

SHAFFER REALTY AND MORTGAGE

PLEASE PROVIDE US WITH COPIES OF:

1. LAST 2 YEARS COMPLETE PERSONAL FEDERAL TAX RETURNS
2. FEDERAL TAX RETURNS FOR ANY BUSINESS ENTITY OWNED LAST 2 YEARS (IF ANY)
3. LAST 2 YEARS OF W2'S
4. LAST 2 YEARS OF 1099'S (IF ANY)
5. IF SELF-EMPLOYED YEAR TO DATE PROFIT AND LOSS STATEMENT
6. TWO MONTHS BANK STATEMENTS FOR ALL PERSONAL ACCOUNTS (CHECKING, SAVINGS, INVESTMENTS & RETIREMENT ACCOUNTS) -ALL PAGES
7. MOST RECENT PAY STUBS FOR ONE MONTH OF PAY
8. COMPLETED AND SIGNED LOAN APPLICATION AND SIGNED DISCLOSURES
9. IF A REFINANCE, PROOF OF INSURANCE
10. IF YOU LIVE IN A HOME OWNER'S ASSOCIATION, THE NAME OF THE HOA, THE PHONE NUMBER AND MONTHLY FEE
11. IF YOUR BUSINESS IS A PARTNERSHIP, THE K-1'S FOR LAST 2 YEARS
12. IF YOU HAVE HAD A BANKRUPTCY OR DIVORCE WE WILL NEED THE BANKRUPTCY DECREE OR THE DIVORCE DECREE
13. IF YOU OWN RENTAL PROPERTIES, WE WILL NEED A COPY OF THE LEASE FOR EACH PROPERTY
14. IF YOU HAVE LATE PAYS ON YOUR CREDIT REPORT, WE WILL NEED LETTERS OF EXPLANATION FOR EACH LATE PAY
15. IF THIS IS FOR A SECOND MORTGAGE, WE NEED A COPY OF THE NOTE FOR THE FIRST MORTGAGE
16. IF YOU HAVE LIVED IN A RENTAL, THE NAME AND PHONE NUMBER OF YOUR LANDLORD(S) FOR THE PAST 2 YEARS

THANK-YOU FOR CHOOSING SHAFFER REALTY AND MORTGAGE

760-634-9700 OFFICE / 619-889-8400 CELL / 760-454-0403 FAX
realtvandloan@aol.com EMAIL / www.RealtyAndLoan.com Web

EQUAL CREDIT OPPORTUNITY ACT

APPLICATION NO:

PROPERTY ADDRESS:

The Federal Equal Credit Opportunity Act prohibits creditors from discrimination 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 concerning this Mortgage Company is the Federal Trade Commission, Pennsylvania and 6th Street N. W., Washington, D. D. 20580.

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

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 mortgager under its program. It will not be disclosed outside the agency 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 mortgager or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 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	
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 used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date

**NOTICE TO APPLICANT OF RIGHT
TO RECEIVE COPY OF APPRAISAL REPORT**

APPLICATION NO:

PROPERTY ADDRESS:

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. We must receive your written request no later than 90 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, contact:

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

**THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE**

APPLICATION NO:

PROPERTY ADDRESS:

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

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under 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 residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the agency named below.

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)