

Pacific Coast Lending

Real Estate Financing Specialists Est. 1992

28720 Roadside Drive, Suite 300
Agoura Hills, CA 91301
Telephone: (818) 865-0600
Fax: (818) 865-2508

Date: _____
Borrowers Name: _____
Property Address: _____

Loan Information Data Sheet

Our primary goal is to obtain a loan for your loan application, the following information is needed. Please supply us the following as soon as possible.

I. INCOME INFORMATION

- _____ W-2's for years _____
- _____ Federal tax returns, with all schedules for years _____
- _____ Year-to-date Profit & Loss statement for years _____
- _____ Federal Corporate tax returns for years _____
- _____ Partnership returns for years _____
- _____ K-1's for all partnerships reported in personal returns _____
- _____ Current pay stubs for all borrowers (30 day period)
- _____ Evidence of all CD's, Bank & Brokerage Accounts, Account Numbers, Institution with Address and zip code (last 3 months or quarterly statement)
- _____ Employment Contract or Deal Memo

II. OTHER INFORMATION

- _____ Diploma, Credentials, Bio
- _____ Copy of Green Card & Driver License
- _____ Gift Letter & Supporting Source Account Statement
- _____ Rental Agreements
- _____ Evidence of Social Security, Pension or other income received
- _____ Social Security Award letter
- _____ Statement to reflect retirement accounts such as, 401K, IRA or JCP (last 3 months or quarterly statement)
- _____ Evidence of any notes held by you or any other borrower (copy)
- _____ Purpose letter, explaining the purpose for the refinance
- _____ Complete final divorce decree and settlement documents
- _____ Complete bankruptcy papers & evidence of discharge
- _____ Explanation surrounding bankruptcy and/or derogatory credit information
- _____ Closing statement when originally purchased if purchased within 3 years
- _____ Copy of sale escrow instructions on your present home
- _____ Name, Address, Phone number of present Landlord.
- _____ Current Lender, address with zip code, loan number (copy of payment coupon)
- _____ Auto loan, lender address with zip code, loan number (copy of payment coupon)
- _____ If auto loan is paid by business, please copy the last 12 months cancelled checks (front & back) or reimbursement receipts
- _____ Copy of last 12 months cancelled checks (front & back) or receipts for mortgage
- _____ Copy of last 12 months cancelled checks (front & back) or receipts for rent payments made
- _____ Copy of escrow deposit receipt and purchase agreement
- _____ Permits on any additions to house
- _____ Check made payable to Pacific Coast Lending in the amount of \$_____ for factual credit report and / or appraisal
- _____ Home Improvement invoices and/or cancelled checks

III. CONDO INFORMATION

- _____ Articles of Incorporation, Current Budget, Bylaws, CC&R's
- _____ Copy of Master Policy with Fidelity Coverage
- _____ Name, Phone number and Address of company managing the project
- _____ Homeowners Association Pres. & phone number

Pacific Coast Lending

Loan Application Information Sheet

The Information that you provide below will help us quickly process your mortgage application. The following items will give us easy access to the people that may be involved in helping us to get your loan funded quickly and efficiently.

Borrower Information:

Last Name :	Home#	
First Name:	Home Fax#	
Date of Birth:	Cell#	Pgr#
Social Security Number:	E-mail:	
Marital Status:	Work#	Ext:

Co-Borrower Information:

Last Name:	Pgr#	
First Name:	Cell#	
Date of Birth:	Work#	Ext:
Social Security Number:	E-mail:	

- 1) Who should be the primary contact for information:
- 2) When would be the best time to contact you? Home/Work AM/PM?
- 3) How would you like us to contact you? Phone/E-mail/Fax/Pager/Cell?

Family Information:

Child's Name:	Date of Birth:
Child's Name:	Date of Birth:
Child's Name:	Date of Birth:

Residence During Past 3 Years:

Current Address:		
City:	State:	Zip Code:
Rent/Own:	No. of Yrs.	Monthly rent amount:
Current Annual Property Taxes:	HOA Dues:	
Annual Hazard Insurance Premium:	Original Purchase Price:	
Previous Street Address:		
City:	State:	Date from - Date to:
Rent/Own:	No. of Yrs.	
Street Address:		
City:	State:	Date from - Date to:
Do you own any other properties?		

Current Landlord Information:

Name:		
Street Address:		
City:	State:	Zip Code:
Phone Number:	Date from - Date to:	

Borrower Employment Information:

Current Employer:	Title:
Yrs. On Job:	Yrs. In Profession:
Street Address:	
City, State, Zip:	Fax#
Human Resource Contact:	
Phone:	Fax#
Net Worth of Business Owned:	
Prior Employer:	
Title:	Yrs. on Job:
Street Address:	
Phone#	H.R. Contact:

Co-Borrower Employment Information:

Uniform Residential Loan Application

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

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage <input type="checkbox"/> V.A. <input type="checkbox"/> Conventional <input type="checkbox"/> Other: Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> FmHA	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: Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment <input type="checkbox"/>

Complete this line if construction or construction-permanent loan.

Year Acquired	Lot	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a+b) \$
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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 \$
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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)		

Borrower

III. BORROWER INFORMATION

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)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-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.			

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 and Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession	Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

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

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

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

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

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

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

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

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

Completed Jointly Not Jointly

ASSETS	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 Payt. & Unpaid Balance
		Name and Address of Company	Mos. Left to Pay	
Cash deposit toward purchase held by:	\$		\$ Payt./Mos.	\$
List checking and savings accounts below				
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Stocks & Bonds (Company Name/number & description)	\$			
Life insurance net cash value				
Face amount:	\$			
Subtotal Liquid Assets	\$			
Real estate owned(enter market value from schedule of real estate owned)	\$			
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$			
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$	
Total Assets a.	\$	Net Worth (a-b)	\$	Total Liabilities b.

VI. ASSETS AND LIABILITIES (cont.)

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

Property Address (enter S if sole, 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

	Borrower	Co-Borrower				
			Yes	No	Yes	No
a. Purchase price	\$					
b. Alterations, improvements, repairs						
c. Land (if acquired separately)						
d. Refinance (include debts to be paid off)						
e. Estimated prepaid items						
f. Estimated closing costs						
g. PMI, MIP, Funding Fee						
h. Discount (if Borrower will pay)						
i. Total costs (add items a through h)						
j. Subordinate financing						
k. Borrower's closing costs paid by Seller						
l. Other Credits (explain)						
m. Loan amount (exclude PMI, MIP, Funding Fee financed)						
n. PMI, MIP, Funding Fee financed						
o. Loan amount (add m & n)						
p. Cash from/to Borrower (subtract j, k, l & o from i)						

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

a. Are there any outstanding judgments against you? Yes No

b. Have you been declared bankrupt within the past 7 years? Yes No

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? Yes No

d. Are you a party to a lawsuit? Yes No

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA of VA case number, if any, and reasons for the action.) Yes No

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. Yes No

g. Are you obligated to pay alimony, child support, or separate maintenance? Yes No

h. Is any part of the down payment borrowed? Yes No

i. Are you a co-maker or endorser on a note? Yes No

j. Are you a U.S. citizen? Yes No

k. Are you a permanent resident alien? Yes No

l. Do you intend to occupy the property as your primary residence? if "Yes," complete question m below. Yes No

m. Have you had an ownership interest in a property in the last three years? Yes No

(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? _____

(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____

IX. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed or trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application of any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which the Lender is subject under applicable law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Race/National Origin	Race/National Origin
<input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> American Indian or Alaskan Native
<input type="checkbox"/> Black, not of Hispanic origin	<input type="checkbox"/> Black, not of Hispanic origin
<input type="checkbox"/> Hispanic origin	<input type="checkbox"/> Hispanic origin
<input type="checkbox"/> Other (Specify) _____	<input type="checkbox"/> Other (Specify) _____
Sex	Sex
<input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be completed by Interviewer This application was taken by: <input type="checkbox"/> face to face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone	Interviewer's Name (print or type)	Name and Address Interviewer's Employer
	Interviewer's Signature	Date
	Interviewer's Phone Number (incl. area code)	

Continuation Sheet/Residential Loan Application

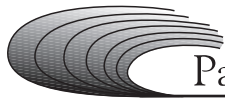
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower	Lender Case Number:

VI. ASSETS AND LIABILITIES (cont.)

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

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's Certification

I/We have applied for a mortgage loan from Pacific Coast Lending. In applying for the loan, I/We have completed a loan application containing various information for the purpose of the loan, the amount and source of 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.

I/We understand that Pacific Coast Lending reserves the right to change the mortgage review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or financial institution.

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To whom it may concern,

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

I/We authorize you to provide to Pacific Coast Lending, and to any investor whom Pacific Coast Lending may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to: employment history and income; bank accounts, money market and similar account balances; credit history; and copies of income tax returns. Pacific Coast Lending or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as the original.

Your prompt reply to Pacific Coast Lending or the investor that purchased the mortgage is appreciated.

Applicant

Social Security Number

Applicant

Social Security Number

Notice to Borrowers I

Please initial each section indicating that you have read and understand the information.

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, contact: Processing Manager, Pacific Coast Lending, 28720 Roadside Dr. Suite 201, Agoura CA 91301. Your signature below acknowledges your receipt of this notice.

STATEMENT OF OCCUPANCY: The undersigned buyer understands that he/she must occupy the property if purchased under FHA/VA regulations and hereby certifies that he/she will occupy said property.

Property Address: _____

I/We intend to occupy the property. I/We intend to rent the property.

ENERGY EFFICIENT MORTGAGE PILOT PROGRAM: Section 513 of the Housing and Community Development Act of 1992 requires the US Department of Housing and Urban Development (HUD) through the Federal Housing Administration (FHA) to establish a pilot program to provide mortgage insurance for Energy Efficient Mortgages. The property you are purchasing or refinancing may be eligible for this pilot program. The law requires that you be informed of this program and that you acknowledge by signing this statement that you understand the benefits of this program.

WHAT IS AN ENERGY EFFICIENT MORTGAGE? An Energy Efficient Mortgage or EEM recognizes the energy savings of a home. It allows the homebuyer (or homeowner if it is a refinance) to qualify for a larger mortgage to finance the construction or installation of improvements to a home that will increase the home's energy efficiency. Because the home will be more energy efficient after installation of the energy saving improvements, the family can devote more of its income to the mortgage payments.

HOW DO I APPLY FOR AN EEM? When you apply for your mortgage loan, tell your lender that you are interested in an EEM. You or the lender must then have the home inspected and rated by a home energy rating organization. Many utility companies and other organizations perform these energy inspections and ratings. The home energy rating organization will determine the energy use of the home and recommend the improvements that may save energy. For example, the inspection may show that adding additional insulation, replacing an old furnace or other similar improvements will increase the energy efficiency of the home. If these improvements will save you more money than it costs to install them, then the costs of the improvements (up to certain dollar limits) may be financed into your mortgage.

WHERE CAN I GET MORE INFORMATION ABOUT AN EEM? Ask your real estate broker, mortgage lender, utility company or state energy office for more information about an EEM.

NOTICE TO APPLICANTS REGARDING NON -REFUNDABLE FEES: The review and processing of your loan application requires Pacific Coast Lending to incur certain expenses, regardless of the outcome of your application. We collect a deposit based on the expected fees for your appraisal and credit report. If we obtain a credit report or appraisal your deposit will be applied to the cost of those reports and will not be refunded to you should your loan application be declined by the lender(s) or canceled by you or an agent working on your behalf.

Estimated Appraisal Fees:	\$ _____
Estimated Credit Report Fees:	\$ _____
<i>Total Prepaid Fees:</i>	\$ _____

If your loan officer does not collect these fees from you at application, and incurs credit report and appraisal costs during the processing of your loan application, and your transaction does not close for whatever reason, you will be responsible for these charges. Actual fees for these above items are not limited to the amounts of the deposit collected, the additional amounts will be collected through escrow or billed to you directly.

Signature

Date

Signature

Date

Notice to Borrowers II

Please initial each section indicating that you have read and understand the information.

EQUAL CREDIT OPPORTUNITY ACT NOTICE: The lender is required to provide the following notice in accordance with the Equal Credit Opportunity Act, Section 202.4(D) 12 CFR: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided 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 is: FEDERAL TRADE COMMISSION ECOA, WASHINGTON DC 20580 (202) 727-1148

FAIR CREDIT REPORTING ACT: Pacific Coast Lending, as part of processing your application for a real estate loan, may request a consumer report bearing on your credit worthiness, credit standing and credit capacity. This notice is given pursuant to the Fair Credit Reporting Act of 1970, Section 601 to 622 inclusive. You are entitled to such information within 60 days of written demand therefore made to the Credit Reporting Agency pursuant to Section 606(b) of the Fair Credit Report Act.

RIGHT TO FINANCIAL PRIVACY ACT: This notice to you, as required by the Right to Financial Privacy Act of 1978, is to inform you that the information requested by Pacific Coast Lending to qualify you as a mortgagor is voluntary, but no loan may be approved unless a completed application is received. **FHA/VA LOANS:** For FHA Loans, The Department of Housing and Urban Development; For VA loans, The Veterans Administration Loan Guaranty Service, have the 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 either agency without further notice or authorization but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law.

HOUSING FINANCIAL DISCRIMINATION ACT OF 1977, FAIR LENDING NOTICE: It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

- 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 in determining whether or not, under what terms and conditions, to provide financial assistance. These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one to four unit family residences occupied by the owner and for the purpose of the home improvement of any one to four unit family residence. If you have questions about your rights, or wish to file a complaint, contact the management of this financial institution or:

Department of Real Estate
107 S. Broadway, Rm. 8107
Los Angeles, CA 90012

Department of Real Estate
One Hallidie Plaza, #220
San Francisco, CA 94102

TRANSFER OF LOAN SERVICING DISCLOSURE: You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA). This is to inform you that the servicing of this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments. Pacific Coast Lending may not service your loan. We may assign, sell or transfer the servicing of your loan to another party. You will be notified at settlement regarding the servicer. Pacific Coast Lending transferred 75% of the servicing of the loans we made in the last twelve months. I/We have read and understand that our loan may be transferred to another party for servicing.

Signature

Date

Signature

Date

Notice to Borrowers III

Please initial each section indicating that you have read and understand the information.

BORROWERS CERTIFICATION: I/We hereby certify that the paycheck stubs, W-2's and/or 1040's submitted to Pacific Coast Lending for the purpose of verifying income are true and accurate. I/We also certify that the above items have not been tampered with and reflect the current rate of income and/or prior earnings. By signing below, I/We make this certification with the full understanding that if the foregoing is incorrect it will be deemed an attempt to commit fraud and will be dealt with accordingly.

FRAUD STATEMENT: The origination and submission of a loan application containing false information is a crime. The effect of "Loan Fraud" is costly to all parties. Pacific Coast Lending stands behind the quality of its loan production. Fraudulent loans cannot be sold into the secondary market and, if sold, will require repurchase by Pacific Coast Lending. Fraudulent loans damage our reputation with investors and mortgage insurance providers. Several items can constitute loan fraud:

- Submission of inaccurate information, including false statement(s) on the loan application(s) and falsification of documents pertaining to substantiating credit, employment, tax returns, deposit and asset information, personal information including identity, ownership/non-ownership of real property, etc.
- Forgery of partially or predominantly accurate information.
- Incorrect statements regarding current occupancy or intent to maintain minimum continuing occupancy as stated in the security instrument.
- Lack of due diligence by borrower, including failure to disclose additional information provided to Lender when changes have occurred.
- Borrower's non-disclosure of relevant information.
Consequences of fraud can be:
- Acceleration of the debt. FNMA/FMLMC Deed of Trust, revised 9/90, item #6 states: "Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to the lender (or failed to provide lender with any material information) in connection with the loan evidenced by the Note, including but not limited to, representation concerning Borrower's occupancy of the property as a principal residence. NOTE: Foreclosure under this section; the Deed of Trust does not require the borrower to be in payment default. As such, the Borrower will not have the benefit of reinstatement. In order to cure the default, the Borrower must pay off the loan in full prior to the sale date of the property."
- Criminal prosecution.
- Civil action by Pacific Coast Lending.
- Civil action by other parties in the transaction, i.e. seller or real estate agent/broker.
- Employment termination
- Adverse effect on credit history

QUALITY CONTROL RELEASE: I/We understand that our mortgage application may be selected by the Lender and/or its Assigns or Agents for a Quality Control Review. This review is designed to produce and maintain quality service for our borrowers and to comply with agency and investor guidelines. The Quality Control Review will involve verification of all of the credit information, (including employment history, income, bank accounts, and credit references) as well as property evaluation. I/We agree to cooperate with the Lender and/or its Agent to the extent necessary to accomplish this review. It is understood that the information may be verified with third parties such as employers, depository institutions or credit reporting agencies. I/We have signed below, therefore authorizing the release of employment and/or financial information to assist in the Quality Control Review process.

Signature

Date

Signature

Date

Escrow\Impound Account Agreement

Your loan documents contain provisions, which may require you to pay on a monthly basis (In addition to your principal and interest) taxes, bonds, assessments, insurance premiums and other charges relating to your property. These payments are called “ escrow/impound payments.” Escrow/impound payments enable you to budget the costs of these required payments over the entire year. They also ensure that funds are available to pay these items as they become due.

Escrow/impound accounts are reviewed at least once a year. At the time of review, we will provide you with an Escrow/Impound Account Statement and a notice explaining any changes in the amount of your escrow/impound payments. If the escrow/impound payments collected are not sufficient to pay the annual taxes, insurance premiums, or other charges as they come due, you will be required to pay any amounts necessary to make up the shortfall.

I/We acknowledge receipt of this Escrow/Impound Account Agreement and request one of the following: (Please check one box)

_____ An escrow/impound account be established for payment of my property taxes and insurance. (Including flood, insurance, if required).

_____ An escrow/impound account be established for payment of my property taxes only.

_____ An escrow/impound account be established for payment of my property insurance only (including flood insurance, if required).

_____ **No escrow/impound account be established in connection with my loan.**

Borrower Signature

Date

Co-Borrower Signature

Date

fiduciary relationship. If a fiduciary wishes to authorize an appointee to inspect and/or receive confidential tax information on behalf of the fiduciary, Form 8821 must be filed and signed by the fiduciary acting in the position of the taxpayer.

Partnership items. Sections 6221–6231 authorize a Tax Matters Partner to perform certain acts on behalf of an affected partnership. Rules governing the use of Form 8821 do not replace any provisions of the above-referenced sections.

Filing the tax information authorization. File the original, photocopy, or facsimile transmission (fax) of Form 8821 with each IRS office in which you want your appointee to inspect and/or receive confidential tax information on your behalf. If Form 8821 is filed for a matter currently pending before an office of the IRS, such as an examination, file the authorization with that office. Otherwise, file the authorization with the service center where the related return was, or will be, filed. See the instructions for the related tax return for the service center addresses. Form 8821 must be received by the IRS within 60 days of the date it was signed and dated by the taxpayer.

Specific Instructions

Line 1—Taxpayer information

Individuals. Enter your name, TIN, and street address in the space provided. If a joint return is used, also enter your spouse's name and TIN. Also enter your EIN if applicable.

Corporations, partnerships, or associations. Enter the name, EIN, and business address.

Employee plan. Enter the plan name, EIN of the plan sponsor, three-digit plan number, and business address of the plan sponsor.

Trust. Enter the name, title, and address of the trustee, and the name and EIN of the trust.

Estate. Enter the name, title, and address of the decedent's executor/personal representative, and the name and identification number of the estate. The identification number for an estate includes both the EIN, if the estate has one, and the decedent's TIN.

Line 2—Appointee. Enter the name of your appointee. Use the identical name on all submissions. If you wish to name more than one appointee, indicate so on this line and attach a list to the form.

Note: Only the first three appointees you list will be input on the CAF.

Enter the nine-digit CAF number for each appointee. If an appointee has a CAF number for any previously filed Form 8821 or power of attorney (Form 2848), use that number. If a CAF number has not been assigned, enter "NONE," and the IRS will issue one directly to your appointee.

The CAF number is a number that the IRS assigns to appointees. The appointee must use the CAF number on all future Forms 8821 or 2848. The IRS does not assign CAF numbers to requests for employee plans and exempt organizations.

Line 3—Tax matter(s). Enter the type of tax, the tax form number, the years or periods, and the specific tax matter. Enter "Not applicable," in any of the columns that do not apply.

In **column (c)**, write the years using the YYYY format, for example, "1998." **Do not** use general references such as "all years," or "all periods." If you do, your application will be returned.

You may list any prior years or periods, but for future periods, you are limited to the 3 future periods that end no later than 3 years after the date Form 8821 is received by the IRS. For **employment tax** or **excise tax** returns, enter the applicable quarters of the tax year. For **estate tax** returns, enter the date of the taxpayer's death instead of the year or period.

In **column (d)**, enter any specific information you want the IRS to provide. Examples of column (d) information are: transcript of an account, a balance due amount, a specific tax schedule, or a tax liability.

For requests regarding a **foreign certification** shown on **Form 6166**, Certification of Filing A Tax Return, enter "Form 6166" in column (d) and check the box on line 4.

Line 4—Specific use not recorded on CAF. Generally, the IRS records all tax information authorizations on the CAF system. However, authorizations relating to a specific issue are not recorded.

Check the box on line 4 if Form 8821 is filed for any of the following reasons: (1) requests to disclose information to loan companies or educational institutions, (2) requests to disclose information to Federal or state agency investigators for background checks, (3) civil penalty issues, (4) trust fund recovery penalty, (5) application for EIN, and (6) claims filed on **Form 843**, Claim for Refund and Request for Abatement. If you check the box on line 4, your appointee should submit a copy of Form 8821 with each written request to receive information by mail or bring a copy of Form 8821 to each appointment to inspect or receive information. A specific use tax information authorization does not automatically revoke any prior tax information authorizations.

Line 6—Retention/revocation of tax information authorizations.

Check the box on this line and attach a copy of the tax information authorization you do not want to revoke.

To revoke an existing authorization, send a copy of the previously executed Form 8821 to each IRS office where it was filed. Write "REVOKE" across the top of the form and sign your name again under the existing signature (line 7). If you do not have a copy of the prior Form 8821, send a letter to each IRS office where you filed it. The letter must indicate that the authority of the tax information authorization is revoked and must be signed by the taxpayer. Include the name and address of each appointee whose authority is revoked.

Note: Filing Form 8821 does not revoke any Form 2848 that is in effect.

Line 7—Signature of taxpayer(s)

Individuals. You must sign and date the authorization. **Either** husband or wife must sign if Form 8821 applies to a joint return.

Corporations. Generally, Form 8821 can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer, and (4) any other person authorized to access information under section 6103(e).

Partnerships. Generally, Form 8821 can be signed by any person who was a member of the partnership during any part of the tax period covered by Form 8821. See **Partnership items** above.

Other. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. Form 8821 is provided by the IRS for your convenience and its use is voluntary. If you designate an appointee to inspect and/or receive confidential tax information, you are required by section 6103(c) to provide the information requested on the form. Under section 6109, you must disclose your social security number (SSN), employer identification number (EIN), or individual taxpayer identification number (ITIN).

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia for use in administering their tax laws. We may also give this information to other countries pursuant to tax treaties.

You are not required to provide the information requested on a form 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. Disclosure of the information on this form may be made as provided in section 6103.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is:

Recordkeeping, 7 min.; **Learning about the law or the form**, 12 min.; **Preparing the form**, 24 min.; **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making 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 Form 8821 to this address. Instead, see **Filing the tax information authorization** on this page.



Request for Copy or Transcript of Tax Form

▶ Read instructions before completing this form.

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

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	
6 If we cannot find a record of your tax form and you want the payment refunded to the third party, check here ▶ <input type="checkbox"/>	
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 <input type="checkbox"/> Tax return transcript of Form 1040 series filed during the current calendar year and the 3 prior calendar years (see instructions). b <input type="checkbox"/> Verification of nonfiling. c <input type="checkbox"/> Form(s) W-2 information (see instructions). d <input type="checkbox"/> 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 ▶ <input type="checkbox"/>	
9 If this request is to meet a requirement of one of the following, check all boxes that apply. <input type="checkbox"/> Small Business Administration <input type="checkbox"/> Department of Education <input type="checkbox"/> Department of Veterans Affairs <input type="checkbox"/> Financial institution	
10 Tax form number (Form 1040, 1040A, 941, etc.)	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."
11 Tax period(s) (year or period ended date). If more than four, see instructions.	

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

I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. I am aware that based upon this form, the IRS will release the tax information requested to any party shown on line 5. The IRS has no control over what that party does with the information.

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

Instructions

Section references are to the Internal Revenue Code.

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

Purpose of Form.—Use Form 4506 to get a tax return transcript, verification that you did not file a Federal tax return, Form W-2 information, or a copy of a tax form. Allow 6 weeks after you file a tax form before you request a copy of it or a transcript. For W-2

information, wait 13 months after the end of the year in which the wages were earned. For example, wait until Feb. 1999 to request W-2 information for wages earned in 1997.

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

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

How Long Will It Take?—You can get a tax return transcript or verification of nonfiling within 7 to 10 workdays after the IRS receives your request. It can take up to 60 calendar

days to get a copy of a tax form or W-2 information. To avoid any delay, be sure to furnish all the information asked for on Form 4506.

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

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

(Continued on back)

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.



Gift Letter

To Whom It May Concern:

I/We

Name(s)

Address

City, State, Zip Code

Telephone Number(s) Business/Resident

Relationship to Borrower(s)

Am/are giving

Borrower(s) Name(s)

A gift in the amount of \$_____ with no obligation to repay. This gift will be

made to assist _____ with the purchase of _____ new home. This
him/her/them his/her/their

gift will be made on or about _____ from funds (liquid assets) on deposit in
date

_____ account as follows:

my/our

Name of Institution

Address

City, State, Zip Code

Account Type: Checking/Savings/Stocks/Other

Approximate Balance Before Gift

Signature

Date

Signature

Date

Source of Funds Documentation

Attached with this gift letter there needs to be one of the following: Three months bank statements, copy of quarterly bank statement, copies of Savings passbook pages, verification of deposit, or letter from institution stating (on Letterhead, signed, & dated by an officer with their title) that amount equal to the gift has been on deposit for the last three months prior to gift (with the name, account number, opening date, and balance).

MORTGAGE BROKER FEE DISCLOSURE

You have applied to us – a mortgage broker – for a residential mortgage loan. We will submit your application for a residential mortgage loan to a participating lender with which it from time to time contracts upon such terms and conditions as you may request or a lender may require. The lenders have asked that this form be furnished to you to clarify the role of mortgage brokers. This form supplements other disclosures or agreements required by law that you should receive from us concerning your application.

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

- We have separate independent contractor agreements with various lenders.
- While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. THE BROKER'S COMPENSATION The lenders whose loan products are distributed by us generally provide their loan products to us at a wholesale rate.

- The retail price we offer you – your interest rate, total points, and fees – will include our compensation by either you or the lender.
- Alternatively, we may be paid a portion of our compensation, by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- Also, in some cases, if you would rather pay less up-front, you may wish to have some or all of our fees paid directly by the lender, which will result in a higher interest rate and higher monthly loan payments than you would otherwise be required to pay.
- We also may be paid by the lender based on (I) the value of the Mortgage Loan or related servicing rights in the market place or (II) other services, goods, or facilities performed or provided by us to the lender.

You may work with us to select the method in which we receive our compensation depending on your financial needs, subject to the lender's loan program requirements and credit underwriting guidelines.

The amount of fees and charges that you pay in connection with your loan will be estimated on your Good Faith Estimate. The final amounts will be disclosed on your HUD-1 HUD-1A Settlement Statement.

By signing below, applicant(s) acknowledge that you have read and understand this document. By your signature, you also acknowledge that you have received a copy of this document.

Date

APPLICANT(S)

BROKER/LOAN OFFICER

Printed Name

Printed Name

Signature

Signature

Request for Transcript of Tax Return

Department of the Treasury
Internal Revenue Service

- ▶ Do not sign this form unless all applicable parts have been completed.
Read the instructions on page 2.
- ▶ Request may be rejected if the form is incomplete, illegible, or any required part was blank at the time of signature.

TIP: Use new Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return : : : :
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 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 the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

CAUTION: Lines 6 and 7 must be completed if the third party requires you to complete Form 4506-T. Do not sign Form 4506-T if the third party requests that you sign Form 4506-T and lines 6 and 7 are blank.

- 6 Product requested.** Most requests will be processed within 10 business days. If the product requested relates to information from a return filed more than 4 years ago, it may take up to 30 days. Enter the return number here and check the box below. ▶ _____
- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are generally available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years
 - b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns
 - c Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years
 - d Verification of Nonfiling**, which is proof from the IRS that you did not file a return for the year
 - e Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

CAUTION: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

7 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T.

_____ / _____ / _____
 _____ / _____ / _____
 _____ / _____ / _____
 _____ / _____ / _____

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a ()
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	



INSURANCE NEEDS AND SAVINGS
(OPTIONAL)

Over our years in business we have developed close relationships with several excellent insurance agencies that have been in business for a number of years. If you would like one of these preferred providers to contact you to review your existing Homeowner or Auto Insurance policies and providing a free, no obligation, quote to lower or enhance your existing coverage, please check the box below and sign and return this letter along with your loan package.

- I would like Pacific Coast Lending to forward my contact information to one of its Preferred Affiliated Providers regarding Homeowner's and Auto Insurance quotes.

- Do not share my contact information with any of your Preferred / Affiliated relationships

Please check **one** of the boxes above.

Signature _____

Date _____