Terry Bleecker
Mortgage Banker
Golden Empire Mortgage
Office: (661)-287-1900 / *Fax:* (661)-253-1139

24300 Town Center Dr. Suite 310
Valencia, CA 91355
Website: **http://www.killerfinancing.com/**
Email: **tbleecker@gemcorp.com**

Pre-Qualification Procedures & Documentation

Thank you for inquiring with Golden Empire Mortgage regarding your real estate Financing needs. We pride ourselves on providing outstanding customer service. Always feel free to contact us directly if you have any questions regarding the loan process.

To properly qualify you for the best home loan to fit your needs, a loan application and the required supplemental documentation has been provided for you to print at your convenience. Many of the forms simply require your signature. If you don't know how to complete particular items, either call and ask, or leave the item blank. Along with your application, please include as much of the following information as possible so we may provide you fast and competitive service:

1. Last 2 (two) years W-2 forms(s)
2. Last 2 (two) years Federal Income Tax Returns (1040's) – ALL PAGES
3. If self-employed please provide the last 2 (two) years of business tax returns – ALL PAGES
4. 1 month's most recent pay stubs
5. 1 month's most recent bank statements for all accounts (checking, savings, 401K, stocks, annuities, etc.) Please include all pages.
6. If currently renting, provide landlord name, address and phone number.
7. If applicable, bankruptcy papers and/or divorce papers.
8. To start the loan process, an application fee of $495.00 is required. (This will be applied towards closing costs.)

If this is a refinance please contact us to find out if you qualify for expedited processing & reduced documentation

Please complete as much of the application as possible and sign all forms. If there is a question regarding any section of the application, please leave it blank, I will complete this information upon receipt of your documentation. By signing the loan application and disclosures, you are under no obligation to obtain a loan from Golden Empire Mortgage.

Please call when you have the materials completed at (661) 287-1900.

Thank you once again for allowing me to be of service. I look forward to speaking with you soon.

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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☐ FHA ☐ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):	Agency Case Number	Lender Case Number	
Amount $	Interest Rate %	No. of Months	**Amortization Type:** ☐ Fixed Rate ☐ GPM ☐ Other (explain): ☐ 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 ☐ Purchase ☐ Construction ☐ Other (explain): ☐ Refinance ☐ Construction-Permanent	Property will be: ☐ Primary Residence ☐ Secondary Residence ☐ 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 ☐ made ☐ to be made
	$	$		Cost: $

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: ☐ Fee Simple ☐ Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

Borrower — III. BORROWER INFORMATION — Co-Borrower

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
☐ Married ☐ Separated	☐ Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		☐ Married ☐ Separated	☐ Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ______No. Yrs.				Present Address (street, city, state, ZIP) ☐ Own ☐ 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:

Borrower	Co-Borrower
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ______No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ______No. Yrs.

Borrower — IV. EMPLOYMENT INFORMATION — Co-Borrower

Borrower			Co-Borrower		
Name & Address of Employer	☐ Self Employed	Yrs. on this job	Name & Address of Employer	☐ Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

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

Borrower			Co-Borrower		
Name & Address of Employer	☐ Self Employed	Dates (from-to)	Name & Address of Employer	☐ Self Employed	Dates (from-to)
		Monthly Income $			Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	☐ Self Employed	Dates (from-to)	Name & Address of Employer	☐ Self Employed	Dates (from-to)
		Monthly Income $			Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$	$	$	Rent	$	
Overtime				First Mortgage (P&I)		$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	$	$	$	**Total**	$	$

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

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

B/C		Monthly Amount
		$

VI. ASSETS AND LIABILITIES

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

Completed ☐ Jointly ☐ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by:	$
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/ number & description)	$
Life insurance net cash value 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)	$
Automobiles owned (make and year)	$
Other Assets (itemize)	$
Total Assets a.	$

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.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$	

Net Worth (a minus b) =>	$	**Total Liabilities b.**	$

VI. ASSETS AND LIABILITIES (cont.)

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

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

a. Purchase price	$
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	
f. Estimated closing costs	
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits(explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	
p. Cash from/to Borrower (subtract j, k, l & o from i)	

VIII. DECLARATIONS

If you answer "yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☐	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☐	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☐	☐	☐
d. Are you a party to a lawsuit?	☐	☐	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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.)	☐	☐	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☐	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐	☐	☐
h. Is any part of the down payment borrowed?	☐	☐	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☐	☐	☐
j. Are you a U. S. citizen?	☐	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☐	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☐	☐	☐	☐
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. ACKNOWLEDGMENT 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 herein; (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 herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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 owner or servicer of the Loan 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 credit 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.

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

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 discriminate neither on the basis of this information, nor 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 or surname. 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 ☐ I do not wish to furnish this information	**CO-BORROWER** ☐ I do not wish to furnish this information
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino	**Ethnicity:** ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	**Race:** ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex: ☐ Female ☐ Male	**Sex:** ☐ Female ☐ Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by:	Interviewer's Signature / Date	
☐ Face-to-face interview ☐ Mail ☐ Telephone ☐ Internet	Interviewer's Phone Number (incl. area code)	

LENDER NAME AND ADDRESS: GOLDEN EMPIRE MORTGAGE, INC. LN# 000
2130 CHESTER AVENUE
BAKERSFIELD, CA 93301

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGEMENT AT THE END OF THIS STATEMENT 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. s 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, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

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.

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 your 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. s2605) 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 acknowledgement 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, your 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

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

A. [X] We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
We are able to service your loan, and we [ ] will [ ] will not [X] haven't decided whether to service your loan.

B. [ ] We do not service mortgage loans, and [ ] We have not serviced mortgage loans in the past three (3) years.
[ ] We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

C. [ ] We assign, sell or transfer the servicing of some of our loans while the loan is outstanding depending on the type of loan and other factors. For the program you have applied for, we expect to:
[ ] sell all of the mortgage servicing;
[ ] retain all of the mortgage servicing; or
[ ] assign, sell or transfer % of the mortgage servicing.

2. For all the first lien mortgage loans that we make in the 12 month period after your mortgage loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between:

[ ] None [ ] 1 to 25% [ ] 26 to 50% [ ] 51 to 75% [X] 76 to 100% [ ] All

This estimate [ ] does [X] does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. A. [ ] We have previously assigned, sold or transferred the servicing of first lien mortgage loans.
B. [X] This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

YEAR	PERCENTAGE OF LOANS TRANSFERRED (Rounded to Nearest Quartile - 0%, 25%, 50%, 75%, or 100%)
2003	100%
2002	100%
2001	100%

This information [ ] does [X] does not include assignments, sales or transfers to affiliates or subsidiaries.

LENDER (Signature not Mandatory) DATE

ACKNOWLEDGEMENT 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.

APPLICANT DATE APPLICANT * DATE

APPLICANT DATE APPLICANT DATE

INSTRUCTIONS TO PREPARER: Select either Item 3(A) or Item 3(B), except if you chose the provision in 1 (B) stating: "We do not service mortgage loans, and we have not serviced loans in the past three (3) years", all of Item 3 should be omitted. The information in Item 3(B) is for the previous three (3) calendar years. The information does not have to include the previous calendar year if the statement is prepared before March 31 of the next calendar year. If the percentage of servicing transferred is less than 12.5%, the word "nominal" or the actual percentage amount of servicing transfers may be used.

AP #:

Form **4506** (Rev. May 1997) Department of the Treasury Internal Revenue Service

Request for Copy or Transcript of Tax Form

▶ **Read instructions before completing this form.**

▶ **Type or print clearly. Request may be rejected if the form is incomplete or illegible.**

OMB No. 1545-0429

Note: Do not *use this form to get* **tax account information.** *Instead, see instructions below.*

1a Name shown on tax form. If a joint return, enter the name shown first.	1b **First social security number on tax form or employer identification number** (see instructions)
2a If a joint return, spouse's name shown on tax form	2b **Second social security number on tax form**

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

4 Address, (including apt., room, or suite no.), city, state, and ZIP code shown on the last return filed if different from line 3

5 If copy of form or a tax return transcript is to be mailed to someone else, enter the third party's name and address

GOLDEN EMPIRE MORTGAGE, INC.
24300 TOWN CENTER DR.,Ste.310,VALENCIA, CA 91355

6 If we cannot find a record of your tax form and you want the payment refunded to the third party, check here . . . . > ☐

7 If name in third party's records differs from line 1a above, enter that name here (see instructions) >

8 Check only one box to show what you want. There is **no charge** for items 8a, b, and c:

a ☐ Tax return transcript of Form 1040 series filed during the **current calendar year and the 3 prior calendar years** (see instructions).

b ☐ Verification of nonfiling.

c ☐ Form(s) W-2 information (see instructions).

d ☐ Copy of tax form and all attachments (including Form(s) W-2, schedules, or other forms). **The charge is $23 for each period requested.**
Note: *If these copies must be certified for court or administrative proceedings, see instructions and check here* . . . . . . > ☐

9 If this request is to meet a requirement of one of the following, check all boxes that apply.
☐ Small Business Administration ☐ Department of Education ☐ Department of Veterans Affairs ☐ Financial institution

10 **Tax form number** (Form 1040, 1040A, 941, etc.)

11 **Tax period(s)** (year or period ended date). If more than four, see instructions.

12 Complete only if **line 8d** is checked
Amount due:

a	Cost for each period	$ 23.00
b	Number of tax periods requested on line 11	
c	Total cost. Multiply line 12a by line 12b . .	$

Full payment must accompany your request. Make check or money order payable to "Internal Revenue Service."

Caution: *Before signing, make sure all items are complete and the form is dated.*

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. I am aware that based upon this form, the IRS will release the tax information requested to any party shown on line 5. The IRS has no control over what that party does with the information.

Please Sign Here

Signature. See instructions. If other than taxpayer, attach authorization document. Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature Date

Telephone number of requester
( )

Best time to call

TRY A TAX RETURN TRANSCRIPT
(see line 8a instructions)

Instructions

Section references are to the Internal Revenue Code.

TIP: If you had your tax form filled in by a paid preparer, check first to see if you can get a copy from the preparer. This may save you both time and money.

Purpose of Form. -- Use Form 4506 to get a tax return transcript, verification that you did not file a Federal tax return, Form W-2 information, or a copy of a tax form. Allow 6 weeks after you file a tax form before you request a copy of it or a transcript. For W-2 information, wait 13 months after the end of the year in which the wages were earned. For example, wait until Feb. 1999 to request W-2 information for wages earned in 1997.

Do not use this form to request Forms 1099 or tax account information. See this page for details on how to get these items.

Note: *Form 4506 must be received by the IRS within 60 calendar days after the date you signed and dated the request.*

How Long Will It Take? -- You can get a tax return transcript or verification of nonfiling within 7 to 10 workdays after the IRS receives your request. It can take up to 60 calendar days to get a copy of a tax form or W-2 information. To avoid any delay, be sure to furnish all the information asked for on Form 4506.

Forms 1099. -- If you need a copy of a Form 1099, contact the payer. If the payer cannot help you, call or visit the IRS to get Form 1099 information.

Tax Account Information. -- If you need a statement of your tax account showing any later changes that you or the IRS made to the original return, request tax account information. Tax account information lists

(Continued on page 2)

certain items from your return, including any later changes.

To request tax account information, write or visit an IRS office or call the IRS at the number listed in your telephone directory.

If you want your tax account information sent to a third party, complete **Form 8821**, Tax Information Authorization. You may get this form by phone (call 1-800-829-3676) or on the Internet (at http://www.irs.ustreas.gov).

Line 1b. -- Enter your employer identification number (EIN) **only** if you are requesting a copy of a **business** tax form. Otherwise, enter the first social security number (SSN) shown on the tax form.

Line 2b. -- If requesting a copy or transcript of a joint tax form, enter the second SSN shown on the tax form.

Note: *If you do not complete line 1b and, if applicable, line 2b, there may be a delay in processing your request.*

Line 5. -- If you want someone else to receive the tax form or tax return transcript (such as a CPA, an enrolled agent, a scholarship board, or a mortgage lender), enter the name and address of the individual. If we cannot find a record of your tax form, we will notify the third party directly that we cannot fill the request.

Line 7. -- Enter the name of the client, student, or applicant if it is different from the name shown on line 1a. For example, the name on line 1a may be the parent of a student applying for financial aid. In this case, you would enter the student's name on line 7 so the scholarship board can associate the tax form or tax return transcript with their file.

Line 8a. -- If you want a tax return transcript, check this box. Also, on line 10 enter the tax form number and on line 11 enter the tax period for which you want the transcript.

A tax return transcript is available only for returns in the 1040 series (Form 1040, Form 1040A, 1040EZ, etc.). It shows most line items from the original return, including accompanying forms and schedules. In many cases, a transcript will meet the requirement of any lending institution such as a financial institution, the Department of Education, or the Small Business Administration. It may also be used to verify that you did not claim any itemized deductions for a residence.

Note: *A tax return transcript* **does not** *reflect any changes you or the IRS made to the original return. If you want a statement of your tax account with the changes, see* **Tax Account Information** *on page 1.*

Line 8b. -- Check this box only if you want proof from the IRS that you did not file a return for the year. Also, on line 11 enter the tax period for which you want verification of nonfiling.

Line 8c. -- If you want only Form(s) W-2 information, check this box. Also, on line 10 enter "Form(s) W-2 only" and on line 11 enter the tax period for which you want the information.

You may receive a copy of your actual Form W-2 or a transcript of the information, depending on how your employer filed the form. However, state withholding information is not shown on a transcript. If you have filed your tax return for the year the wages were earned, you can get a copy of the actual Form W-2 by requesting a complete copy of your return and paying the required fee.

Contact your employer if you have lost your current year's Form W-2 or have not received it by the time you are ready to prepare your tax return.

Note: *If you are requesting information about your spouse's Form W-2, your spouse must sign Form 4506.*

Line 8d. -- If you want a certified copy of a tax form for court or administrative proceedings, check the box to the right of line 8d. It will take at least 60 days to process your request.

Line 11. -- Enter the year(s) of the tax form or tax return transcript you want. For fiscal-year filers or requests for quarterly tax forms, enter the date the period ended; for example, 3/31/96, 6/30/96, etc. If you need more than four different tax periods, use additional Forms 4506. Tax forms filed 6 or more years ago may not be available for making copies. However, tax account information is generally still available for these periods.

Line 12c. -- Write your SSN or EIN **and** "Form 4506 Request" on your check or money order. If we cannot fill your request, we will refund your payment.

Signature. -- Requests for copies of tax forms or tax return transcripts to be sent to a third party must be signed by the person whose name is shown on line 1a or by a person authorized to receive the requested information.

Copies of tax forms or tax return transcripts for a jointly filed return may be furnished to either the husband or the wife. Only one signature is required. However, see the line 8c instructions. Sign Form 4506 exactly as your name appeared on the original tax form. If you changed your name, **also** sign your current name.

For a corporation, the signature of the president of the corporation, or any principal officer and the secretary, or the principal officer and another officer are generally required. For more details on who may obtain tax information on corporations, partnerships, estates, and trusts, see section 6103.

If you are **not** the taxpayer shown on line 1a, you must attach your authorization to receive a copy of the requested tax form or tax return transcript. You may **attach a copy of the authorization document** if the original has already been filed with the IRS. This will generally be a **power of attorney** (Form 2848), or **other authorization**, such as Form 8821, or evidence of entitlement (for Title 11 Bankruptcy or Receivership Proceedings). If the taxpayer is deceased, you must send Letters Testamentary or other evidence to establish that you are authorized to act for the taxpayer's estate.

Where To File. -- Mail Form 4506 with the correct total payment attached, if required, to the **Internal Revenue Service Center** for the place where you lived when the requested tax form was filed.

Note: *You must use a separate form for each service center from which you are requesting a copy of your tax form or tax return transcript.*

If you lived in:	Use this address:
New Jersey, New York (New York City and counties of Nassau, Rockland, Suffolk, and Westchester)	1040 Waverly Ave. Photocopy Unit Stop 532 Holtsville, NY 11742
New York (all other counties), Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont	310 Lowell St. Photocopy Unit Stop 679 Andover, MA 01810
Florida, Georgia, South Carolina	4800 Buford Hwy. Photocopy Unit Stop 91 Doraville, GA 30362
Indiana, Kentucky, Michigan, Ohio, West Virginia	P.O. Box 145500 Photocopy Unit Stop 521 Cincinnati, OH 45250
Kansas, New Mexico, Oklahoma, Texas	3651 South Interregional Hwy. Photocopy Unit Stop 6716 Austin, TX 73301
Alaska, Arizona, California (counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba), Colorado, Idaho, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming	P.O. Box 9941 Photocopy Unit Stop 6734 Ogden, UT 84409
California (all other counties), Hawaii	5045 E. Butler Avenue Photocopy Unit Stop 52180 Fresno, CA 93888
Illinois, Iowa, Minnesota, Missouri, Wisconsin	2306 E. Bannister Road Photocopy Unit Stop 6700, Annex 1 Kansas City, MO 64999
Alabama, Arkansas, Louisiana, Mississippi, North Carolina, Tennessee	P.O. Box 30309 Photocopy Unit Stop 46 Memphis, TN 38130
Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, a foreign country, or A.P.O. or F.P.O. address	11601 Roosevelt Blvd. Photocopy Unit DP 536 Philadelphia, PA 19255

Privacy Act and Paperwork Reduction Act Notice. -- We ask for the information on this form to establish your right to gain access to your tax form or transcript under the Internal Revenue Code, including sections 6103 and 6109. We need it to gain access to your tax form or transcript in our files and properly respond to your request. If you do not furnish the information, we will not be able to fill your request. We may give the information to the Department of Justice or other appropriate law enforcement official, as provided by law.

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 this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping,** 13 min.; **Learning about the law or the form,** 7 min.; **Preparing the form,** 26 min.; and **Copying, assembling, and sending the form to the IRS,** 17 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **DO NOT** send the form to this address. Instead, see **Where To File** on this page.

REQUEST FOR VALIDATION OF INCOME

PART I (To be completed by lending institution)

Name and mailing address of lending institution to whom income validation is to be sent

GOLDEN EMPIRE MORTGAGE, INC.
2130 CHESTER AVENUE
BAKERSFIELD CA 93301

FAX (661) 328 - 1795

Contact Name BEV SHOEMAKE

Phone (661) 328 - 1600 ext. 236

Loan # Branch # 900

Have you executed a Memorandum of Understanding with IRS? X☒ Yes ☐ No MOU Account # CA394

Note: IRS will only return income validation to you if an agreement has been executed.

PART II (To be completed by applicant/taxpayer)

1. Taxpayer Name Social Security Number |__|__|__| - |__|__| - |__|__|__|__|

Spouse Name (If joint return filed) Social Security Number |__|__|__| - |__|__| - |__|__|__|__|

2. Current Address *(Check box if address different from original return filed with IRS)* .... ☐

Street Address or P.O. Box

City *State* *Zip Code*

3. Tax return income as shown on copies of Income Tax Returns provided to lending institution: AGI (Form 1040, Line 31

Year	Amount	Year	Amount	Year	Amount

Your signature(s) indicate your authorization for IRS to provide information with respect to your Form 1040 tax returns filed with IR for the year(s) shown above to the party designated in Part I.

This form must be received by IRS within 60 days of signature date.

4. Signature of taxpayer(s) Date

PART III (To be completed by IRS)

1. Tax return income per IRS computer files: AGI (Form 1040, Line 31)

Year	Amount	No ☐ Record	Year	Amount	No ☐ Record	Year	Amount	No ☐ Record

2. ☐ Please send copy(ies) of tax returns submitted with loan application for year(s) ________ and a copy of this form to: Fresno Service Center, P.O. Box 24014, Stop 891, Fresno, CA 93779.

3. Income Validation Request cannot be processed for the following reason(s):

PRIVACY ACT NOTICE

We ask for the information on this form to establish your right to gain access to your tax form or transcript under the Internal Revenue Code including sections 6103 and 6109. We need to gain access to your tax form or transcript in our files and properly respond to your request. If you do not furnish the information, we will not be able to fill your request. We may give the information to the Department of Justice or other appropriate law enforcement official, as provided by law.

WR 95-01 (NTE 12-98) Department of the Treasury-Internal Revenue Servic

FannieMae

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from GOLDEN EMPIRE MORTGAGE, INC. (lender). 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 assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that GOLDEN EMPIRE MORTGAGE, INC. (lender) reserves the right to change the mortgage loan review process 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:

1. I/We have applied for a mortgage loan from GOLDEN EMPIRE MORTGAGE, INC. (lender). As part of the application process, GOLDEN EMPIRE MORTGAGE, INC. (lender) and the mortgage guaranty insurer (if any), 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.
2. I/We authorize you to provide to GOLDEN EMPIRE MORTGAGE, INC. (lender), and to any investor to whom GOLDEN EMPIRE MORTGAGE, INC. (lender) may sell my mortgage, and to the mortgage guaranty insurer (if any), and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. GOLDEN EMPIRE MORTGAGE, INC. (lender) 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.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to GOLDEN EMPIRE MORTGAGE, INC. (lender), the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): ________________.

(Borrower's Signature)	(Social Security Number)
(Borrowers's Signature)	(Social Security Number)
(Borrower's Signature)	(Social Security Number)
(Borrower's Signature)	(Social Security Number)
(Borrower's Signature)	(Social Security Number)

Golden Empire Mortgage

FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMNATE IN THE PROVISION OF OR THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF THE TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMOCATION, UNLESS THE FINANCIAL INSTITUTUIN CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE OR 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.

RIGHT TO FINANCIAL PRIVACY ACT

THIS IS NOTICE TO YOU AS REQUIRED BY THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978 THAT THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT HAS 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 THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT WITHOUT FURTHER NOTICE OR AUTHORIZATION, BUT WILL NOT BE DISCLOSED OR RELEASED TO NEITHER GOVERNMENT AGENCY OR DEPARTMENT WITHOUT YOUR CONSENT EXCEPT AS REQUIRED OR PERMITTED BY LAW.

EQUAL CREDIT OPPORTUNITY ACT

THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATURAL ORIGIN, SEX, MARITAL STATUS, AGE (PROVIDED) THAT THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT); BECAUSE ALL OR PART OF THE APPLICANTS INCOME DERIVES FROM ANY PUBLIC ASSISTANCE PROGRAM; OR BECAUSE THE APPLICANT HAS IN GOOD FAITH EXERCISED ANY RIGHT UNDER THE CONSUMER CREDIT PROTECTION ACT. THE FEDERAL AGENCY THAT ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS CREDITOR IS FEDERAL TRADE COMMISSION, DIVISION OF CREDIT PRACTICES, WASHINGTON, DC. 20580.

SUPPLEMENTAL TAX BILL

THE TAX COLLECTOR IN THE COUNTY WHERE YOUR PROPERTY IS LOCATED WILL FORWARD SUPPLEMENTAL TAX BILL DIRECTLY TO THE HOMEOWNER. THEY WILL NOT FURNISH YOUR LENDER WITH THE BILL FOR THIS ADDITIONAL REAL PROPERTY TAX. IF YOUR LENDER IS IMPOUNDING FUNDS FOR THE LENDER FOR PAYMENT IMMEDIATELY UPON RECEIPT OF SAME FROM THE COUNTY TAX COLLECTOR. IF YOUR LENDER DOES NOT RECEIVE THE TAX BILL IN SUFFICIENT TIME TO PAY THE TAXES BEFORE THE DELINQUENT DATE, ANY PENALTY FOR LATE PAYMENT WILL BE THE RESPONSIBILITY OF THE PROPERTY OWNER.

IMPOUND AGREEMENT

WE HEREBY AGREE TO INCLUDE IN OUR PROPOSED MONTHLY PAYMENT, A SUM SUFFICIENT TO MEET FUTURE INSTALLMENTS OF REAL ESTATE TAXES, MORTGAGE AND HAZARD INSURANCE PREMIUMS AS INDICATED ON THIS APPLICATION. WE UNDERSTAND THAT THESE SUMS MAY CHANGE OCCASIONALLY, AS THE ITEMS THEY INTENDED FOR WILL VARY. MONIES ACCRUING UNDER THIS ARRANGEMENT WILL EARN INTEREST IN OUR FAVOR AT 2.00(TWO) PERCENT SIMPLE INTEREST BASED ON AN AVERAGE QUARTERLY BALANCE.

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

YOU HAVE THE RIGHT TO RECEIVE 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. IF YOU WANT A COPY OF THE APPRAISAL REPORT, PLEASE REQUEST IN WRITING TO GOLDEN EMPIRE MORTGAGE.

I/WE HAVE READ AND UNDERSTAND THE ABOVE DISCLOSURES AS EVIDENCED BY MY/OUR SIGNATURES BELOW:

_______________________ Borrower Signature

_______________________ Co-Borrower Signature

AUTHORIZATION TO RELEASE INFORMATION

I/WE HEREBY AUTHORIZE GOLDEN EMPIRE MORTGAGE, INC., TO VERIFY MY PAST AND PRESENT EMPLOYMENT EARNINGS RECORDS, BANK ACCOUNTS, STOCK HOLDINGS AND ANY OTHER ASSET BALANCES NEEDED TO PROCESS MY MORTGAGE LOAN APPLICATION. I FURTHER AUTHORIZE GOLDEN EMPIRE MORTGAGE, INC., TO ORDER A CONSUMER CREDIT REPORT AND VERIFY OTHER CREDIT INFORMATION INCLUDING PAST AND PRESENT MORTGAGE AND LANDLORD REFERENCES. IT IS UNDERSTOOD THAT A PHOTOCOPY OF THIS FORM WILL ALSO SERVE AS AUTHORIZATION.

THE INFORMATION OBTAINED IS ONLY TO BE USED IN THE PROCESSING OF MY APPLICATION FOR A MORTGAGE LOAN.

I/WE AUTHORIZE YOU TO PROVIDE TO GOLDEN EMPIRE MORTGAGE, INC., AND TO ANY INVESTOR TO WHOM GOLDEN EMPIRE MORTGAGE, INC., MAY SELL MY MORTGAGE, ANY AND ALL INFORMATION AND DOCUMENTATION THAT THEY REQUEST. SUCH INFORMATION INCLUDES, BUT IS NOT LIMITED TO, EMPLOYMENT HISTORY AND INCOME; BANK, MONEY MARKET AND SIMILAR ACCOUNT BALANCES; CREDIT HISTORY; AND COPIES OF INCOME TAX RETURNS.

GOLDEN EMPIRE MORTGAGE, INC., OR ANY INVESTOR THAT PURCHASES THE MORTGAGE MAY ADDRESS THIS AUTHORIZATION TO ANY PARTY NAMED IN THE LOAN APPLICATION.

PRIVACY ACT NOTICE: THE INFORMATION TO BE OBTAINED WILL BE USED BY THE LENDER AND ANY FEDERAL AGENCY INSURING, GUARANTEEING OR PURCHASING THE MORTGAGE TO DETERMINE WHETHER YOU QUALIFY AS A PROSPECTIVE BORROWER UNDER THE LENDER'S AND THE AGENCY'S UNDERWRITING STANDARDS. THE INFORMATION WILL NOT BE DISCLOSED OUTSIDE THE LENDER AND THE FEDERAL AGENCY WITHOUT YOUR CONSENT EXCEPT TO THE PERSON OR COMPANY VERIFYING THE INFORMATION INCLUDING, BUT NOT LIMITED TO , YOUR EMPLOYER, BANK, LENDER AND ANY OTHER CREDIT REFERENCE AS NEEDED TO VERIFY OTHER CREDIT INFORMATION AND AS PERMITTED BY LAW. YOU DO NOT HAVE TO GIVE US THIS INFORMATION, BUT IF YOU DO NOT YOUR MORTGAGE LOAN APPLICATION MAY BE DELAYED OR REJECTED. THE INFORMATION WE WILL OBTAIN IS AUTHORIZED BY TITLE 38, U.S.C., CHAPTER 37 (IF VA); AND 12 U.S.C., SECTION 170 ET SEQ. (IF HUD/FHA).

CERTIFICATION FOR ALTERNATIVE DOCUMENTATION PROGRAMS

THE UNDERSSIGNED CERTIFY THE FOLLOWING:

1. I/WE HAVE APPLIED FOR A MORTGAGE LOAN FROM GOLDEN EMPIRE MORTGAGE, INC., 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 ASSETS AND LIABILITIES. I/WE CERTIFY THAT ALL OF THE INFORMATION IS TRUE AND COMPLETE. I/WE MADE NO MISREPRESENTATIONS IN THE LOAN APPLICATION OR OTHER DOCUMENTS, NOR DID I/WE OMIT ANY PERTINENT INFORMATION.
2. I/WE UNDERSTAND AND AGREE THAT GOLDEN EMPIRE MORTGAGE, INC., RESERVES THE RIGHT TO CHANGE THE MORTGAGE LOAN REVIEW PROCESS 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.

FLOOD INSURANCE REQUIREMENTS

THE NATIONAL FLOOD INSURANCE REFORM ACT OF 1994 (TITLE V OF THE RIEGLE COMMUNITY DEVELOPMENT AND REGULATORY IMPROVEMENT ACT OF 1994) REQUIRES FLOOD INSURANCE IF AT ANY TIME DURING THE TERM OF THE LOAN THE LENDER OR SERVICER DETERMINES THAT THE PROPERTY IS IN A SPECIAL FLOOD HAZARD AREA (SFHA). IF GOLDEN GOLDEN EMPIRE MORTGAGE DETERMINES THE PROPERTY BEING FINANCED IS IN A SPECIAL FLOOD AREA, YOU WILL BE REQUIRED TO OBTAIN FLOOD INSURANCE AT THE CLOSE OF ESCROW. IF AT ANY TIME DURING THE TERM OF YOUR LOAN IT IS DETERMINED THAT THE PROPERTY IS IN A SFHA YOU WILL BE NOTIFIED AND HAVE 45 DAYS TO PROVIDE EVIDENCE OF ACCEPTABLE FLOOD INSURANCE TO THE SERVICER. IF NO RESPONSE IS RECEIVED AFTER 45 DAYS FROM THE ORIGINAL NOTIFICATION, THE SERVICER CAN FORCE-PLACE FLOOD COVERAGE. IN ADDITION, THE LAW PERMITS THE BORROWER TO PAY THE ACTUAL COST OF THE FLOOD DETERMINATION FEE. YOU MAY BE CHARGED THIS FEE AT THE CLOSE OF YOUR LOAN.

I/WE HAVE READ AND UNDERSTAND THE ABOVE DISCLOSURES AS EVIDENCED BY MY/OUR SIGNATURES BELOW:

______________________	______________________
Borrower Signature	Co-Borrower Signature

Golden Empire Mortgage, Inc.

MORTGAGE BANKER

GIFT LETTER

Date:________________

I/WE ____ **do hereby certify the following:**
Name of Donor(s)

I/WE have made a gift of:$ ______________ **to:** ______________________________
Amount of Gift **Name of Recipient(s)**

My/Our ____
(Relationship)

This gift is to be applied toward the purchase of the property located at:

____
Property Address **City** **State**

No repayment of this gift is expected or implied either in the form of cash or by future services of the recipient.

The source of this gift is: ____
(Name of Banking Institution or other Source)

__________________________ ________________________________
Print or Type Name **Signature of Donor(s)**

______________________________ __________________ ________
Address of Donor(s) **City** **State**

____
Telephone Number of Donor(s)

______________________________ ____________
Signature of Borrower **Date**

____
Signature of Borrower

Attachments: Evidence of donor(s) ability to provide funds (i.e., copy of the bank statement or passbook, credit line statement.