES/BLINDS			
APPLIANCES/FURNITURE			
HEATING & AIR CONDITIONING			
ROOF			
OTHER			
TOTAL EXPENSES & REPLACEMENT RESERVES			

APARTMENTS ONLY - IF MASTER METERED, PLEASE INDICATE. YES NO

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 1014.

BY: BORROWER/SELLER	DATE
BY: BORROWER/SELLER	DATE

Request for Transcript of Tax Return

Department of the Treasury
Internal Revenue Service

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

TIP: Use new 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 Address, (including apt., room, or suite no.), city, state, and ZIP code shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

CAUTION: Lines 6 and 7 must be completed if the third party requires you to complete Form 4506-T. **Do not sign Form 4506-T if the third party requests that you sign Form 4506-T and lines 6 and 7 are blank.**

6 Product requested. Most requests will be processed within 10 business days. If the product requested relates to information from a return filed more than 4 years ago, it may take up to 30 days. Enter the return number here and check the box below. ▶ _____

- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are generally 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
- 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
- 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
- d Verification of Nonfiling**, which is proof from the IRS that you did not file a return for the year
- e 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 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

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.

7 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.

_____ / _____ / _____
 _____ / _____ / _____
 _____ / _____ / _____
 _____ / _____ / _____

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.

Sign Here	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	

RIVERBANK

ENVIRONMENTAL QUESTIONNAIRE

- 1. PROPERTY ADDRESS: _____
- 2. NAMES OF CURRENT AND FORMER OWNERS:
 Name: _____ Dates: _____
 Name: _____ Dates: _____
 Name: _____ Dates: _____

3. LOAN APPLICANT: _____

4. DESCRIBE THE SPECIFIC ACTIVITIES THAT WILL BE CONDUCTED ON THIS PROPERTY. _____

5. TO THE BEST OF YOUR KNOWLEDGE, DESCRIBE THE FORMER ACTIVITIES CONDUCTED ON THIS PROPERTY. _____

6. ARE THERE CURRENTLY, OR TO THE BEST OF YOUR KNOWLEDGE, HAVE THERE EVER BEEN ANY OF THE FOLLOWING PROCESSED, MANUFACTURED OR USED ON -SITE AT THIS PROPERTY?

- | | | |
|--|--|---|
| Yes No | Yes No | Yes No |
| <input type="checkbox"/> <input type="checkbox"/> Paper/wood pulp products | <input type="checkbox"/> <input type="checkbox"/> Rubber products | <input type="checkbox"/> <input type="checkbox"/> Furniture |
| <input type="checkbox"/> <input type="checkbox"/> Metal products/machinery | <input type="checkbox"/> <input type="checkbox"/> Glass products | <input type="checkbox"/> <input type="checkbox"/> Paint |
| <input type="checkbox"/> <input type="checkbox"/> Soap/detergents | <input type="checkbox"/> <input type="checkbox"/> Pesticides | <input type="checkbox"/> <input type="checkbox"/> Concrete |
| <input type="checkbox"/> <input type="checkbox"/> Electrical products | <input type="checkbox"/> <input type="checkbox"/> Chemicals | <input type="checkbox"/> <input type="checkbox"/> Glue |
| <input type="checkbox"/> <input type="checkbox"/> Semi-conductors | <input type="checkbox"/> <input type="checkbox"/> Batteries | <input type="checkbox"/> <input type="checkbox"/> Textiles |
| <input type="checkbox"/> <input type="checkbox"/> Dry cleaning | <input type="checkbox"/> <input type="checkbox"/> Wood preservation/treating | |
| <input type="checkbox"/> <input type="checkbox"/> Gasoline station | <input type="checkbox"/> <input type="checkbox"/> Metal plating | |
| <input type="checkbox"/> <input type="checkbox"/> Auto repair/painting | <input type="checkbox"/> <input type="checkbox"/> Chemical or fuel storage | |
| <input type="checkbox"/> <input type="checkbox"/> Plant nursery | <input type="checkbox"/> <input type="checkbox"/> Other uses involving chemicals | |

7. TO THE BEST OF YOUR KNOWLEDGE, WAS ASBESTOS USED IN THE CONSTRUCTION OF ANY ON-SITE BUILDINGS? YES NO

8. TO THE BEST OF YOUR KNOWLEDGE, HAVE POLYCHLORINATED BIPHENYLS ("PCBS") BEEN USED IN ELECTRICAL TRANSFORMERS, CAPACITORS OR OTHER EQUIPMENT ON THE PROPERTY? YES NO

9. TO THE BEST OF YOUR KNOWLEDGE, ARE OR WERE THERE ANY UNDERGROUND OR ABOVE-GROUND TANKS FOR THE STORAGE OF GASOLINE, DIESEL FUEL, FUEL OIL OR CHEMICALS? YES NO

10. TO THE BEST OF YOUR KNOWLEDGE, ARE OR WERE ANY PORTIONS OF THE PROPERTY USED FOR ANY OF THE FOLLOWING?

- | | |
|---|--|
| Yes No | Yes No |
| <input type="checkbox"/> <input type="checkbox"/> Sumps or waste burial | <input type="checkbox"/> <input type="checkbox"/> Wastewater treatment |
| <input type="checkbox"/> <input type="checkbox"/> Storage of Chemicals | <input type="checkbox"/> <input type="checkbox"/> Waste piles or storage |

11. TO THE BEST OF YOUR KNOWLEDGE, ARE OR WERE ANY HAZARDOUS OR TOXIC SUBSTANCES GENERATED ON THE PROPERTY? YES NO

12. HOW WERE WASTES, IF ANY, HANDLED?
 On-site treatment Off-site treatment On-site storage Unknown
 On-site disposal Off-site disposal Off-site storage

13. DO YOU KNOW OF ANY LEAKS, SPILLS OR RELEASES OF HAZARDOUS CHEMICALS OR PETROLEUM HYDROCARBONS IN THE VICINITY OF THE PROPERTY? YES NO

14. HAVE ANY SOIL SAMPLES BEEN TAKEN FOR ANALYSIS? YES NO

15. HAS AN ENVIRONMENTAL INSPECTION REPORT, CONCERNING THE PROPERTY, BEEN PREPARED BY ANYONE? YES NO

16. HAVE ANY PERMITS OR LICENSES BEEN ISSUED FOR THE USE, STORAGE, OR HANDLING OF CHEMICALS OR TOXIC WASTES ON THE PROPERTY? YES NO

17. HAS A PERMIT OR LICENSE BEEN ISSUED FOR THE DISCHARGE OF WASTEWATER? YES NO

18. HAVE YOU EVER RECEIVED, OR DO YOU HAVE KNOWLEDGE OF ANY ENVIRONMENTAL SITE ASSESSMENT, NOTICE OF VIOLATION OR ANY OTHER ENVIRONMENTAL PROBLEMS INCLUDING GOVERNMENTAL OR PRIVATE ACTION, WHICH AFFECT THE PROPERTY? YES NO

19. OTHER COMMENTS OR INFORMATION CONCERNING ENVIRONMENTAL HAZARDS? (Please use additional pages if necessary) _____

CERTIFICATION: As the present owner of the property, or as an officer or general partner of the owner (or a duly authorized representative of such owner), I am familiar with the operations presently conducted on the property, have made a diligent inquiry into the former uses of the property, and hereby certify to and for the benefit of the lender that to the best of my knowledge, information and belief, the information disclosed above is true and correct.

_____ Date _____ _____ Date _____
_____ Date _____ _____ Date _____

Loan Application

fax to: (310) 626-9489

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input checked="" type="checkbox"/> Other (explain):
				<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)	No. of Units 1
Legal Description of Subject Property (attach description if necessary)	Year Built
Purpose of Loan <input checked="" 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 checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$	No Cash-Out Rate/Term	Cost: \$	

Title will be held in what Name(s)	Manner in which Title will be held To be determined in escrow	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
DOB (mm/dd/yyyy)	DOB (mm/dd/yyyy)
Yrs. School	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) no. _____ ages _____	Dependents (not listed by Borrower) no. _____ ages _____
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
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.

Borrower		IV. EMPLOYMENT INFORMATION				Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job		
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession		
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

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

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:		
Total	\$	\$	\$	Total	\$	\$

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

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

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

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

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

Alternate Name Creditor Name Account Number

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

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

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <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 checked="" type="checkbox"/> Internet	Interviewer's Name (print or type) Interviewer's Signature Interviewer's Phone Number (incl. area code) 310-255-0255	Name and Address of Interviewer's Employer RiverbankMortgage.com 12021 Wilshire Blvd. Suite 860 Los Angeles, CA 90025 (P) 310-255-0255 (F) 310-255-0256
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Continuation Sheet/Residential Loan Application

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

Please complete this application and fax it to (310) 626-9489.

Upon our receipt of your application we'll email you a detailed rate quote and cost break down.

Your email address (print in caps): _____

Below provide your preferred loan programs and pricing and additional detail on your transaction.

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

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