

OFFER WORKSHEET

All areas of this worksheet must be completed in order for your client's offer to be submitted. Please **DO NOT** send the Purchase Contract yet. Thank you for your assistance!

Property Address: _____

Buyer(s) Name: _____

Address: _____

Phone: _____ Email: _____

Buyer(s) Agent's name: _____

Company: _____

Address: _____

Phone: _____ Email: _____

The following items will be needed in order to pre-approve your home loan in a prompt manner.

SALARIED OR WAGE EARNER INCOME:

_____ Last 2 years W-2 Forms

_____ Last 2 Pay Stubs for Borrower and Co-Borrower

SELF EMPLOYED INCOME:

_____ Last 2 years 1040's (all schedules)

_____ Last 2 years Corporate or Partnership Tax Returns (all schedules)

FIXED INCOME:

_____ Award Letters for Social Security and Retirements

ASSETS:

_____ Bank Statements (two most recent months – all pages)

_____ Asset Statements (401K, Brokerage Accounts, Mutual Funds, Stocks, etc.)

OTHER ITEMS:

_____ Signed Addendum "A" to Real Estate Purchase Contract (see attached)

_____ Completed and signed Uniform Residential Loan Application (see attached)

_____ Signed Borrower Signature Authorization form (see attached)

For assistance or questions when completing our package, please call 888.267.8889. Fax your completed package to 877.267.1258 or email to ApplyNow@carringtonms.com. You will receive a phone call from a Senior Loan Officer within one business day of receipt of your completed package.

Who is Carrington Mortgage Services?

Carrington Mortgage Services, LLC ("CMS") is a subsidiary of Carrington Capital Management, LLC, a financial services firm which invests in and services residential mortgage assets.

At CMS, we are committed to offering the most competitive rates and programs for your financing needs and understand that you have numerous financing choices available to you. Please contact us with any questions you may have regarding this pre-approval process, and thank you for the opportunity to earn your business.

© Copyright 2007 Carrington Mortgage Services, LLC headquartered at 1610 E. Saint Andrew Place, Suite B-150, Santa Ana, CA 92705. All rights reserved. **CA:** Licensed by the Department of Corporations under the California Residential Mortgage Lending Act, File No. 413 0904. **GA:** Georgia Residential Mortgage Licensee # 22721. **KS:** Kansas Supervised Loan License # SL.0000313. **MS:** Licensed by the Mississippi Department of Banking and Consumer Finance. **OR:** Mortgage Lender License #ML-4886. **PA:** Licensed by the Department of Banking. **VA:** Licensed by the Virginia State Corporation Commission # MC-5382. Also licensed in **CT, FL, IA, ID, KY, MD, ME, MI, MN, NC, NE, OK, SD, TN, TX, WA, WI, WY.** NOTICE: All loans are subject to credit, underwriting, and property approval guidelines. Offered loan products may vary by state. There is no guarantee that all borrowers will qualify. Restrictions may apply. This is not a commitment to lend. Terms, conditions, and programs are subject to change without notice.



ADDENDUM "A" TO REAL ESTATE PURCHASE AGREEMENT

This Addendum to Real Estate Purchase Contract ("Addendum") is made and entered into as of _____ ("Effective Date"), and is hereby made part of and incorporated into that certain Real Estate Purchase Agreement dated _____ ("Agreement") between Carrington Mortgage Services, LLC ("Seller") and _____ ("Buyer") pertaining to the property located at _____ ("Property"). Buyer acknowledges and agrees that the Agreement and this Addendum, along with any other addenda, shall together be referred to as the "Agreement."

If the Agreement is contingent upon FHA or conventional/conforming financing, as a sales condition, Buyer shall obtain a pre-approval letter from Seller's internal Portfolio Lending Group,¹ by calling 1-888-CMS-8889 (1-888-267-8889), and providing information sufficient for approval. Pre-approval will be deemed to have been obtained when Seller determines that Buyer has satisfied all of the conditions to lender's financing requirements, including but not limited to, credit authorization, valid proof of income, and verification of assets required to close the transaction involving the Property.

Buyer acknowledges and understands that Seller has offered to provide mortgage brokerage services to Buyer in connection with the financing of the purchase of the subject Property. Buyer acknowledges and understands that Buyer is not required to use Seller as a mortgage broker in connection with the financing of this transaction. Buyer is encouraged to consider alternative financing options with other mortgage brokers and lenders, and may, in Buyer's sole discretion, use any mortgage broker or lender they choose for financing the purchase of the Property. Buyer acknowledges and understands this disclosure of Seller's potential dual capacity in this transaction.

Seller may provide concessions toward actual, non-recurring closing costs of (a) up to three percent (3%) of the purchase price for FHA financing; or (b) up to one percent (1%) of the purchase price for conventional/conforming financing, conditioned upon Buyer closing and funding a mortgage loan for the purchase of the Property through Seller's internal Portfolio Lending Group. If such condition is not met for any reason, such concessions may be withdrawn by Seller at any time.

IN WITNESS WHEREOF, Buyer and Seller have entered into this Addendum as of the Effective Date specified above.

BUYER:

SELLER:

Carrington Mortgage Services, LLC

Signature

Signature

Print Name

Print Name

Signature

Print Name

¹ © Copyright 2007 Carrington Mortgage Services, LLC headquartered at 1610 E. Saint Andrew Place, Suite B-150, Santa Ana, CA 92705. All rights reserved. CA: Licensed by the Department of Corporations under the California Residential Mortgage Lending Act, File No. 413 0904. GA: Georgia Residential Mortgage Licensee # 22721. KS: Kansas Supervised Loan License # SL.0000313. MS: Licensed by the Mississippi Department of Banking and Consumer Finance. OR: Mortgage Lender License #ML-4886. PA: Licensed by the Department of Banking. VA: Licensed by the Virginia State Corporation Commission # MC-5382. Also licensed in CT, FL, IA, ID, KY, MD, ME, MI, MN, NC, NE, OK, SD, TN, TX, WA, WI, WY. NOTICE: All loans are subject to credit, underwriting, and property approval guidelines. Offered loan products may vary by state. There is no guarantee that all borrowers will qualify. Restrictions may apply. This is not a commitment to lend. Terms, conditions, and programs are subject to change without notice.

Uniform Residential Loan Application

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

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

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

| | | | | |
|-----------|-----------------|---------------|---|--|
| Amount \$ | Interest Rate % | No. of Months | Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____ | |
|-----------|-----------------|---------------|---|--|

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

| | |
|---|---|
| Subject Property Address (street, city, state, & ZIP) | No. of Units |
| Legal Description of Subject Property (attach description if necessary) | Year Built |
| Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ <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 | Cost: \$ |
|---------------|---------------|-----------------------|----------------------|---|----------|
| | \$ | \$ | | <input type="checkbox"/> made <input type="checkbox"/> to be made | |

| | | |
|---|------------------------------------|---|
| 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 | Social Security Number |
| Home Phone (incl. area code) | Home Phone (incl. area code) |
| DOB (mm/dd/yyyy) | DOB (mm/dd/yyyy) |
| Yrs. School | Yrs. School |
| <input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated | <input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes 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/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. |
| Mailing Address, if different from Present Address | Mailing Address, if different from Present Address |

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

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

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

| | | | |
|--|---|--|---|
| Name & Address of Employer <input type="checkbox"/> Self Employed Position/Title/Type of Business | Yrs. on this job Yrs. employed in this line of work/profession | Name & Address of Employer <input type="checkbox"/> Self Employed Position/Title/Type of Business | Yrs. on this job Yrs. employed in this line of work/profession |
| 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 Position/Title/Type of Business | Dates (from-to) Monthly Income \$ | Name & Address of Employer <input type="checkbox"/> Self Employed Position/Title/Type of Business | Dates (from-to) Monthly Income \$ |
| Business Phone (incl. area code) | | Business Phone (incl. area code) | |
| Name & Address of Employer <input type="checkbox"/> Self Employed Position/Title/Type of Business | Dates (from-to) Monthly Income \$ | Name & Address of Employer <input type="checkbox"/> Self Employed Position/Title/Type of Business | Dates (from-to) Monthly Income \$ |
| Business Phone (incl. area code) | | Business Phone (incl. area code) | |
| Name & Address of Employer <input type="checkbox"/> Self Employed Position/Title/Type of Business | Dates (from-to) Monthly Income \$ | Name & Address of Employer <input type="checkbox"/> Self Employed Position/Title/Type of Business | Dates (from-to) Monthly Income \$ |
| Business Phone (incl. area code) | | Business Phone (incl. area code) | |
| Name & Address of Employer <input type="checkbox"/> Self Employed Position/Title/Type of Business | Dates (from-to) Monthly Income \$ | Name & Address of Employer <input type="checkbox"/> Self Employed Position/Title/Type of Business | Dates (from-to) Monthly Income \$ |
| 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: | | |
| Total | \$ | \$ | \$ | Total | \$ | \$ |

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

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

| B/C | Monthly Amount |
|-----|----------------|
| | \$ |
| | |
| | |

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

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

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer 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.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit provided that I/we have paid for the appraisal report. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than ___ days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: **Carrington Mortgage Services, LLC 1610 E St. Andrew Place Ste B150 Santa Ana, CA 92705**

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

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

| | | | |
|---|--|--|------|
| <p>To be Completed by Interviewer This application was taken by:</p> <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet | Interviewer's Name (print or type) | Name and Address of Interviewer's Employer Carrington Mortgage Services, LLC 1610 E St. Andrew Place Ste B150 Santa Ana, CA 92705 (P) 888-267-2440 | |
| | Interviewer's Signature | | Date |
| | Interviewer's Phone Number (incl. area code) | | |

Continuation Sheet/Residential Loan Application

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

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

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

Borrower's Signature

Date

Co-Borrower's Signature

Date

X

X

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

| | | | |
|----------------|----------------|---|--|
| 1. Borrower(s) | | 2. Name and address of Lender/Broker Carrington Mortgage Services, LLC 1610 E St. Andrew Place Ste B150 Santa Ana, CA 92705 TEL: 888-267-2440 | |
| 3. Date | 4. Loan Number | | |

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date