



MARYLAND APPLICATION DISCLOSURE

DATE: _____

APPLICANT(S): _____

PROPERTY ADDRESS: _____

Maryland law requires the Lender to disclose the following:

SETTLEMENT SERVICES:

The lender imposes a fee on borrower(s) for settlement services performed by a Lender-designated settlement agent. You are entitled to select your own attorney or title insurance company to close your loan, or you may use a closing agent (or attorney) designed by the Lender to close your loan.

In either case, the attorney who closes your loan will perform services for the benefit of the Lender and you will be required by the Lender to pay these fees at closing. These fees are included in the estimated fees for title charges set forth in the Good Faith Estimate of Settlement Costs. (MD Com. Law Code Ann. Sections 12-119, 12-120)

By signing below, each applicant acknowledges that you have read, understand and have received a copy of this document.

Applicant's Signature

Date

Applicant's Signature

Date



BORROWER'S CERTIFICATION AND AUTHORIZATION

CERTIFICATION

Borrower: _____

Co-Borrower: _____

Social Security Number

Social Security Number

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from **Integral Mortgage Company**. 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 have 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 **Integral Mortgage Company** 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.

AUTHORIZATION TO RELEASE INFORMATION

To whom it may concern:

I/We has/have applied for a mortgage loan from **Integral Mortgage Company**. As the part of application process, **Integral Mortgage Company** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/We authorize you to provide to **Integral Mortgage Company**, and to any investor to whom **Integral Mortgage Company** may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes but not limited to employment history and income, bank, money market, and any similar account balances, credit history, and copies of income tax returns.

Integral Mortgage Company, or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.

A photographic of FAX copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original. Your prompt reply to **Integral Mortgage Company** and its investor that purchased the mortgage is appreciated.

By signing below, each applicant acknowledges that you have read, understand and have received a copy of this document.

Applicant's Signature

Date

Applicant's Signature

NOTICE TO APPLICANTS

This is notice to you as required by the Right to Financial Privacy Act of 1978 that certain Government Agencies have a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to such Agencies without further notice or authorization, but will not be disclosed or released to another Governmental Agency or Department without your consent except as required or permitted by law. Further, any further holder of your note will have the same right of access to your financial records as does Integral Mortgage Company.



MORTGAGE LOAN ORIGATION AGREEMENT

You agree to enter into this Mortgage Loan Origination Agreement with **Integral Mortgage Company** as an independent contractor 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. **Integral Mortgage Company** is licensed and registered as a "Mortgage Broker/Lender" under the laws of the State of Maryland and State of Virginia. The lenders have asked that this form be furnished to you to clarify the role of mortgage brokers. This form supplements other disclosures or agreements required by law that you should receive from the mortgage broker concerning your application.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- The mortgage broker may be acting as an independent contractor and not as your agent. If you are unsure of the nature of your relationship, please ask the mortgage broker for clarification.
- The mortgage broker has separate independent contract agreements with various lenders.
- While the mortgage broker seeks to assist you in meeting your financial needs, it does 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. BROKER COMPENSATION. Lenders generally provide their loan products to the mortgage broker at a wholesale rate.

- The retail price a mortgage broker offers you —your interest rate, total points and fees —will include the broker's compensation. Such compensation will be _____% of your loan amount, plus a processing fee of \$395 and an administration fee of \$230.
- In some cases, the mortgage broker may be paid all of its compensation either by you, or by the lender.
- Alternatively, both you and the lender may pay the mortgage broker a portion of its compensation. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- In other cases, if you would rather pay lower up-front points and fees, you may wish to have some or all of the broker's fees paid directly by the lender. This will result in a higher interest rate on your loan and higher monthly loan payments that you would otherwise be required to pay.
- The mortgage broker also may be paid by the lender based on (i) the value of the mortgage loan or related servicing rights in the market place, or (ii) other services, goods or facilities performed or provided by the mortgage broker to the lender.
- The amount of fees and charges that you pay in the connection with your loan, including broker compensation, will be estimated on your Good Faith Estimate and the final amounts will be disclosed on your HUD-1 or HUD-A Settlement Statement.
- We work with a number of investors; however, we do not represent all lenders in the marketplace. We believe we have found for you the best available interest rate and terms for your financial needs; however, you are free to seek a loan without our assistance.

By signing below, each applicant acknowledges that you have read, understand and have received a copy of this document.

INTEGRAL MORTGAGE COMPANY

Mortgage Loan Broker/Lender

Applicant Signature

Date

Loan Officer

Date

Applicant Signature

Date



FLOAT/LOCK-IN AGREEMENT

Borrower: _____
Co-Borrower: _____
Property Address: _____

FLOAT:
I/We do not wish to lock-in an interest rate at this time. I/We understand I/We may at my/our sole discretion lock-in an interest rate and points at Lender’s then prevailing rate and points at any time prior to **seven (7)** days before loan closing by notifying my/our **Integral Mortgage Company** representative of my/our decision to lock-in an interest rate and points. I/We understand that if I/We lock-in an interest rate prior to closing I/We shall be bound by the applicable provisions for lock-ins provided in this agreement. I/We understand if the rate is not locked in by any term, the rate is subject to change until the loan is closed at settlement. I/We acknowledge I/We have read all the paragraphs of this agreement, and that my/our choice to not lock-in an interest rate and points (float) is my/our free act and deed.

Loan Officer: _____	Borrower: _____
Signature	Signature
_____	_____
Date	Borrower: _____
	Signature

LOCK-IN RATE:

Program: _____	Term of Mortgage: _____ years	Index: _____
Interest Rate: _____ %	Lock-in Period: _____ days	Margin: _____
Points: _____	Initial Loan Amt: \$ _____	

I/We understand that the above program, interest rate, term of mortgage, and points, (all to be known further as "Terms") shall be in effect for the above designated number of calendar days from the date of this agreement. I/We understand that the Lender shall grant the above Terms of the loan to me/us if the loan is approved, closed, and all funds are fully disbursed within the lock period. I/We further understand that if my/our loan is not closed and all funds are not fully disbursed for any reason whatsoever within the lock period then Lender is under no obligation to make the loan at the above Terms of the loan. I/We understand that if the loan is not closed within the lock period I/We may relock for a further period at new rate and points provided by the Lender. I any event, the new rate and points will not be lower than the original lock-in and may be higher depending on market conditions. Borrower has not given any consideration to lender for this service and any fees paid by me/us were not paid to obtain a locked-in rate. I/We understand and agree that the lock-in periods for over 60 days may require, at the time of the lock-in, an upfront fee which is not refundable under any circumstance. I/We understand the Lender will use its best efforts to close the loan within the lock-in period, but Lender may not be able to close the loan within the applicable time period because of various reasons, including, but not limited to acts of third parties outside of Lenders control and lack of my/our cooperation. I/We acknowledge that I/We have read all paragraphs of this agreement, and that my/our choice to lock-in a rate and points is of my/our free act and deed.

Loan Officer: _____	Borrower: _____
Signature	Signature
_____	_____
Date	Borrower: _____
	Signature

We have applied for a mortgage loan with the Lender. By signing the appropriate paragraph. I/We have selected one of the two options that **Integral Mortgage Company** offers for my/our interest rate and points. I/We understand that this selection is irrevocable. I/We further understand that the terms on the Good Faith Estimate excluding the rate, points and loan term are not “locked-in” along with the terms of this Float/Lock Agreement. Furthermore, I/We understand that nothing contained in this agreement shall be construed by me/us to be an approval of the loan application. Our processing time is approximately 30 to 45 days

I/We understand that once the rate and points are locked-in they cannot be reduced for any reason whatsoever. I/we understand that the origination fee is not a fee to procure a certain interest rate. I/We understand that the origination fee becomes the obligation of the borrower and is earned at approval and due at the loan closing.

I/We understand that if the closing, for any reason whatsoever, will occur in excess of 90 days from the date of the borrowers initial application, additional loan data will be required. If the new loan data is substantially different from that given during the initial application process, in the sole opinion of the underwriter, the loan approval may be voided.

If the purpose of the mortgage loan described in this agreement is the refinancing of an existing mortgage, I/We understand that Federal Law requires Lender to grant me/us a recession period that ends midnight of the third business day following the day of closing (Saturdays count as business days in this case, but cannot be the last day of the recession period). During the recession period, I/We in my/our own discretion may rescind the mortgage transaction. I/We further understand that the loan proceeds cannot be disbursed until the recession period expires. Therefore, it is possible that my/our lock-in will expire during the recession period and before the loan proceeds are disbursed. I/We understand that if this should occur then I/We in my/our sole discretion will close the loan at the Lender’s then prevailing rate and points which in any event shall not be lower than the rate and points originally locked-in. I/We further understand that I/We may not qualify for the loan at a higher rate and points and therefore, the commitment to make the loan shall be null and void.

By signing below, you acknowledge the receipt of a copy of this agreement, and agree to all terms of this agreement.

_____ Applicant's Signature	_____ Date
_____ Applicant's Signature	_____ Date



NOTICE OF PRIVACY POLICY

This notice is provided to you pursuant to the Privacy of Consumer Financial Information Act and the Federal Trade Commission's Implementing regulation thereunder, 16 CFR Part 313.

1. Collection Sources:
We collect nonpublic personal information about you from the following sources:
 - Information we receive from you on applications or other forms;
 - Information about your transaction with us, our affiliates, or others; and
 - Information we receive from a consumer-reporting agency.
2. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.
3. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the requested loan origination services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTICE OF RIGHT TO RECEIVE A COPY OF THE APPRAISAL REPORT

You have a right under law to receive a copy of any appraisal we obtain in connection with your application for a loan to be secured by real property. If you wish to receive a copy of the appraisal, you must call or send a request to **Integral Mortgage Company**. To be eligible to receive a copy of the appraisal you must have paid for the appraisal or reimburse us for the expense we incurred in obtaining the report. We will advise you of the cost when we receive your request.

Please note that any appraisal we obtain in connection with your loan application will be for the purpose of assisting the Lender in making an underwriting decision. Depending upon the amount and nature of the loan you have requested, the appraisal must be preformed by a certified or license appraiser. The appraisal report should not be relied upon by you to determine the condition or value of the property, as the appraisal is made only to estimate the value of the property for lender purposes. If you wish professional assistance in determining those matters you should retain a private home inspector or other advisor.

We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

By signing below, each applicant acknowledges that you have read, understand and have received a copy of this document.

Applicant's Signature

Date

Applicant's Signature

Date



Thank you for choosing Integral Mortgage Company as your source for financial assistance. We appreciate this confidence and we will do our best to give you the most efficient service possible. The FEDERAL EQUAL CREDIT OPPORTUNITY ACT (ECOA) prohibits creditors from discrimination against credit applicants; therefore, before we proceed with taking this application, we request that you read the following notices. Should you have any questions, please do not hesitate to ask us.

FAIR LENDING: NOTICE TO APPLICANTS

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 right, or if you wish to file a complaint, contact the management of this financial institution or the Department of Real Estate, 107 South Broadway, Room 8107, Los Angeles, CA 90013 or the Department of Real Estate, 185 Berry Street, Room 5916, San Francisco, CA 94107.

FEDERAL EQUAL CREDIT OPPORTUNITY ACT: NOTICE TO APPLICANTS

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, creed, color, religion, national origin, sex, handicap, familial status (having children under the age of 18), marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant’s income is derived 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 that administers compliance with this law concerning this creditor is the FEDERAL HOME LOAN BANK BOARD, P.O. BOX 56527, Atlanta, Georgia 30343.

Integral Mortgage Company does not prohibit any person from making or pursuing an application for a mortgage loan.

- An applicant may apply for the mortgage loan in the applicant’s own name or for the mortgage loan jointly with another person. Information about any co-applicant, if any, need not be revealed unless the co-applicant will be contractually liable on the debt or the co-applicant’s income and/or assets are to be relied upon. An applicant’s spouse, if any, however, may be required to execute the mortgage or other documents to create a valid lien, pass clear title, waive inchoate rights or assign earnings.
- An applicant is not required to reveal alimony, child support, or separate maintenance if the applicant does not desire **Integral Mortgage Company** to consider such income in determining the applicant’s creditworthiness. The lender will not discount income from these sources, as well as any other source, including part-time or temporary employment, however, careful consideration will be given to the stability and probable continuity of any income you disclose.
- Applicant may apply for this mortgage loan in the birth-given first name and surname that is the applicant’s birth-given surname, applicant’s spouse surname or a combined surname. Applicant must, however give **Integral Mortgage Company** all names in which applicant has previously applied for or received credit. No applicant is required to designate title such as Mr., Mrs., or Miss.
- In consideration of the applicant’s credit history, the applicant may request lender consider:
 - 1) Any information that the applicant presents tending to indicate that the credit history being considered does not accurately reflect the applicant’s creditworthiness.
 - 2) The credit history, when available or any account reported in the name of the applicant’s spouse or former spouse, if any, that the applicant can demonstrate accurately reflects the applicant’s creditworthiness.
- If the proceeds of this loan will be used to purchase a home, we are required to ask each applicant to supply the answer to race/national origin, sex, marital status, and age. This information is
 - 1) Being requested by the Federal government to monitor compliance with federal anti-discrimination statutes; and
 - 2) Those statutes prohibit creditors from discriminating against applicants on those bases.

By signing below, each applicant acknowledges that you have read, understand and have received a copy of this document.

_____	_____
Applicant's Signature	Date
_____	_____
Applicant's Signature	Date



LOAN SERVICE DISCLOSURE STATEMENT

NOTICE TO MORTGAGE LOAN APPLICANTS. THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. READ THIS STATEMENT AND SIGN IT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA)(12 U.S.C. §2601 et seq.) you have certain rights under that federal law.
 This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow account payments, it any. If you loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirement

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15-day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by Federal agency.
 Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer you questions. During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. §2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 business days after receiving your request, you servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60 business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.
 A business day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that section.

Servicing Transfer Estimates by Original Lender

- The following is the best estimate of what will happen on the servicing of you mortgage loan:
1. ☐ We do not service mortgage loans. We presently intent to assign, sell or transfer the servicing of your loan to another party. You will be notified at settlement regarding the servicer.

OR

2. ☐ We are able to service your loan and presently intend to do so while the loan is outstanding. However, that may change in the future. For all mortgage loans that we make in the 12 month period after you loan is funded, we estimate that the percentage of such loans for which we will transfer the servicing is between:
- ☐ 0 to 25%

☐ 51 to 75%

☐ 26 to 50%

☒ 76 to 100%
- This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.
3. This is our record of transferring the servicing of the mortgage loan we have made in the past (rounded to the nearest quartile – 0%, 25%, 50%, 75%, 100%):

Year	Percentage of Loan Transferred
2009	<div><div></div>100%</div>
2008	<div><div></div>100%</div>
2007	<div><div></div>100%</div>
- The estimates in 2 and 3 above do not include transfers to affiliates or subsidiaries. If the servicing of your loan is transferred to an affiliate or subsidiary in the future, you will be notified in accordance with RESPA.

 LENDER (Signature not Mandatory)

 Date

ACKNOWLEDGEMENTS OF MORTGAGE LOAN APPLICANT

I/we have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/we understand that this acknowledgement is a required part of the mortgage loan application. A copy of this form should be printed and retained by you for your records.

 Applicant's Signature

 Date

 Applicant's Signature

 Date



FINANCING AGREEMENT

Borrower: _____
Co-Borrower: _____
Property Address: _____

You agree to enter into this Financing Agreement with **Integral Mortgage Company** as an independent contractor to apply for a residential mortgage loan from a participating lender with which you from time to time contract upon such terms and conditions as you may request or a lender may require. **Integral Mortgage Company** is licensed and registered as a "Mortgage Broker/Lender" under the laws of the State of Maryland and State of Virginia. The lenders have asked that this form be furnished to you to clarify the role of mortgage brokers. This form supplements other disclosures or agreements required by law that I/we should receive from the mortgage broker concerning the application.

The mortgage broker may be acting as an independent contractor and not as your agent. If you are unsure of the nature of your relationship, please ask the mortgage broker for clarification. The mortgage broker has separate independent contract agreements with various lenders. While the mortgage broker seeks to assist you in meeting your financial needs, it does 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.

Program:	_____	Term of Mortgage	_____ years
Initial Loan Amt:	\$ _____	Interest Rate:	_____ %
Lock-in or Float:	_____	Lock-in Period:	_____ days
Index:	_____	Margin:	_____
Points:	_____		

I/We understand that the above program, interest rate, term of mortgage, and points, (all to be known further as "Terms") shall be in effect for the above designated number of calendar days from the date of this agreement. I/We understand that the Lender shall grant the above Terms of the loan to me/us if the loan is approved, closed, and all funds are fully disbursed within the lock period. I/We further understand that if my/our loan is not closed and all funds are not fully disbursed for any reason whatsoever within the lock period then Lender is under no obligation to make the loan at the above Terms of the loan. I/We understand that if the loan is not closed within the lock period I/We may relock for a further period at new rate and points provided by the Lender. In any event, the new rate and points will not be lower than the original lock-in and may be higher depending on market conditions. Borrower has not given any consideration to lender for this service and any fees paid by me/us were not paid to obtain a locked-in rate. I/We understand and agree that the lock-in periods for over 60 days may require, at the time of the lock-in, an upfront fee which is not refundable under any circumstance. I /We understand the Lender will use its best efforts to close the loan within the lock-in period, but Lender may not be able to close the loan within the applicable time period because of various reasons, including, but not limited to acts of third parties outside of Lenders control and lack of my/our cooperation. I/We acknowledge that I/We have read all paragraphs of this agreement, and that my/our choice to lock-in a rate and points is of my/our free act and deed.

If I/We do not wish to lock-in an interest rate at this time, I/We understand I/We may at my/our sole discretion lock-in an interest rate and points at Lender's then prevailing rate and points at any time prior to **seven (7)** days before loan closing by notifying my/our **Integral Mortgage Company** representative of my/our decision to lock-in an interest rate and points. I/We understand that if I/We lock-in an interest rate prior to closing I/We shall be bound by the applicable provisions for lock-ins provided in this agreement. I/We understand if the rate is not locked in by any term, the rate is subject to change until the loan is closed at settlement. I/We acknowledge I/We have read all the paragraphs of this agreement, and that my/our choice to not lock-in an interest rate and points (float) is my/our free act and deed.

By signing below, each applicant acknowledges that you have read, understand and have received a copy of this document.

INTEGRAL MORTGAGE COMPANY
Mortgage Loan Broker/Lender

Applicant Signature _____ Date _____

Loan Officer (Print Name & Sign) _____ Date _____

Applicant Signature _____ Date _____