

**Terry Blecker**  
**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: [tblecker@gemcorp.com](mailto:tblecker@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

<b>Mortgage Applied for:</b> <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months
<b>Amortization Type:</b> <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): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <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)
------------------------------------	------------------------------------	---

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	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) no.   ages	Dependents (not listed by Borrower) no.   ages
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

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

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

## 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. on this job
Yrs. employed in this line of work/profession	Yrs. employed in this line of work/profession
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

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

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

\* 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		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$				
<b>List checking and savings accounts below</b>			Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/ number & description)	\$		Acct. no.		
Life insurance net cash value	\$		Name and address of Company	\$ Payment/Months	\$
Face amount: \$			Acct. no.		
<b>Subtotal Liquid Assets</b>	\$		Name and address of Company	\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$		Acct. no.		
Vested interest in retirement fund	\$		Name and address of Company	\$ Payment/Months	\$
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.)	\$	
			<b>Total Monthly Payments</b>	\$	
<b>Total Assets a.</b>	\$		<b>Net Worth (a minus b) =&gt;</b>	\$	<b>Total Liabilities b.</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**

**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
a. Purchase price			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Alterations, improvements, repairs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>i. Total costs (add items a through h)</b>		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note? -----	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits(explain)		j. Are you a U. S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		<b>l. Do you intend to occupy the property as your primary residence?</b> If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		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)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		(2) How did you hold title to the home-solely 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. 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
<b>X</b>		<b>X</b>	

**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	<input type="checkbox"/> I do not wish to furnish this information			CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information		
<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino		<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino	
<b>Race:</b>	<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Asian	<input type="checkbox"/> Black or African American	<b>Race:</b>	<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Asian	<input type="checkbox"/> Black or African American
	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White			<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White	
<b>Sex:</b>	<input type="checkbox"/> Female <input type="checkbox"/> Male			<b>Sex:</b>	<input type="checkbox"/> Female <input type="checkbox"/> Male		

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



Department of Veterans Affairs

**VERIFICATION OF V.A. BENEFIT — RELATED INDEBTEDNESS**

**PRIVACY ACT INFORMATION:** This information is to be used by the agency collecting it in determining whether you qualify for the V.A. loan benefit. This information request is authorized by Title 38, U.S.C., Chapter 37. Responses may be disclosed outside the V.A. only if the disclosure is authorized under the Privacy Act, including the routine uses identified in V.A. system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - V.A., published in the Federal Register.

**INSTRUCTIONS TO LENDER**

Complete Items 1 through 6. Have veteran complete Items 7 and 8. Forward to the Finance Officer (24) at the local V.A. office to determine whether the veteran has any V.A. benefit-related indebtedness. If a debt is found to exist, the home loan must not be closed until the veteran presents evidence showing that the debt has been cleared or an acceptable repayment plan has been established with V.A. After completion by the Finance Officer, this form will be returned to the lender at the address shown. V.A. Form 26-8937 is a required exhibit to accompany home or manufactured home loans closed on the automatic basis and prior approval submissions.

TO: NAME AND ADDRESS OF LENDER

1. NAME OF VETERAN (*First, middle, last*)

2. CURRENT ADDRESS OF VETERAN

3. DATE OF BIRTH

4. V.A. CLAIM FOLDER NUMBER (*C-File No.*)

5. SERVICE NUMBER

6. SOCIAL SECURITY NUMBER

I HEREBY CERTIFY THAT I  DO  DO NOT have a V.A. benefit-related indebtedness to my knowledge. I authorize V.A. to furnish the information listed below.

7. SIGNATURE OF VETERAN

8. DATE SIGNED

**FOR V.A. USE ONLY**

The above named veteran does not have a V.A. benefit-related indebtedness.  The veteran has the following V.A. benefit-related indebtedness.

**V.A. BENEFIT — RELATED INDEBTEDNESS (*if any*)**

TYPE OF DEBT(S)

AMOUNT OF DEBT(S)

\$

\$

\$

TERM OF REPAYMENT PLAN (*if any*)

- Veteran is exempt from funding fee due to receipt of service-connected disability compensation of \$ \_\_\_\_\_ monthly.  
(Unless checked, the funding fee must be remitted to V.A. with V.A. Form 26-1820, Report and Certification of Loan Disbursement.)
- Veteran is not exempt from funding fee due to receipt of nonservice-connected pension of \$ \_\_\_\_\_ monthly. **LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY V.A.**
- Veteran has been rated incompetent by V.A. **LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY V.A.**
- Insufficient information. V.A. cannot identify the veteran with the information given. Please furnish more complete information, or a copy of a DD Form 214 or discharge papers. If on active duty, furnish a statement of service written on official government letterhead, signed by the adjutant, personnel officer, or commanding officer. The statement should include name, birth date, service number, entry date and time lost.

SIGNATURE OF AUTHORIZED AGENT

DATE SIGNED

**RESPONDENT BURDEN:** Public reporting burden for this collection of information is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the V.A. Clearance Officer (723), 810 Vermont Ave., NW, Washington, DC 20420; and to the Office of Management and Budget, Paperwork Reduction Project (2900-0406), Washington, DC 20503. Do NOT send requests for benefits to these addresses.

V.A. FORM **26-8937**  
APR 1992

-408 (9207)

Printed on Recycled Paper

VMP MORTGAGE FORMS • (800)521-7291

SUPERSEDES V.A. FORM 26-8937, SEP 1985,  
WHICH WILL NOT BE USED.



**Part I - Identifying information (mark the type of transaction)**

1. <input checked="" type="checkbox"/> VA Application for Home Loan Guaranty <input type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act	Agency Case Number (include any suffix): Lender's Case Number:	4. Section of the Act: (for HUD cases)
5. Borrower's Name & Present Address (include zip code):	7. Loan Amount (include the UFMP if for HUD or Funding Fee if for VA): \$ _____	8. Interest Rate: % _____
6. Property Address (including name of subdivision, lot & block no. & zip code):	10. Discount Amount: (only if borrower is permitted to pay) \$ _____	11. Amount of Up Front Premium: \$ _____
13. Lender's I.D. Code: <b>16-503906106</b>	12a. Amount of Annual Premium: \$ _____ /month	12b. Term of Annual Premium: _____ months
15. Lender's Name & Address (include zip code):  <b>GOLDEN EMPIRE MORTGAGE, INC.                  23822 W. VALENCIA BLVD., SUITE #102                  VALENCIA, CA 91355</b>	14. Sponsor / Agent I.D. Code:	

(Type or Print all entries clearly)

**VA:** The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties and liabilities of the parties.

18. First Time Homebuyer?	19. VA Only: Title will be vested in:	20. Purpose of Loan (blocks 9 - 12 are for VA loans only)	7. <input type="checkbox"/> Construct Home (proceeds to be paid out during construction)
a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No	<input type="checkbox"/> Veteran <input type="checkbox"/> Veteran & Spouse <input type="checkbox"/> Other (specify):	1) <input type="checkbox"/> Purchase Existing Home Previously Occupied 2) <input type="checkbox"/> Finance Improvements to Existing Property 3) <input type="checkbox"/> Refinance (Refi.) 4) <input type="checkbox"/> Purchase New Condo. Unit 5) <input type="checkbox"/> Purchase Existing Condo. Unit 6) <input type="checkbox"/> Purchase Existing Home Not Previously Occupied	8) <input type="checkbox"/> Finance Co-op Purchase 9) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home 10) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home & Lot 11) <input type="checkbox"/> Refi. Purchase Permanently Sited Manufactured Home to Buy Lot 12) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home/Lot Loan

**Part II - Lender's Certification**

21. The undersigned lender makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.
- A. The loan terms furnished in the Uniform Residential Loan Application and this Addendum are true, accurate and complete.
  - B. The information contained in the Uniform Residential Loan Application and this Addendum was obtained directly from the borrower by a full-time employee of the undersigned lender or its duly authorized agent and is true to the best of the lender's knowledge and belief.
  - C. The credit report submitted on the subject borrower (and co-borrower, if any) was ordered by the undersigned lender or its duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.
  - D. The verification of employment and verification of deposits were requested and received by the lender or its duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.
  - E. The Uniform Residential Loan Application and this Addendum were signed by the borrower after all sections were completed.
  - F. This proposed loan to the named borrower meets the income and credit requirements of the governing law in the judgment of the undersigned.
  - G. To the best of my knowledge and belief, I and my firm and its principals: (1) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (2) have not, within a three-year period preceding this proposal, been convicted of or had a civil judgment rendered against them for (a) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; or performing a public (Federal, State or local) transaction or contract under a public transaction; (b) violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; (3) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph G(2) of this certification; and (4) have not, within a three-year period preceding this application/proposal, had one or more public transactions (Federal, State or local) terminated for cause of default.

Items "H" through "J" are to be completed as applicable for VA loans only.

H. The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as follows:

Name & Address:	Function: (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verification of employment, deposits, etc.)
-----------------	---

- If no agent is shown above, the undersigned lender affirmatively certifies that all information and supporting credit data were obtained directly by the lender.
- I. The undersigned lender understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item H as to the functions with which they are identified.
- J. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature & Title of Officer of Lender:  X	Date:
--	-------

**Part III - Notices to Borrowers.** Public Reporting Burden for this collection of information is estimated to average 0.10 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington D.C. 20410-3600; and to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503.

**Privacy Act Information.** The information requested on the Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et seq. (if for HUD/FHA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3643, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Any disclosure of information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application.

This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or 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 VA and 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.

**Caution:** Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written-off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

**Part IV - Borrower Certification**

**22. Complete the following for a HUD/FHA Mortgage.**

22a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is it to be sold? <input type="checkbox"/> Yes <input type="checkbox"/> No	22b. Sale Price \$	22c. Original Mortgage Amount \$
---	--	---	-----------------------	-------------------------------------

22d. Address:

22e. If the dwelling to be covered by this mortgage is to be rented, is it part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest?  Yes  No If "Yes" give details.

22f. Do you own more than four dwellings?  Yes  No If "Yes" submit form HUD-92561.

**23. Complete for VA-Guaranteed Mortgage.** Have you ever had a VA Home Loan?  Yes  No

**24. Applicable for Both VA & HUD.** As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to VA or to HUD/FHA and who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment will be a debt owed by you to the Federal Government. This debt will be the object of established collection procedures.

**25. I, the Undersigned Borrower(s) Certify that:**

(1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.

(2) **Occupancy:** (for VA only - mark the applicable box)

- (a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.
- (b) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.
- (c) I previously occupied the property securing this loan as my home. (For interest rate reductions).
- (d) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (For interest rate reduction loans).

Note: if box 2b or 2d is checked, the veteran's spouse must also sign below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (\$ ) is:

- the reasonable value of the property as determined by VA or;
- the statement of appraised value as determined by HUD / FHA.

Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", mark either item (a) or item (b), whichever is applicable.

- (a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

(b) I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

(4) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the dwelling or property covered by his/her loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and civil action for preventative relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for the violation of the applicable law.

(5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.

(6) For HUD Only. (For properties constructed prior to 1978). I have received information on lead paint poisoning.  Yes  Not Applicable

(7) I am aware that neither HUD / FHA nor VA warrants the condition or value of the property.

Signature(s) of Borrower(s) - Do not sign unless this application is fully completed. Read the certifications carefully & review accuracy of this application.

Date:

Request for Copy or Transcript of Tax Form

(Rev. May 1997)

Read instructions before completing this form.

OMB No. 1545-0429

Department of the Treasury Internal Revenue Service

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

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. 2130 CHESTER AVENUE, BAKERSFIELD, CA 93301

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.

Signature. See instructions. If other than taxpayer, attach authorization document. Date Telephone number of requester ( ) Best time to call Title (if line 1a above is a corporation, partnership, estate, or trust) TRY A TAX RETURN TRANSCRIPT (see line 8a instructions) Spouse's signature Date

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.

### 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.  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  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%  76 to 100%  All

This estimate  does  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.  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%)
20 0 3	1 0 0 %
20 0 2	1 0 0 %
20 0 1	1 0 0 %

This information  does  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.

 Department of Veterans Affairs

DEPARTMENT OF VETERANS AFFAIRS  
ATTN: LOAN GUARANTY DIVISION

TO

**REQUEST FOR DETERMINATION OF ELIGIBILITY  
AND AVAILABLE LOAN GUARANTY ENTITLEMENT**

NOTE: Please read information on reverse before completing this form. If additional space is required attach separate sheet.

1. FIRST - MIDDLE - LAST NAME OF VETERAN		2A. ADDRESS OF VETERAN (No., Street or rural route, City or P.O., State and ZIP Code)	
2B. VETERAN'S DAYTIME TELEPHONE NO. (Include Area Code)	3. DATE OF BIRTH		

**4. MILITARY SERVICE DATA (ATTACH PROOF OF SERVICE - SEE PARAGRAPH F. ON REVERSE)**

PERIODS OF ACTIVE SERVICE		NAME (Show your name exactly as it appears on your separation papers or Statement of Service)	SERVICE NUMBER	SOCIAL SECURITY NUMBER	BRANCH OF SERVICE
DATE FROM	DATE TO				
A.					
B.					
C.					
D.					

5A. WERE YOU DISCHARGED, RETIRED OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY OR DO YOU NOW HAVE ANY SERVICE-CONNECTED DISABILITIES?  <input type="checkbox"/> YES <input type="checkbox"/> NO    (If "Yes," complete Item 5B)	5B. V.A. CLAIM FILE NUMBER  <b>C-</b>	6. IS A CERTIFICATE OF ELIGIBILITY FOR LOAN GUARANTY PURPOSES ENCLOSED?  <input type="checkbox"/> YES <input type="checkbox"/> NO    (If "No," complete Items 7A and 7B)
7A. HAVE YOU PREVIOUSLY APPLIED FOR A CERTIFICATE OF ELIGIBILITY FOR V.A. LOAN PURPOSES?  <input type="checkbox"/> YES <input type="checkbox"/> NO    (If "Yes," give location of V.A. office(s))	7B. HAVE YOU PREVIOUSLY RECEIVED SUCH A CERTIFICATE?  <input type="checkbox"/> YES <input type="checkbox"/> NO    (If "Yes," give location of V.A. office(s) and complete Item 7c.)	7C. COMPLETE THE FOLLOWING CERTIFICATION IF YOU HAVE PREVIOUSLY RECEIVED A CERTIFICATE OF ELIGIBILITY WHICH IS NOT ENCLOSED AND THIS IS A REQUEST FOR A DUPLICATE CERTIFICATE.  <input type="checkbox"/> THE CERTIFICATE OF ELIGIBILITY PREVIOUSLY ISSUED TO ME HAS BEEN LOST OR STOLEN. IF RECOVERED, IT WILL BE RETURNED TO V.A.

8. HAVE YOU PREVIOUSLY ACQUIRED PROPERTY WITH THE ASSISTANCE OF A GI LOAN?  <input type="checkbox"/> YES <input type="checkbox"/> NO    (If "Yes," complete Items 9 through 18. Please attach a separate sheet if more than one loan is involved. If "No," skip to Items 19 through 22.)	9. ADDRESS OF REGIONAL OFFICE(S) WHERE LOAN WAS OBTAINED (City and State)
--	---

10. STATE TYPE(S) AND NUMBER OF LOAN(S) (Home, Manufactured Home, Condominium, Direct, Farm, Business, etc.)	11. ADDRESS(ES) OF PROPERTY PREVIOUSLY PURCHASED WITH GUARANTY ENTITLEMENT	12. DATE YOU PURCHASED THE PROPERTY(IES)
--	--	--

13. DO YOU NOW OWN THE PROPERTY DESCRIBED IN ITEM 11?  <input type="checkbox"/> YES <input type="checkbox"/> NO    (If "Yes," do not complete Items 14 and 15)	14. DATE(S) THE PROPERTY WAS SOLD	15. IS THERE ANY UNDERSTANDING OR AGREEMENT WRITTEN OR ORAL, BETWEEN YOU AND THE PURCHASERS THAT THEY WILL RECONVEY THE PROPERTY TO YOU?  <input type="checkbox"/> YES <input type="checkbox"/> NO
--	-----------------------------------	--

NOTE: It will speed processing if you can complete Items 16, 17, and 18.

16. NAME AND ADDRESS OF LENDER(S) TO WHOM LOAN PAYMENTS WERE MADE	17. LENDER'S LOAN OR ACCOUNT NUMBER
	18. V.A. LOAN NUMBER(S)

I CERTIFY THAT the statements herein are true to the best of my knowledge and belief.	20. DATE SIGNED
19. SIGNATURE OF VETERAN	

FEDERAL STATUTES PROVIDE SEVERE PENALTIES FOR FRAUD, INTENTIONAL MISREPRESENTATION, CRIMINAL CONNIVANCE OR CONSPIRACY PURPOSED TO INFLUENCE THE ISSUANCE OF ANY GUARANTY OR INSURANCE BY THE SECRETARY.

**21. THIS SECTION FOR V.A. USE ONLY**

21A. DATE CERTIFICATE ISSUED AND DISCHARGE OR SEPARATION PAPERS AND V.A. PAMPHLETS GIVEN TO VETERAN OR MAILED TO ADDRESS SHOWN BELOW	21B. TYPE OF DISCHARGE OR SEPARATION PAPERS RETURNED	21C. INITIALS OF V.A. AGENT	21D. NAME AND ADDRESS TO WHOM CERTIFICATE MAILED
--	--	-----------------------------	--

V.A. FORM 26-1880, NOV 1993

DO NOT DETACH

VMP-416

VMP MORTGAGE FORMS • (800)521-7291

IMPORTANT - You must complete Item 22 since the Certificate of Eligibility along with all discharge and separation papers will be mailed to the address shown in Item 22 below. If they are to be sent to you, your current mailing address should be indicated, or if they are to be sent elsewhere, the name and address of such person or firm should be shown in Item 22.

The amount of loan guaranty entitlement available for use is indicated on the enclosed Certificate of Eligibility. This certificate must be returned to V.A. at the time a loan application or loan report is submitted.


NOTE - PLEASE DELIVER THE ENCLOSED PAMPHLETS AND DISCHARGE OR SEPARATION PAPERS TO THE VETERAN PROMPTLY.

V.A. FORM NOV 1993

**26-1880**

SUPERSEDES V.A. FORM 26-1880, OCT 1991, WHICH WILL NOT BE USED.

VMP MORTGAGE FORMS • (800)521-7291

 **-416** (9402)

22. PLEASE BE SURE THAT NAME AND ADDRESS ARE ENTERED IN THE SPACE INDICATED TO INSURE PROMPT DELIVERY OF DOCUMENTS

**INSTRUCTIONS FOR V.A. FORM 26-1880**  
**READ CAREFULLY BEFORE COMPLETING FORM.**  
**USE TYPEWRITER OR PRINT CLEARLY.**  
**COMPLETE ALL APPLICABLE ITEMS.**

**RESPONDENT BURDEN:** Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the V.A. Clearance Officer (723), 810 Vermont Ave., NW, Washington, DC 20420; and to the Office of Management and Budget, Paperwork Reduction Project (2900-0086), Washington, DC 20503. Do NOT send requests for benefits to these addresses.

**A. Privacy Act Information.** No Certificate of Eligibility may be issued unless V.A. receives sufficient information to determine that you are eligible (38 USC 3702). You are not required to furnish the information, including the Social Security Number, but are urged to do so, since it is vital to proper action by V.A. in your case. Specifically, your Social Security Number is requested under authority of 38 USC 3702 and is requested only if the service department used your Social Security Number as a service number. Failure to provide a completed application will deprive V.A. of information needed in reaching decisions which could affect you. Responses may be disclosed outside V.A. only if the disclosure is authorized under the Privacy Act, including the routine uses identified in V.A. system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - V.A. published in the Federal Register.

B. Use this form to request V.A. to determine your eligibility for Loan Guaranty benefits, and the amount of entitlement available.

**C. Military Service Requirements for V.A. Loan Eligibility.**

1. **Wartime Service.** If you served anytime during World War II (September 16, 1940 to July 25, 1947) Korean Conflict (June 27, 1950 to January 31, 1955), or Vietnam Era (August 5, 1964 to May 7, 1975) you must have served at least 90 days on active duty and have been discharged or released under other than dishonorable conditions. If you served less than 90 days, you may be eligible if discharged because of service-connected disability.

2. **Peacetime Service.** If your service fell entirely within any one of the following periods: July 26, 1947 to June 26, 1950, February 1, 1955 to August 4, 1964, or May 8, 1975 to September 7, 1980 (if enlisted) or to October 16, 1981 (if officer); you must have served at least 181 days of continuous active duty and have been discharged or released under conditions other than dishonorable. If you served less than 181 days, you may be eligible if discharged because of a service-connected disability.

3. **Service after September 7, 1980 (enlisted) or October 16, 1981 (officer) and prior to August 1, 1990.** If you were separated from service which began after these dates, you must have: (a) Completed 24 months of continuous active duty or the full period (at least 181 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 181 days of active duty and been discharged under the specific authority of 10 USC 1173 (hardship discharge), or 10 USC 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 181 days of service for a service-connected disability.

4. **Persian Gulf War.** If you served on active duty during the Persian Gulf War (August 2, 1990 to a date yet to be determined), you must have: (a) Completed 24 months of continuous active duty or the full period (at least 90 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 90 days of active duty and been discharged under the specific authority of 10 USC 1173 (hardship discharge), or 10 USC 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 90 days of service for a service-connected disability.

5. **Active Duty Service Personnel.** If you are now on active duty, you are eligible after having served on continuous active duty for at least 181 days (90 days during the Persian Gulf War) unless discharged or separated from a previous qualifying period of active duty service.

6. **Selected Reserve Requirements for V.A. Loan Eligibility.** If you are not otherwise eligible and you have completed a total of 6 years in the Selected Reserves or National Guard (member of an active unit, attended required weekend drills and 2-week active duty training) and (a) Were discharged with an honorable discharge; or (b) Were placed on the retired list or (c) Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable service; or (d) Continue to serve in the Selected Reserve. Eligibility for Selected Reservists expires October 28, 1999.

D. Unmarried surviving spouses of eligible veterans seeking determination of basic eligibility for V.A. Loan Guaranty benefits are NOT required to complete this form, but are required to complete V.A. Form 26-1817 for that purpose.

E. This request should be sent to the V.A. office serving the area in which you reside.

**F. Proof of Military Service.**

1. **"Regular" Veterans.** Attach to this request your most recent discharge or separation papers from active military duty since September 16, 1940, which show active duty dates and type of discharge. If you were separated after January 1, 1950, DD Form 214 must be submitted. If you were separated after October 1, 1979, and you received DD Form 214, Certificate of Release or Discharge From Active Duty, 1 July edition, V.A. must be furnished Copy 4 of the form. You may submit either original papers or legible copies. In addition, if you are now on active duty submit a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing date of entry on your current active duty period and the duration of any time lost. Any Veterans Benefits Counselor in the nearest Department of Veterans Affairs office or center will assist you in securing necessary proof of military service.

2. **Selected Reserves/National Guard.** If you are a discharged member of the Army or Air Force National Guard you may submit a NGB Form 22, Report of Separation and Record Service. If you are a discharged member of the Selected Reserve you may submit a copy of your latest annual point statement and evidence of honorable service. You may submit either your original papers or legible copies. Since there is no single form used by the Reserves or National Guard similar to the DD214, it is your responsibility to furnish adequate documentation of at least 6 years of honorable service. In addition, if you are currently serving in the Selected Reserve you must submit a statement of service signed by, or by the direction of, the adjutant, personnel officer or commander of your unit or higher headquarters showing the length of time that you have been a member of the unit.

# 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	FAX ( 661 ) 328 - 1795
GOLDEN EMPIRE MORTGAGE, INC. 2130 CHESTER AVENUE BAKERSFIELD CA 93301	Contact Name <b>BEV SHOEMAKE</b>
Loan # _____ Branch # 900	Phone ( 661 ) 328 - 1600 ext. 236
Have you executed a Memorandum of Understanding with IRS? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No    MOU Account #	
Note: IRS will only return Income validation to you if an agreement has been executed.    CA394	

## 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) ..... <input type="checkbox"/>	
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 <input type="checkbox"/> Record	Year	Amount	No <input type="checkbox"/> Record	Year	Amount	No <input type="checkbox"/> 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.

## INTEREST RATE AND DISCOUNT DISCLOSURE STATEMENT

1. This statement regarding the interest rate and discount points that you may pay on a mortgage guaranteed by VA (Department of Veterans Affairs) must be delivered to you prior to execution of the borrower's certification on the HUD/VA Addendum to the Uniform Residential Loan Application.

2. VA does not establish the interest rate for mortgage loans to be guaranteed or set either a maximum or minimum on the interest rate or on discount points that may be paid by you. This means that you may pay such interest rate and discount points as you and the lender agree upon. The seller may also pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.

3. It is important for you to understand that the interest rate and discount points and the length of time the lender will honor the loan terms are all freely negotiable with the lender. Lenders may agree to offer the loan terms for a definite period of time (i.e., 30, 60, or 90 days), or may refuse to do so. This arrangement is commonly referred to as a lock-in agreement. Keep in mind that your agreement with the seller will also affect the date you can close your loan.

4. The terms of your agreement with the lender will determine the degree, if any, that the interest rate and discount points may change before closing. An increase of more than 1 percent in the interest rate requires reunderwriting of the loan approval by VA or by the lender. It may be necessary for the lender to obtain your signature on a new application. If, after reunderwriting, it is determined that you remain qualified from a credit risk standpoint, the conditions of your agreements with the lender and the seller may require you to complete the transaction or lose your deposit.

**IT IS YOUR RESPONSIBILITY TO ASSURE THAT  
YOU UNDERSTAND THE TRANSACTION.**

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date



FEDERAL COLLECTION POLICY NOTICE

The Federal Government is authorized by law to take any or all of the following actions in the event your VA-guaranteed or VA-financed loan payments become delinquent or you default on your VA-guaranteed or VA-financed loan:

- Your name and account information may be reported to a credit bureau.
- Additional interest and penalty charges may be assessed for the period of time that payment is not made.
- Charges to cover additional administrative costs incurred by the Government to service your account may be assessed.
- Amounts owed to you under other Federal programs may be offset.
- Your account may be referred to a private collection agency to collect the amount due.
- Your account may be referred to the Department of Justice for litigation in the courts.
- If you are a current or retired Federal employee, your salary or civil service retirement benefits may be offset.
- Your debt may be referred to the Internal Revenue Service for offset against any amount owed to you as an income tax refund.
- Any written-off debt may be reported to the Internal Revenue Service as taxable income.

All of these actions can and will be used to recover any debts owed the Veterans Administration when it is determined to be in the best interest of the Government to do so.

Certification

I have read and I understand the actions the Federal Government can take in the event that I fail to meet my scheduled payments in accordance with the terms and conditions of my agreement to purchase property with a VA-guaranteed or VA-financed loan.

Signed: \_\_\_\_\_

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

# Golden Empire Mortgage

## FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE 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 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 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 APPLICANT'S INCOME DERIVES FROM ANY PUBLIC ASSISTANCE PROGRAM; OR BECAUSE THE APPLICANT HAS IN GOOD FAITH EXERCISED ANY RIGHT UNDER THE CONSUMER CREDIT PROTECTION ACT. THE FEDERAL AGENCY 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

### OCCUPANCY CERTIFICATION

THIS IS TO CERTIFY THAT I/WE INTEND TO OCCUPY THE SUBJECT PROPERTY AS MY/OUR SOLE RESIDENCE WITH OCCUPANCY TO BEGIN WITHIN 30 DAYS AFTER CLOSE OF ESCROW. I/WE REALIZE THAT FAILURE TO OCCUPY THE PROPERTY AS MY/OUR RESIDENCE IS IN VIOLATION OF MY LOAN APPLICATION. I/WE UNDERSTAND THAT IF MY/OUR LOAN IS APPROVED, THE LOAN DOCUMENTS THAT I SIGN CONTAIN PROVISIONS GIVING GOLDEN EMPIRE MORTGAGE, INC. THE RIGHT TO DEMAND THE OUTSTANDING LOAN BALANCE DUE AND PAYABLE AT ONCE IF I/WE FAIL TO OCCUPY THE PROPERTY AS MY PRINCIPAL RESIDENCE WITHIN 30 DAYS OF THE CLOSE OF ESCROW.

### VETERAN'S FUNDING FEE

AT THE CLOSE OF A VETERAN'S ADMINISTRATION APPROVED LOAN, THE VETERAN MUST PAY A VA FUNDING FEE FOR LOANS CLOSED ON OR AFTER OCTOBER 1, 1993 THE FOLLOWING FUNDING FEE PROVISIONS APPLY FOR NEW LOANS:

- A. BASIC FUNDING FEE IS 2.00 PERCENT, 2.75% FOR NATIONAL GUARD RESERVISTS.
- B. FUNDING FEE IS 3.0% FOR SECOND OR SUBSEQUENT USE.
- C. FUNDING FEE FOR PURCHASE LOANS WITH A DOWN PAYMENT OF AT LEAST 5 PERCENT BUT LESS THAN 10 PERCENT OF THE PURCHASE PRICE IS 1.5 PERCENT; 2.25% FOR NATIONAL GUARD RESERVISTS.
- D. FUNDING FEE FOR PURCHASE LOANS WITH A DOWN PAYMENT OF 10 PERCENT OR MORE OF THE PURCHASE PRICE IS 1.25% PERCENT; 2.00% FOR NATIONAL GUARD RESERVISTS.
- E. FUNDING FEE IS .50% FOR RATE REDUCTION REFI'S.

THE VETERANS ADMINISTRATION ALLOWS THE VETERAN TWO OPTIONS IN WHICH THEY CAN PAY THIS FUNDING FEE. THE VETERAN MAY FINANCE 100 PERCENT OF THE FUNDING FEE, BY ADDING THE AMOUNT TO THE APPROVED LOAN AMOUNT OR THE VETERAN MAY PAY 100 PERCENT OF THE FUNDING FEE IN CASH AT THE TIME OF CLOSING THE LOAN.

I/WE HEREBY CHOSE TO TAKE ONE OF THE FOLLOWING ALTERNATIVES TO PAY THE VETERAN'S ADMINISTRATIONS FEE.

- \_\_\_\_\_ PAY 100 PERCENT OF THE FEE IN CASH AT THE TIME OF CLOSING THE LOAN.
- \_\_\_\_\_ FINANCE 100 PERCENT OF THE AMOUNT (TO BE ADDED TO THE APPROVED LOAN AMOUNT).
- \_\_\_\_\_ EXEMPT FROM VA FUNDING FEE DUE TO DISABILITY.

### NOTICE TO VETERANS REGARDING ASSUMABILITY

I UNDERSTAND AND AGREE THAT MY VA LOAN WILL BE SUBJECT TO RESTRICTIONS ON ASSUMABILITY. I FURTHER UNDERSTAND THAT MY LOAN MAY BE ACCELERATED IF THE PROPERTY SECURING IT IS SOLD WITHOUT THE LOAN BEING PAID IN FULL, UNLESS (A) THE LOAN IS CURRENT AND (B) THE PROSPECTIVE PURCHASER WILL ASSUME FULL LIABILITY FOR REPAYMENT OF THE LOAN, INCLUDING THE INDEMNITY LIABILITY TO THE VA, AND QUALIFIES FROM A CREDIT STANDPOINT.

### 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 EMPIRE MORTGAGE DETERMINES THE PROPERTY IS IN A SHFA 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.

### VETERAN'S NEAREST LIVING RELATIVE

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

RELATIONSHIP: \_\_\_\_\_ PHONE: \_\_\_\_\_

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

\_\_\_\_\_



# 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)

\_\_\_\_\_  
(Borrower'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, 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).