



Loan Application Kit

for your PMAC home loan



This packet contains the loan application and
the required disclosure forms for a
CONVENTIONAL HOME LOAN.

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LOAN APPLICATION CHECKLIST

Thank you for choosing PMAC Lending Services, Inc. for your home loan needs. We realize that you have choices when it comes to selecting a lender and we are committed to making your experience with our company, the best that it can be. Our wide range of loan options ensures that we will tailor a loan to meet your specific needs. We are dedicated to making the loan process fast, simple and convenient.

To begin the loan process, please follow the instructions in this Loan Application Kit.

All checked documents may be copied and mailed, returned via Fax, or by eMail as .pdf file:

- Last two (2) pay stubs for each applicant covering most recent 30 day period
- Last two (2) years W-2 forms for each applicant
- Last two (2) month's statements for all asset accounts **(include all pages)**
- Complete Residential Loan Application and the attached forms in **highlighted or designated areas.**
- Last two (2) years federal 1040's **(include all pages)**
- Copy of borrower(s) driver's license (or other government-issued document with photo).
- Divorce Decree including property settlement if applicable **(include all pages)**
- Copy of student loan payment amount(s) or proof of deferral
- Copy of bankruptcy papers and discharge **(include all pages)**
- Documentation to support other sources of income, such as retirement, social security, pension, disability or royalty income (e.g., award letter, direct deposits, etc.)
- Copy of current mortgage coupon statements on all mortgages you currently have.
- If Alimony and/or child support is to be used as an income source, include 6 months canceled checks as proof of receipt
- Rental agreements and mortgage schedules for any rental properties owned
- Copy of fully executed gift letter as well as documentation showing transfer of funds from donor
- Other:

If you have any questions or need clarification pertaining to these requests, please do not hesitate to contact me directly. **You can also contact our fulfillment team at 800.710.PMAC.**

Please complete the loan application below. Then, print and mail it along with the rest of the requested documentation selected above or send via fax or email.

Thank you for giving us the opportunity to serve your lending needs.

Uniform Residential Loan Application

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

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

Borrower	Co-Borrower
I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Lender Case Number

Amount \$	Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input 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
Legal Description of Subject Property (attach description if necessary)	Year Built

Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input 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
\$	\$			Cost: \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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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	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	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.
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IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
Yrs. on this job	Yrs. employed in this line of work/profession	Yrs. on this job	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:

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from – to)		
	\$		\$		
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)		
	\$		\$		
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

Note: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description				
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
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 Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)		Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value		Name and address of Company		\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets					
Real estate owned (enter market value from schedule of real estate owned)					
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	\$	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you?</p> <p>b. Have you been declared bankrupt within the past 7 years?</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</p> <p>d. Are you a party to a lawsuit?</p> <p>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?</p> <p>(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.)</p>	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"/>

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
j.	Subordinate financing					
k.	Borrower's closing costs paid by Seller	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l.	Other Credits (explain)	h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)	-----				
n.	PMI, MIP, Funding Fee financed	j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o.	Loan amount (add m & n)	l. Do you intend to occupy the property as your primary residence? If Yes, complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p.	Cash from/to Borrower (subtract j, k, l & o from i)	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—by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<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 business 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"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:
This information was provided:
 In a face-to-face interview
 In a telephone interview
 By the applicant and submitted by fax or mail
 By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature X	Date
Loan Originator's Name (print or type)	Loan Originator Identifier
	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier
	Loan Origination Company's Address

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:

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 X	Date	Co-Borrower's Signature X	Date
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BORROWER

Form SSA-89

Form Approved
OMB #0960-0760

**Social Security Administration
Authorization for the Social Security Administration (SSA)
To Release
Social Security Number (SSN) Verification**

Printed Name _____ Date of Birth _____ SSN _____

I am conducting the following business transaction

[Identify a specific purpose. Example—seeking a mortgage from the Company— “identity verification” or “identity proof or confirmation” is not acceptable.].

with the following company (“the Company”):

Company Name

Address

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company’s Agent, if applicable, for the purpose I identified.

The name and address of the Company’s Agent is:

I am the individual to whom the Social Security number was issued or that person’s legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)

SIGN HERE 

Signature _____ Date Signed _____

Contact information of individual signing authorization:

Address _____

City/State/Zip _____

Phone Number _____

Form SSA-89 (8/15/2008)

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. *Send to this address only comments relating to our time estimate, not the completed form.*

.....TEAR OFF

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/modelAgreement11309.pdf>.

**Social Security Administration
Authorization for the Social Security Administration (SSA)
To Release
Social Security Number (SSN) Verification**

Printed Name _____ Date of Birth _____ SSN _____

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Signature _____ Date Signed _____

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Phone Number _____

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Request for Transcript of Tax Return

► Request may be rejected if the form is incomplete or illegible.

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.

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

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. A tax return transcript does not reflect changes made to the account after the return is processed. 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. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. 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 2007, filed in 2008, will not be available from the IRS until 2009. 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. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on line 1a or 2a

Sign Here	Signature (see instructions)	Date
	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.

Automated transcript request. You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

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:
Florida, Georgia, North Carolina, South Carolina	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, 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 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 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, 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 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, 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	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 120 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. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations 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.

Request for Transcript of Tax Return

▶ Request may be rejected if the form is incomplete or illegible.

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.

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

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. A tax return transcript does not reflect changes made to the account after the return is processed. 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. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. 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 2007, filed in 2008, will not be available from the IRS until 2009. 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. **Note.** For transcripts being sent to a third party, this form must be received *within 120 days of signature date*.

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	

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.

Automated transcript request. You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

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:
Florida, Georgia, North Carolina, South Carolina	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, 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 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 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, 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 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, 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	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

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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.

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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.

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CREDIT INFORMATION AUTHORIZATION

TO WHOM IT MAY CONCERN:

The undersigned applicant has applied for a real estate loan with PMAC Lending Services, Inc. The applicant(s) signature below authorizes you to release the information requested on the attached form.

I HEREBY AUTHORIZE YOU TO RELEASE ANY INFORMATION REQUIRED BY PMAC LENDING SERVICES, INC. OR ITS ASSIGNS IN CONNECTION WITH THE ABOVE REFERENCED LOAN, EITHER BEFORE THE LOAN IS CLOSED OR AS PART OF ITS QUALITY ASSURANCE PROGRAM. NECESSARY CREDIT INFORMATION MAY INCLUDE, BUT IS NOT LIMITED TO: A CONSUMER CREDIT REPORT, EMPLOYMENT HISTORY AND INCOME, SAVINGS DEPOSIT(S), CHECKING ACCOUNT(S), CONSUMER CREDIT BALANCES, PAYMENTS AND HISTORY AND COPIES OF INCOME TAX RETURNS.

Borrower Signature

Date

Co-Borrower Signature

Date

PHOTOCOPIES OF THIS AUTHORIZATION ARE TO BE ACCEPTED AS THE ORIGINAL.

Privacy Act Notice: This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency without your consent except to your employer(s) for verification of employment and as required and permitted by law. The information requested on the attached form is authorized by Title 38, U.S.C., Chapter 37 (If VA), by 12 U.S.C., Section 1701 et. seq. (If HUD/FHA) and Title 42 U.S.C., 1471 et. seq. or 1921 et. seq. (If U.S.D.A. FmHA).

Notice to Borrower(s): This serves as notice to you, as required by the Right to Financial Privacy Act of 1978, that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Notice to Borrower(s): Appraisal and credit report fees are required to be paid by the borrower(s). These fees are incurred on your behalf through outside sources and are non-refundable regardless of whether the loan is approved, canceled, or declined.



THE FEDERAL EQUAL CREDIT OPPORTUNITY NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discrimination on the basis of race, sex, color, religion, marital status, national origin, ancestry or age. The federal agency which administers compliance with this law is:

Federal Trade Commission
11000 Wilshire Blvd. #13209
Los Angeles, CA 90024

Married applicants are hereby notified that they are entitled to apply for a separate account.

I (We), the undersigned, have received a copy of this notice and RESPA booklet.

SIGN HERE

SIGN HERE

Borrower Signature

Date

Co-Borrower Signature

Date





THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

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

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry. It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one to four unit family residences occupied by the owner and for the purpose of the home improvement of any one to four-unit family residence.

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

or

Department of Corporations
320 E 4th Street, Suite 750
Los Angeles, CA 90013

ACKNOWLEDGEMENT OF RECEIPT

I (We), the undersigned, have received a copy of this notice.

SIGN HERE

Borrower Signature

Date

SIGN HERE

Co-Borrower Signature

Date



NOTICE REGARDING APPRAISAL REPORT

RE: _____
PROPERTY ADDRESS CITY ST ZIP

You have the right to a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. This notice is not a request for a copy of the appraisal report. It is only to advise you of how you may obtain a copy of this report. If you want a copy of the appraisal, please submit a separate written request after a decision has been made on your loan request. Please address your request to:

PMAC Lending Services, Inc.
15325 Fairfield Ranch Road, Suite 200
Chino Hills, CA 91709
ATTN: QUALITY ASSURANCE

I (we) fully understand that the sole purpose of the appraisal is to assist PMAC Lending Services, Inc. in evaluating the property for lending purposes only. The appraisal was not and is not intended for the use of a loan applicant and should not be relied upon for such purpose, as neither the appraiser nor PMAC warrants the value or the condition of the property for any other parties.

I (we) further understand and agree that the appraisal, or any part of the appraisal, including the conclusion as to the property value, cannot be used by any but PMAC Lending Services, Inc. or its successors, assigns and mortgage insurers.

I (we) agree not to hold PMAC Lending Services, Inc. liable, now or in the future, for the appraisal report, including but not limited to: estimates, opinions, conditions and value.

The signature(s) below acknowledges your receipt of a copy of this notice of your right to a copy of the appraisal report.

SIGN HERE →

Borrower Date

Address City State Zip

SIGN HERE →

Co-Borrower Date

Address City State Zip



SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer.

“Servicing” refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

- We may assign, sell or transfer the servicing of your loan while loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgement of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below:

Borrower Signature

Co-Borrower Signature

Date

Date

ISSUE DATE:



IMPOUND/ESCROW ACCOUNT AGREEMENT

An impound or escrow account (hereinafter referred to an "impound account") provides for monthly payments which are set aside and used to pay taxes, insurance and other impounded items as each becomes due. The amount of the monthly impound payment is basically 1/12th of the annual taxes and insurance premiums. Property taxes are estimated as the percentage of sales price of assessed value that is applicable in your region.

Our Deed of Trust, Mortgage, or other Security Instrument provides for an impound account if we so request. In general, impounds are required on VA-guaranteed and FHA-insured loans and on conventional loans when such loans are 80.01% or more of the appraised value or sales price, whichever is less. You may request an impound account on any loan if you so desire. If you voluntarily request an impound account, please indicate on the space provided below.

Whether the establishment of an impound account is required by us or is voluntarily requested by you, all funds received by us for such account will only be accepted with the understanding that:

- (1) They may be co-mingled with other monies; and
- (2) Interest, if and as required by law, shall be payable on such funds.

By signing below, each of the undersigned acknowledges that he or she have read and understand the contents of the Impound Account Agreement.

SIGN HERE →

SIGN HERE →

Borrower Signature

Date

Co-Borrower Signature

Date

COMPLETE THE FOLLOWING ONLY IF AN IMPOUND ACCOUNT IS NOT REQUIRED:

Borrower

Co-Borrower

I would like to have an impound account.

Borrower

Co-Borrower

I do not want an impound account.



FLOOD INSURANCE / TERMITE INSPECTION REQUIREMENTS

Due to FDIC regulations, the lender is required to identify whether a property is located in a flood hazard area. At the time of loan application, it is not known whether or not the property is in fact located in a flood hazard zone.

The minimum amount of FLOOD INSURANCE required is the lowest of:

- A) the outstanding principal balance of the mortgage for the term of the loan; or
- B) the maximum amount of flood insurance that is available under the appropriate national flood insurance program.

A TERMITE INSPECTION REPORT may additionally be required on said property depending upon the lender's requirement, age of property and type of loan.

SIGN HERE →

Borrower

Date

SIGN HERE →

Co-Borrower

Date





PRIVACY POLICY DISCLOSURE

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the Following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out - how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer Information:

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy:

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references;
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

Information We Share:

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies.



- To respond to a subpoena or court order, judicial process or regulatory authorities.
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you within our corporate family of office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

- Please do not share personal information about me with non-affiliated third-parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

Name

Address

City, State, Zip

Phone #

Loan #

SIGN HERE

PMAC Lending Services, Inc.

Company Name

15325 Fairfield Ranch Rd.

Address

Chino Hills, CA 91709

City, State, Zip

(909) 614-2000

Phone #

SIGN HERE

Borrower's Signature

Date

Co-Borrower's Signature

Date



CONSUMER GUIDE TO MORTGAGE PRODUCTS

When shopping for a mortgage, you have a wide variety of mortgage products to choose from. But how do you know which mortgage is right for you?

Use the following checklist to assist in your determination. You can read more about each item in this brochure.

- Determine the purpose of your loan.
- Do you want a fixed or adjustable rate loan?
- Do you want equal payments over the life of the loan or smaller payments initially with an interest only loan?
- How many monthly payments do you want to make?
- How much will your down payment be?
- Is there a chance you will pay off the loan early?
- Do you want to lower your interest rate with a one-time payment?
- Do you want to pay taxes and insurance separately or with the loan payment?

What is the Purpose of your Loan?

Before deciding a loan product, you should consider the purpose of your loan. You need to be sure the benefits of borrowing outweigh the risks.

Most loans are made for the following reasons:

Home Purchase – If you are purchasing a home or investment property, consider whether you will be comfortable making the payments on your loan, particularly if your payments may increase over the term of the loan. If not, consider reducing your loan size and payments by purchasing a less expensive property or by taking more time to save for a larger down payment.

Refinancing to Obtain Additional Cash for Home Improvements or to Consolidate Debts – If you are refinancing in order to obtain additional cash, carefully consider whether the benefits of obtaining the cash are worth the costs and risks of borrowing against your property. If you will use the cash to consolidate debts, consider which debts to consolidate and which debts you should continue to pay separately. Compare your new loan amount and terms with the current debts to be consolidated. Loans with low rates or small balances may be better paid under their current terms. In some cases, the overall cost of refinancing may be greater than keeping your current mortgage loan and obtaining an additional loan for the funds you want to borrow. Second mortgages, home equity lines of credit, and unsecured personal loans are other alternatives for obtaining additional cash that you may wish to consider.

Refinance to Change Rates or Payments – Again, carefully weigh the benefits of refinancing against the costs of refinancing, including the associated points, fees, other charges, and whether a prepayment penalty will be charged to pay off the current loan.

Compare:

- all of the terms of your current loan to the terms of your new loan – the number and amount of the monthly payments (including amounts for property taxes and insurance);
- the interest and APR's (Annual Percentage Rates from an oral or written disclosure, such as Truth-in-Lending Statement), and whether they are fixed or adjustable); and
- the loan amounts.

Fixed Rate vs. Adjustable Rate

Loans may have either a fixed rate ("Fixed Rate loans") or an adjustable rate of interest ("Adjustable Rate loans").

For Fixed Rate loans, the interest rate stays the same for life of the loan.

For Adjustable Rate loans, also called "ARMs", the interest rate on your loan is not fixed. Instead, it changes over time according to a formula – typically, a base rate ("index") plus a certain percentage ("margin"). For example, the LIBOR index (London Market Interbank Offered Rates) plus 2.25%. So if the base interest rate increases, your



interest rate and monthly payment will also increase. Some ARM's have a reduced interest rate (start rate) for an initially period of time. This rate is less than the index plus the margin (the "fully indexed rate"). This means that your interest rate and monthly payment will be lower than normal for that initial period, but are likely to increase when that period is over.

Here are some of the benefits and risks of Fixed Rate and Adjustable Rate loans:

	Fixed Rate	Adjustable Rate
Benefits	<ul style="list-style-type: none"> Your interest rate stays the same for the entire life of the loan. You know the exact costs of the loan and the amount of your monthly payments. 	<ul style="list-style-type: none"> Your start rate is usually lower than the interest rate on a Fixed Rate loan. Lower rates may let you qualify for a larger principal loan amount. Your interest rate may decrease or stay the same when it is adjusted.
Risks	<ul style="list-style-type: none"> Your interest rate is usually higher than the start rate on an Adjustable Rate loan. The interest rate stays the same for the entire life of the loan, even if market interest rates decline. 	<ul style="list-style-type: none"> If the index increases, your interest rate and monthly payment will increase. There are limits on how much your rate can increase or decrease at each adjustment over the life of the loan. If your start rate is less than the fully indexed rate, your interest rate and monthly payment may increase significantly at the first adjustment – even if the Index does not change. And, your interest rate and monthly payment will increase even more if the Index rises.

Adjustable Rate loans include "Hybrid" loans where the initial rate is fixed for a number of years and then adjusts periodically. Hybrid loans combine the benefits of Fixed Rate and Adjustable Rate loans and are often attractive to consumers who are confident that they will sell or refinance before the first rate adjustment.

In choosing between a Fixed Rate or Adjustable Rate loan, ask yourself these questions:

Will your income remain stable over the life of the loan or are you reasonably sure that it will increase?

- Is the lower initial rate on an Adjustable Rate loan worth the risk that the rate and payments may increase?
- If you choose an Adjustable Rate loan and you do not sell or refinance before the first adjustment, will you be comfortable making the higher payments when the first adjustment occurs if the rate increases substantially?

Choose Substantially Equal Payments or Initial Interest Only Payments.

You may choose a first mortgage with:

- principal and interest payments that are substantially equal over the life of the loan; or
- with interest only payments on the amount you borrowed for an initial "interest only" period (for example, the first 3 to 10 years of the loan term), followed by higher principal and interest payments for the remaining term of the loan.

For second mortgages, fixed rate home equity loans with substantially equal payments or with initial interest only payments are available along with an adjustable rate home equity line of credit with initial interest only payments. Here are some of the benefits and risks of these payment choices:

	Fixed Rate	Adjustable Rate
Benefits	<ul style="list-style-type: none"> • Payments stay substantially the same for the entire term of the loan. (For Adjustable Rate loans, the payments may increase or decrease with rate adjustments, but the size of potential payment increases is reduced.) • Your monthly payments include payments toward principal, helping you to build equity in your home. 	<ul style="list-style-type: none"> • The Initial Interest Only Payments give you flexibility. • You can choose to pay just the interest only amount; or • You can choose to pay principal and interest, which will increase your equity in your home and reduce the extent to which your payments will increase after the interest only period ends.
Risks	<ul style="list-style-type: none"> • You must make the full principal and interest payment each. • Payments are not flexible. 	<p>If you only pay the amount of interest that is due, at the end of the interest-only period:</p> <ul style="list-style-type: none"> • You will still owe the original amount you borrowed. • Your monthly payment will increase, even if interest rates stay the same, because you must pay back the principal as well as interest. Your payment could increase even more if you loan is an Adjustable Rate loan or Home Equity Line of Credit.

In choosing among these loans, ask yourself these questions:

- Will your income remain stable over the life of the loan or are you reasonably sure that it will increase?
- Do you have fluctuations in your income, such as commission or seasonal earnings, so that the flexibility of Interest Only payments would be helpful to you?
- If you choose a loan with initial Interest Only payments and expect to make only the minimum payments due, will you be comfortable making the substantially higher principal and interest payments when those payments begin?
- If you choose a loan with initial Interest Only payments (or low initial principal payments), the difference between your home's value and what you owe (your home equity) may be low during the earlier years of your loan, particularly if your home does not appreciate in value. This may make it harder to refinance your mortgage or to receive funds from selling or refinancing your home.

Choose Loan Terms, Features and Options

After you choose the loan product that is right for you, you will need to choose certain loan terms, features and options. Here are the choices you need to consider:

Number of Monthly Payments (Term) – Many loan products offer a variety of terms to maturity. A loan with a shorter term to maturity, for example a 10-year term, will often have a lower interest rate and the total amount you pay over the life of the loan will be less, but your monthly payment will be higher. A loan with a longer term to maturity, for example a 30-year term, will give you more time to repay the loan and will lower your monthly payments, but your interest rate may be higher and the total amount you pay over the life of the loan will be more. If you are making principal and interest payments, your home equity will increase more quickly with a shorter term than a longer term.

Down Payment Options – If you are purchasing a home or refinancing, you can usually reduce the cost of your loan by making a down payment of 20% or more or by not borrowing more than 80% of your home's value. If you do not have 20% to put down or need to borrow more than 80% of your home's value, other options may be available to you, including the following choices:

- A loan with private mortgage insurance (private mortgage insurance may be “borrower paid mortgage insurance” or “lender paid mortgage insurance”).
- A “combo” or “piggy back” loan (for example, you put 10% down, apply for a first mortgage for 80% of the sale price and a second mortgage for 10% of the sale price).
- One loan with no mortgage insurance, but with a higher interest rate to compensate for the added risk.

Benefits	Borrower Paid Mortgage Insurance	Lender Paid Mortgage Insurance	Combo or Piggy Back Loan	One Loan, No Mortgage Insurance
	<p>Mortgage Insurance may be cancelled or automatically terminated at defined points during the life of the loan.</p> <p>Usually has a lower interest rate than a loan with lender-paid mortgage insurance or no mortgage insurance.</p>	<p>The lender makes the mortgage insurance payments.</p>	<p>Combined monthly payment of both mortgage loans may be lower than monthly payment of single mortgage loan with mortgage insurance.</p>	<p>Higher loan-to-value ratio permitted without your having to obtain mortgage insurance.</p>
Risks	<p>You make the mortgage insurance payments.</p>	<p>You may not cancel the mortgage insurance. Instead, it only terminates when the loan is refinanced or repaid in full.</p> <p>Usually results in a loan with a higher interest rate than that available on loans with borrower-paid mortgage insurance, and that higher rate will continue until the loan is refinanced or repaid in full.</p>	<p>The interest on the second mortgage is usually higher, and that higher interest rate will continue until the second mortgage is refinanced or repaid in full.</p> <p>You are responsible for making two separate payments each month – one for each mortgage loan.</p>	<p>Usually results in a loan with a higher interest rate, and that higher interest rate will continue until the loan is refinanced or repaid in full.</p>

First Mortgage Prepayment Penalty Option – Some mortgage products allow you to choose either a loan without a prepayment penalty feature at a higher interest rate or a loan with a prepayment penalty feature at a lower interest rate. With no prepayment penalty feature your rate will usually be lower, but a prepayment penalty can make it difficult, or very expensive, to sell your home or refinance. If your loan has an adjustable rate, consider that you might want to refinance if your interest rate, and therefore your payment, is about to increase significantly. Ask us whether the prepayment penalty feature is available for products you are considering and the difference in interest rate that would apply if you select the prepayment penalty feature.



If you choose the prepayment feature you will pay a penalty if you pay the loan in full within the penalty period. The prepayment penalty feature is usually for a 3 year period. The penalty amount is 3% of the unpaid principal balance if you repay in full during the first year, 2% of the unpaid principal balance if you repay in full during the second year, or 1% of the unpaid principal balance if you repay in full during the third year. For California loans, the penalty amount will not be more than six months' interest on the total amount of prepayments made during the last 12 months of the loan (including the repayment in full) to the extent that this total exceeds 20% of the loan's original principal amount.

Early Closure Fees on Home Equity Loans and Lines of Credit – Some home equity loans and lines of credit may charge fees for closing the line of credit prior to maturity. You should review the terms of your home equity loan or line of credit to determine if there are any prepayment or early closure fees, and under what conditions these fees are charged to you.

Example: Some lenders offer fixed rate home equity loans and lines of credit where they pay the third party closing costs. If you repay in full and close your loan during the first three years you will be charged an early closure fee equal to the third party fees paid for you. This early closure fee is mostly likely not waived if the loan or line is repaid and closed due to a sale of the property. You may be able to make additional principal payments without being charged an early closure fee as long as you are not repaying and closing the entire loan or line.

Reduced Documentation – Some loans that have a “reduced documentation” feature have higher interest rates or other costs when compared to “full documentation” loans that require you to provide various forms of documentation to verify your income and other assets. (Verifying your income helps to ensure that you can afford the loan payments.)

Discount Points – You can choose an interest rate that does not require you to pay any points. For most loans you can choose to lower your rate by paying additional “Discount Points.” On Fixed Rate loans, Discount Points reduce the interest rate for the entire term of the loan. On Adjustable Rate loans, the Discount Points usually only reduce the initial rate until the first rate adjustment. If you are considering paying Discount Points to reduce your interest rate, ask us to help you determine whether you are likely to break even on the cost of the Discount Points before you sell or refinance your home and repay the loan in full.

Escrow for Taxes and Insurance – In addition to your principal and interest payments, you will also be required to pay your real estate taxes and property insurance. These costs can be substantial. First mortgage products usually provide for the establishment of an escrow account to pay these items. Under certain circumstances, an escrow account may also be required on home equity loans or lines of credit. On loans with an escrow account, your monthly payment will include an amount to cover taxes and insurance and the lender will pay your taxes and insurance out of these funds. Under certain circumstances, establishment of an escrow account on a first mortgage may not be required. If an escrow account is not established, you will be responsible for paying these items directly when they are due. When comparing mortgages, or deciding whether you can afford a mortgage, you need to consider whether or not the monthly payment includes an amount to cover estimated taxes and insurance.

Sample Comparison of \$200,000 Mortgage Loans

The comparison on the next page assumes a \$250,000 home with \$50,000 down payment with no appreciation in the home's value over the term of the loan. The interest rates and other information shown below are for illustration purposes only. Each loan has a term of 30 years. The One Year ARM adjusts each year. The 5/1 ARMs adjust at the beginning of year 6 and each year thereafter. The table below shows how these loans would compare if the index rates used to calculate rate adjustments on the Adjustable Rate loans remain the same for the life of the loan as well as how the rates and payments would compare if index rates increased.



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	Fixed Rate (Equal Payments) 6.5%	One Year ARM¹ (Substantially Equal Payments) 6.75% Initial Rate 7.5 Fully Indexed Rate 12.125% Maximum Rate	5/1 ARM² (Substantially Equal Payments) 6.25% Initial Rate 7.5% Fully Indexed Rate 11.25% Maximum Rate	Fixed Rate (10 Year Interest Only Period) 6.625%	5/1 ARM³ (5 Year Interest only Period) 6.5% Initial Rate 7.5% Fully Indexed Rate 11.5% Maximum Rate
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*Monthly Payment Examples**

If Index Rates Don't Change (Adjustable Rates Increase to Fully Indexed Rate)	\$1,264	\$1,297 (Year 1) \$1,396 (Years 2-30)	\$1,231 (Years 1-5) \$1,380 (Years 6-30)	\$1,104 (Years 1-10) \$1,506 (Years 11-30)	\$1,083 (Years 1-5) \$1,478 (Years 6-30)
If Index Rates Rise by 2% (Adjustable Rates Increase to Fully Indexed Rate + 2%)	\$1,264	\$1,297 (Year 1) \$1,568 (Year 2) \$1,672 (Years 3-30)	\$1,231 (Years 1-5) \$1,506 (Years 11-30)	\$1,104 (Years 1-10) \$1,506 (Years 11-30)	\$1,083 (Years 1-5) \$1,747 (Years 6-30)
If Index Rates Rise by 5% (Adjustable Rates Increase to Maximum Rates on One Year and 5/1 ARMs and to 14.625% on the 2/28 ARM)	\$1,264	\$1,297 (Year 1) \$1,568 (Year 2) \$1,851 (Year 3) \$2,051 (Years 4-30)	\$1,231 (Years 1-5) 1,863 (Years 6-30)	\$1,104 (Years 1-10) \$1,506 (Years 11-30)	\$1,083 (Years 1-5) \$2,033 (Years 6-30)

Effect on Loan Balance and Home Equity (If Index Rates Do Not Change)

Balance You Will Owe After 5 Years	\$187,222	\$188,960	\$186,674	\$200,000	\$200,000
Increase in Equity from Loan Payments After 5 Years	\$12,778	\$11,040	\$13,326	\$0	\$0
Balance You Will Owe After 10 Years	\$169,552	\$173,338	\$171,241	\$200,000	\$183,465
Increase in Equity from Loan Payments After 10 Years	\$30,448	\$26,662	\$28,759	\$0	\$16,535

*Monthly Payment Examples reflect payments of interest and principal only and do not include amounts for real estate taxes, property insurance or, if applicable, mortgage insurance.

¹One Year ARM – Rate increases are capped at 2% at each rate adjustment and 6% over the life of the loan.

²5/1 ARM with Substantially Equal Payments – Rate increases are capped at 5% at the first adjustment, 2% at each subsequent adjustment, and 5% over the life of the loan.

³5/1 ARM with Interest Only Payments – Rate increases are capped at 5% at the first adjustment, 2% at each subsequent adjustment, and 5% over the life of the loan.



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Authorization to Release Information & Credit Card Authorization

I / we authorize PMAC Lending Services, Inc. to run an RMCR or inflie credit report and/or appraisal using the information listed, and to charge the credit card below for payment of these items.

Borrower #1 Print Name _____

Borrower #2 Print Name _____

Borrower #1 Street Address _____

Borrower #2 Street Address _____

Borrower #1 City, State, Zip Code _____

Borrower #2 City, State, Zip Code _____

Borrower #1 Social Security _____

Borrower #2 Social Security _____

Borrower #1 Email Address _____

Borrower #2 Email Address _____

SIGN HERE

SIGN HERE

Borrower #1 Signature _____

Borrower #2 Signature _____

BENEFICIARY INFORMATION:

PMAC Lending Services, Inc.
15325 Fairfield Ranch Rd., Suite 200
Chino Hills, California 91709

Credit Report _____ type _____ fee _____

Appraisal _____ type _____ fee _____

Other _____ type _____ fee _____

Total amount to be charged _____

CARD TYPE: VISA MASTERCARD

ACCOUNT TYPE: INDIVIDUAL (personal credit card)

COMPANY COMPANY NAME: _____

CREDIT CARD

ACCOUNT NUMBER: _____

EXPIRATION DATE: _____ CVV CODE: _____

For Visa & Mastercard: the CVV code is the last 3 digit number located on the back of your card on or above your signature line.

PHONE NUMBER: _____

CARDHOLDER NAME: (Printed) _____

SIGN HERE

CARDHOLDER SIGNATURE: _____

COPY OF GOVERNMENT ISSUED PHOTO I.D. MUST BE SUBMITTED WITH AUTHORIZATION

ADDRESS SAME AS ABOVE

OTHER ADDRESS _____



**LOAN OFFICER CERTIFICATION
Applicant's Receipt of Good Faith Estimate and
Consent to proceed with Mortgage Loan Transaction**

The undersigned (Loan Officer) hereby certifies with Section 3500.7 of Regulation X and the Real Estate Settlement Procedures Act, as follows:

- The Good Faith Estimate was given to the applicant within three (3) business days of the date the mortgage application was taken and the applicant has confirmed receipt.
- The applicant has expressed verbal or written consent to proceed with the transaction disclosed in the GFE.
- To date, the applicant has not been charged any fees, other than possibly the credit report fee, on the subject loan.

Applicant Name: _____

Property Address: _____

Certification

Name of Loan Officer: _____

Originator Name: _____

Loan Officer Signature: _____ Date: _____