

# 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					
<b>Mortgage Applied for:</b>	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount \$	Interest Rate %	No. of Months	<b>Amortization Type:</b>	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
				<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

**Complete this line if construction or construction-permanent loan.**

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

**Complete this line if this is a refinance loan.**

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

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

Borrower	III. BORROWER INFORMATION	Co-Borrower
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Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)						
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no.   ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no.   ages		
Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	_____ No. Yrs.		Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	_____ No. Yrs.	
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

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

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	_____ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	_____ No. Yrs.
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	Yrs. on this job		Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)

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

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

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

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

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

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

B/C	Monthly Amount
	\$



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

Borrower's Signature <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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**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.)

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

<b>To be Completed by Interviewer</b> This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) Interviewer's Signature _____ Date _____ Interviewer's Phone Number (incl. area code) _____	Name and Address of Interviewer's Employer <b>Alpine Mortgage Services, LLC</b> <b>41 Grand Avenue, Suite 101</b> <b>River Edge, NJ 07661</b> <b>(P) 201-488-8809</b> <b>(F) 201-488-8819</b>
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## 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

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months 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.		

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: <b>X</b>	Date	Co-Borrower's Signature: <b>X</b>	Date
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201 W Passaic Street, Suite 101 • Rochelle Park, NJ 07662 • Phone: (201) 488-8809 • Fax: (201) 488-8819 • (800) 876-LOAN

Licensed Mortgage Banker, NJ Department of Banking & Insurance

## PRE-APPLICATION DISCLOSURE AND FEE AGREEMENT

*In the following disclosure, You = Applicant; We or Us = Alpine Mortgage.*

In connection with your application for a mortgage loan we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. We place loans with more than 3 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. Our services may include, but are not limited to, the following: counseling on available mortgage products; counseling on general mortgage qualification requirements; assistance in obtaining information required to complete the mortgage application; and assistance in processing the loan application and in meeting conditions of the loan commitment.

### FEE ACKNOWLEDGMENT

Depending on the type of loan program for which you apply, various fees are charged and certain criteria must be met. You understand that as compensation for our services, we will be paid as checked below:

- The lender will pay us a fee that is not known at this time but will be disclosed to you at the time of lock-in or when the rate is set. The maximum points paid, including premium pricing payable by the lender to us, shall not exceed four (4) points. Each point equals one percent of the loan amount.
- You agree to pay us a discount fee of \_\_\_\_\_% of the loan amount or \$\_\_\_\_\_.  
You authorize the closing agent to collect this fee from you at closing.

I understand that I am also required to pay the following fees at application:

- Application Fee \$350
- Property Appraisal Fee \$300 - \$500

### REFUNDABILITY

All application fees and/or appraisal fees are non-refundable. If the actual amounts of any third party fees are less than the amounts you have paid, your overpayment will be refunded to you.

### INTEREST RATE OPTIONS

Interest rates and charges fluctuate according to market conditions. Depending on the loan program for which you apply, you may be given the opportunity to "float" or "lock-in" your interest rate and/or related charges. "Lock-in" means you reserve the rate and/or charges for a specified number of calendar days, called the "Lock-in Period", regardless of the prevailing terms offered to the public. If the loan program for which you applied has this option available to you and you elect this option, you will be given a "Lock-in Agreement" which will specify the terms under which your interest rate and/or related charges are reserved.

Alternatively, you may elect to "float" or defer a decision to lock-in the rate and/or charges until a later date. The actual rate and/or charges will be set at our discretion based on prevailing market conditions and may be higher or lower than the rate and/or charges being offered by us at the present time. Should you apply for a program which offers a float option and you elect this option, you will be provided with further

Initials: \_\_\_\_\_

information on how and when your interest rate will be set prior to the date determined to be your closing date. Should you elect to "float" the rate the interest rate will automatically be "locked-in" three (3) days prior to closing.

**LOAN DECISION TIME FRAME**

We estimate that the number of days necessary to make a decision for the program you have applied for is thirty (30) calendar days following the actual receipt of your signed application at our head office. If we become aware of circumstances which require further review or documentation during the processing of your loan application, we reserve the right to modify our estimated days required to make a loan decision.

**PREPAYMENT PENALTIES**

You understand that certain mortgage products impose a prepayment penalty to the borrower. Alpine Mortgage Services, LLC, will disclose the amount of, or the formula for calculating, the prepayment penalty, and the terms of the prepayment penalty, if any, as soon as Alpine Mortgage Services, LLC knows them.

**BORROWER OBLIGATIONS**

- By signing below, you agree that you and your agents will:
- provide information and/or documentation within the required time and in the manner we specify;
  - provide accurate and complete information which corresponds with all other information and/or documentation supplied by you or you agents;

**QUESTIONS/COMMENTS**

Should you have any questions, comments or complaints, please feel free to contact the operations manager in our head office at (201) 488-8809.

**ACKNOWLEDGMENTS**

You acknowledge that prior to paying any fees or completing any application(s), you were advised of the following: our services are advisory and administrative in nature; we are not the lender, and therefore, are not making the mortgage loan or commitment in this transaction and we cannot execute a lock-in agreement; we cannot guarantee acceptance into any particular loan program or specific loan terms or conditions; your interest rate and/or related charges are "floating" and are subject to change until you execute a lock in agreement with the lender; and all fees paid to us will be refunded if we do not perform the services indicated in this agreement.

This application disclosure is intended to supplement other federally required disclosures you will receive such as the Good Faith Estimate, HUD Settlement Cost Booklet, Initial Truth-in-Lending Statement and if applicable, ARM Disclosures. The other disclosures describe certain material aspects of your loan. Please review these documents carefully. In addition, this disclosure constitutes neither an approval nor a commitment of your loan.

By signing below, you, the borrower(s), hereby acknowledge that you have read and understand the above disclosures and that you have a copy of this pre-application disclosure.

**Alpine Mortgage Services, LLC**

By: \_\_\_\_\_

\_\_\_\_\_  
Applicant

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

\_\_\_\_\_  
Applicant



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## MORTGAGE LOAN ORIGINATION AGREEMENT

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with Alpine Mortgage Services, LLC, to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with Alpine Mortgage Services, LLC. We are licensed as a "Mortgage Banker" by the New Jersey Department of Banking & Insurance.

**SECTION 1. NATURE OF RELATIONSHIP.** In connection with this mortgage loan we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. We place loans with more than 3 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. Our services may include, but are not limited to, the following: counseling on available mortgage products; counseling on general mortgage qualification requirements; assistance in obtaining information required to complete the mortgage application; and assistance in processing the loan application and in meeting conditions of the loan commitment.

**SECTION 2. OUR COMPENSATION.** The lenders whose loan products we distribute 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. The application fee is \$350, the appraisal fee is \$300 - \$500 and the discount points and/or origination fees are 0% - 4% of the loan amount. All application fees and/or appraisal fees are non-refundable. If the actual amounts of any third party fees are less than the amounts you have paid, your overpayment will be refunded to you.

In some cases, we may be paid all of 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 be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender. 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 acknowledge that prior to paying any fees or completing any application(s), you were advised of the following: our services are advisory and administrative in nature; we are not the lender, and therefore, are not making the mortgage loan or commitment in this transaction and we cannot execute a lock-in agreement; we cannot guarantee acceptance into any particular loan program or specific loan terms or conditions; and all fees paid to us will be refunded if we do not perform the services indicated in this agreement.

By signing below, the applicant(s) acknowledge receipt of a copy of this signed Agreement.

**Alpine Mortgage Services, LLC**

By: \_\_\_\_\_

\_\_\_\_\_  
Applicant

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

\_\_\_\_\_  
Applicant



201 W Passaic Street, Suite 101 • Rochelle Park, NJ 07662 • Phone: (201) 488-8809 • Fax: (201) 488-8819 • (800) 876-LOAN

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### **CERTIFICATION**

The undersigned certify as follows:

1) I/We have applied for a mortgage loan from Alpine Mortgage Services, LLC (hereinafter "Alpine"). In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and information regarding assets and liabilities. I/We certify that all of the information, to the best of my/our knowledge is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.

2) I/We understand and agree that Alpine reserves the right to change the mortgage loan review process from alternative documentation to a full documentation program. This may include the verifying of the information provided on the application with employers, creditors and/or financial institutions.

3) 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, Sec. 1014.

### **AUTHORIZATION TO RELEASE INFORMATION**

The undersigned acknowledge:

1) I/We have applied for a mortgage loan from the above referenced lender, Alpine Mortgage Services, LLC. As part of the application process, the lender and the mortgage guaranty insurer, if any, may verify information contained in our mortgage application and in other documents required in connection with the loan, either before the loan is closed or as part of its post closing quality control program.

2) I/We authorize you to provide to Alpine Mortgage Services and to any investor to whom the lender may sell my mortgage and to the mortgage guaranty insurer, if any, any and all information and documentation that they may request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; copies of tax returns; and other legal documentation, which may be necessary to support my/our ability to repay debt.

3) Alpine Mortgage Services, LLC or any investor who may purchase the mortgage, or the mortgage guaranty insurer, if any, may address this authorization to any party named in the loan application.

4) I/We hereby authorize Alpine Mortgage Services, LLC, to inform my/our realtor (builder) or our attorney of the status of my/our loan application.

5) A photographic or fax copy of this authorization may be deemed the equivalent of the original and may be used as a duplicate original.

### **AUTOMATED UNDERWRITING SERVICE ACKNOWLEDGEMENT AND AGREEMENT**

I/We agree that my/our mortgage loan application may be reviewed by the Federal Home Loan Mortgage Corporation Automated Underwriting Service (Freddie Mac/AUS) and/or Fannie Mae Desktop Underwriter (Fannie/DU) and/or other investor secondary automated underwriting systems utilized by Alpine Mortgage Services, LLC, to assist in processing and underwriting my/our application. I/We authorize Alpine Mortgage Services, LLC and Freddie Mac/AUS and/or Fannie Mae/DU and/or any approved alternative automated underwriting system to obtain copies of my/our credit reports and any other information about me/us.

I/We, the borrower(s), have read the information provided above and understand its contents.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security No.

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security No.



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### **Fair Credit-Reporting Act**

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the consumer reporting agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act. You have the right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency if an adverse action is taken on your loan application. Under Section 612 of the Fair Credit Reporting Act you have the right to obtain within sixty (60) days of an adverse action a free copy of the report from the consumer reporting agency. You also have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit agency.

### **Equal Credit Opportunity Act**

The 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 that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Income which you receive as alimony, child support or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us.

The Equal Credit Opportunity Act requires the lender to provide a copy of their standard underwriting guidelines to applicants who request one. You may request your copy by calling: (201) 488-8809

### **Right to Financial Privacy Act**

You acknowledge that this is notice to me/us as required by the right to financial privacy act of 1978 that the veterans administration (in the case of a VA loan) or Department of Housing and Urban Development (in the case of an FHA loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transactions will be available to the VA (in the case of a VA loan) or to HUD (in the case of an FHA loan) 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.

**Information Disclosure Authorization**

You hereby authorize to release to Alpine Mortgage Services, LLC, for verification purposes, information concerning: employment history, dates, title(s), income, hours worked, etc.; banking (checking / savings) and similar account balances and information; mortgage loan rating, (opening date, high credit, payment amount, loan balance and payment); credit history; and any information deemed necessary in connection with a consumer credit report for real estate transactions. This information is for the confidential use of this lender in compiling a mortgage loan credit report. A copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

**Flood Insurance Notification**

Federal regulations require us to inform you that if the property used as security for this loan is located in an area identified by the U.S. Secretary of Housing & Urban Development as having special flood hazards and that in the event of damage to the property caused by flooding in a Federally-declared disaster, Federal disaster relief assistance, if authorized, will be available for the property. At the closing you will be asked to acknowledge your receipt of this information, if you have any questions concerning this notice, kindly contact your loan officer.

**Notice of Right to Receive Appraisal Report**

You have the right to a copy of the appraisal report used in connection with your application for credit provided that, if required, you have paid for or are willing to pay for the appraisal. You can get a copy of this report by writing to us at this address:

Alpine Mortgage Services  
201 W Passaic Street, Suite 101  
Rochelle Park, NJ 07662

We must hear from you no later than 90 days after you are notified about the action taken on your credit application. If you withdraw your application, you must make your request for an appraisal report within 90 days of the withdrawal. You can telephone instead of writing, but by doing so you are not assured of your rights to receive the appraisal.

By signing below, you, the borrower(s), hereby acknowledge that you read and understand the above disclosures.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Applicant



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## SERVICING DISCLOSURE STATEMENT

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR DOCUMENTS. SIGN THE ACKNOWLEDGEMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. &2601 et seq.), you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

### Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the date of the transfer. The new loan servicer must also send you notice within 15 days after the date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer you questions about the transfer of servicing. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

### Complaint Resolution

Section 6 of RESPA (12 U.S.C. \_ 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

### Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirement of that Section.

### Servicing Transfer Estimates by Original Lender

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

1. We may service the mortgage loans originated by our institution. We may assign, sell or transfer the servicing of your loan to another party. In the event the servicing of your loan is transferred to another party, you will be notified of your new servicer within 15 days of the date of transfer. For all the loans that we make in the 12-month period after your loan is funded, we estimate that the chances that we will transfer the servicing of the loan is between 76% & 100% . This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

2. This is our record of transferring the servicing of the loans we have made in the past:

2007 - 100%

2006 - 100%

2005 - 100%

### Acknowledgment of Mortgage Loan Applicant(s)

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Applicant



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### NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of request and based on information that a consumer reporting agency has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain the loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns may change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on the loan application.

This information will be provided to you once the lender has requested and received credit information from the consumer reporting agencies. If you have questions concerning the terms of the loan, contact the lender.

#### Consumer Reporting Agency Contact Information:

Equifax  
PO Box 740201  
Atlanta, GA 30374  
(800) 685-1111

Experian  
PO Box 9530  
Allen, TX 75013  
(888) 397-3742

Trans Union  
PO Box 6790  
Fullerton, CA 92634  
(800) 680-7289

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Applicant



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## CREDIT CARD AUTHORIZATION AND ACKNOWLEDGMENT

Applicant(s): \_\_\_\_\_

Credit Card:             Visa             Mastercard             American Express  
(check one)

Credit Card Number: \_\_\_\_\_

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

Name as Listed on Card: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

### Charges

Application Fee	\$350
Loan Lock Fee	\$ 0
<u>Other Fees</u>	<u>\$ 0</u>

Total Authorized Charges            \$350

I authorize Alpine Mortgage Services, LLC to make the above listed charges to my credit card. I also authorize Alpine Mortgage Services, LLC to charge my credit card for the full cost of an appraisal report for my property at the time an appraisal is ordered. I understand that these fees are non-refundable.

\_\_\_\_\_  
Authorized Signer

\_\_\_\_\_  
Date



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## CONTACT SHEET

### Borrower's Real Estate Agent

Agent Name _____	Company _____		
Phone _____	Fax _____	Cell _____	
Address _____	City _____	State _____	Zip _____

### Borrower's Attorney

Firm Name _____	Contact _____		
Phone _____	Fax _____	Cell _____	
Address _____	City _____	State _____	Zip _____

### Homeowners Insurance Company

Company _____	Contact _____		
Phone _____	Fax _____	Cell _____	
Address _____	City _____	State _____	Zip _____

### Condo Association or Management Company

Company _____	Contact _____		
Phone _____	Fax _____	Cell _____	
Address _____	City _____	State _____	Zip _____

# Request for Transcript of Tax Return

- ▶ 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.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return	<b>2b</b> Second social security number if joint tax return  <div style="text-align: center;">           : :            : :            : :         </div>
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
<b>4</b> Address, (including apt., room, or suite no.), city, state, and ZIP code shown on the last return filed if different from line 3	
<b>5</b> 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.

<b>Sign Here</b>	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	



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**ADDITIONAL REQUIRED DOCUMENTATION CHECKLIST**

Borrower(s): \_\_\_\_\_

Property Address: \_\_\_\_\_

**INCOME DOCUMENTATION**

- \_\_\_\_\_ Copy of your past 2 years W-2's
- \_\_\_\_\_ Copies of most recent consecutive paystubs for a 1 month period
- \_\_\_\_\_ For rental income, copy of current lease agreement or Schedule E of latest tax return
- \_\_\_\_\_ If self-employed: copy of last 2 years personal/corporate/partnership tax returns (include all schedules and sign and date on signature lines); and a year to date profit and loss statement prepared by your accountant

**ASSET DOCUMENTATION**

- \_\_\_\_\_ Copy of last 2 months bank/brokerage statements for all accounts. Include all of the pages of the statement
- \_\_\_\_\_ Copy of cancelled check for down payment (front and back) and bank statement showing the check clearing
- \_\_\_\_\_ For gift funds, completed gift affidavit and copy of donor's bank statement showing the availability of funds and proof of transfer and deposit of gift into your account

**MISCELLANEOUS ITEMS**

- \_\_\_\_\_ Copy of 1 form of identification (driver's license, passport, birth certificate, etc.)
- \_\_\_\_\_ Copy of latest mortgage statement for all mortgage accounts

**ADDITIONAL DOCUMENTATION FOR PURCHASES**

- \_\_\_\_\_ Fully executed contract of sale for purchase of subject property
- \_\_\_\_\_ If selling current residence, fully executed contract of sale for sale of residence
- \_\_\_\_\_ If not selling, but instead intend to lease current residence, copy of executed lease with tenant

**AT CLOSING**

- \_\_\_\_\_ Homeowners Certificate of Insurance & paid receipt
- \_\_\_\_\_ Copy of Certificate of Occupancy

**OTHER ITEMS**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I understand that in order to insure timely processing of my loan application the above documentation should be submitted to the processing department as quickly as possible and that if I cannot supply any of the above, my loan decision may be delayed.

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date