



Care-Mor Home Loans

ONLINE REAL ESTATE LOAN PACKAGE

408-243-3155

Thank you for applying for a loan online with Care-Mor Home Loans. The following loan package should be printed on **8 1/2 x 14 (legal) size paper**. Separate applications are required for each married couple or single applicant. Please begin with the Loan Application Steps to help you complete your application.

LOAN APPLICATION STEPS

A. Please provide the following documents from your records for each borrower.

- | NEED | REC'D | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. Paycheck stubs covering the last 30 day period. |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. Last two years' W-2's |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. Last two years' 1040 Tax Returns with all supporting schedules, signed&dated are required, if you: <ul style="list-style-type: none"> a. Have rental property. b. Receive commissions, interest, alimony or dividends which are needed for qualifying income. |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. Home owners insurance declaration (premium/coverage) page, showing coverage for fire and hazard insurance and any other coverage (flood, earthquake, etc.) |
| <input type="checkbox"/> | <input type="checkbox"/> | 5. Current mortgage statements and payment coupons for all mortgages. |
| <input type="checkbox"/> | <input type="checkbox"/> | 6. Name, address, account numbers, monthly payments and balances of all consumer loans, credit cards, and auto loans. List only those with outstanding balances. |
| <input type="checkbox"/> | <input type="checkbox"/> | 7. Name, address, account numbers and balances of all checking, savings, credit unions and brokerage accounts and provide 3 most recent statements for each account |

B. **Borrowers who are Self-employed or have an interest in a partnership or corporation** - provide the following additional documents.

- | NEED | REC'D | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. If you are Sole proprietor (and file IRS 1040 Schedule C) <ul style="list-style-type: none"> a. Latest 2 years federal tax returns with all schedules, signed and date. b. Year to date profit and loss statement, current to within 60 days, signed and dated. |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. If you own 25% or more of a partnership: <ul style="list-style-type: none"> a. Latest 2 years federal tax returns with all schedules, signed and date. b. Latest 2 years 1065 partnership tax returns, signed and dated. c. Latest 2 years partnership K-1's, signed and dated. d. Year to date Profit and Loss statement, and balance sheet current to within 60 days, signed and dated. |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. If you own Less than 25% of a partnership: <ul style="list-style-type: none"> a. Latest 2 years personal federal tax returns with all schedules, signed and dated. b. Latest 2 years Partnership K-1's, signed and dated. |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. If you own 25% or more of a corporation: <ul style="list-style-type: none"> a. Latest 2 years personal federal tax returns with all schedules, signed and dated. b. Latest 2 years 1120 corporate tax returns with all schedules, signed and dated. c. Year to Date profit and loss statement current to within 60 days, signed and dated. |

C. Supply copies of the following documents, if applicable.

- | NEED | REC'D | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. Sales agreement if this is a purchase transaction. |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. Divorce/Separation documents it <ul style="list-style-type: none"> a. You are paying alimony, child support or have an obligation to the other party. b. You are receiving alimony or child support and want the income used for qualifying. c. 12 canceled checks (front and back) showing receipt of alimony/child support |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. Copy of 1st mortgage note if you are applying for a 2nd mortgage or Equity line of credit |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. Copy of rental agreement if rental property is not reflected on last two years tax returns. |



Care-Mor Home Loans

UNIFORM RESIDENTIAL LOAN APPLICATION INSTRUCTIONS

Please complete the **unshaded** areas only. The numbers on the instruction sheet reference the location of the items on the application. Use ink or type only.

1. **Please check the appropriate box for questions regarding Borrower and Co-Borrower status.**
2. **Amount:** Indicate the loan amount you are requesting.
3. **Number of Months:** Indicate the term of loan you want, either 180 months (15 years) or 360 months (30 years).
4. **Property Street Address:** Indicate the address, city, county, state, zip and number of units on the property to be financed. Also indicate the year the house was built.
5. **Purpose of Loan:** Check the appropriate box (e.g. purchase, construction or refinance).
6. **Be sure to indicate whether or not you intend to occupy the subject property as your primary residence.**
7. **Construction or Construction Permanent Loan:** If you are applying for a Construction or Construction Permanent Loan indicate the year the subject property was acquired, its original cost, the current amount of existing liens, the present value of the lot, the cost of improvements and the total value of the property including the cost of improvements (enter total as purchase price in Details of Purchase).
8. **Refinance Loan:** If you are refinancing, indicate the year the subject property was acquired, its original cost, the current amount of existing liens, the purpose of your refinance and any improvements you have made or plan to make on this property.
9. **Title Will Be Held In What Names:** In this box indicate the legal names of who the owner(s) will be at the time your loan is made. Also indicate the manner in which the owner(s) will hold the title (e.g. joint Tenants, Tenants in Common, Sole and Separate Property, etc.)
10. **Source of Down Payment, Settlement Charges and/or Subordinate Financing:** If you are applying for a loan to purchase property indicate the source of down payment, settlement charges and subordinate financing (e.g. savings or sale of current residence, etc.)
11. **Borrower and Co-Borrower:** In this section complete all of the unshaded areas. If the Co-Borrower's information is the same as Borrower's indicate by the word "same".
12. **Employment Information:** Please indicate employer's address where personnel records are kept (not necessarily the address where you work).
13. **Less Than Two Years Employment:** If you have been employed in your current position for less than two years complete this section.
14. **Gross Monthly Income:** In this section list your current gross monthly income before payroll deductions.
15. **Monthly Housing Expense:** Complete only the "Present" column. "Other" refers to other liens on the property to be financed.
16. **Describe Other Income:** In this section list in detail the source of any other income listed in Item 14 above.
17. **Please check whether or not this application was completed jointly.**
18. **Assets and Liabilities:** In the "Assets and Liabilities" section please complete all of the unshaded areas. Co-Borrowers who have assets which are not held jointly must list those assets separately. Use either the space provided or The Statement of Assets and Liabilities that follows.
19. **List All Real Estate Owned:** Use the continuation sheet provided, if additional space is needed.
20. **Alternate Names:** List additional names under which credit had previously been received.
21. **Declarations:** These questions apply to both Borrower and Co-Borrower. Answer all questions either yes or no. If you are a permanent resident alien submit a copy of your Alien Registration Card (green card).
22. **Borrower's and Co-Borrower's Signature:** The Borrower and Co-Borrower must sign and date the application if both will be signing the promissory note.
23. **Information For Government Monitoring Purposes:** Check the appropriate boxes.

Loan Number:

Uniform Residential Loan Application

① 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 Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> FmHA			
Amount ②	Interest Rate	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$	%	③	<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
④ 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:
⑤	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent			<input type="checkbox"/> Primary Residence
Complete this line if construction or construction-permanent loan.					<input type="checkbox"/> Secondary Residence
					<input type="checkbox"/> Investment
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	⑧ 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:
⑨					<input type="checkbox"/> Fee Simple
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)					<input type="checkbox"/> Leasehold (show expiration date)
					⑩

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)			
⑪				⑪			
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)	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)				Present Address (street, city, state, ZIP)			
<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				<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 & 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
⑫			⑫		
		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)
⑬			⑬		
		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)	

INITIALS: B - _____ C - _____

Fannie Mae Form1003 10/92

Loan Number:

VI. ASSETS AND LIABILITIES (cont.)

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

Table with columns: Property Address, Type of Property, Present Market Value, Amount of Mortgages & Liens, Gross Rental Income, Mortgage Payments, Insurance Maintenance Taxes & Misc., Net Rental Income.

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Table with columns: Alternate Name, Creditor Name, Account Number.

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

Form containing sections VII and VIII with various input fields and checkboxes for transaction details and declarations.

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 of 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 reverification 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 if 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 without notice to me and/or the administration of the loan account may be transferred to an agent, 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.

Signature lines for Borrower's Signature and Co-Borrower's Signature with Date fields.

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 disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

Form for Borrower and Co-Borrower information including Race/National Origin and Sex.

Form for interviewer information including Name, Signature, Date, Phone Number, and Employer Name and Address.



Care-Mor Home Loans

APPRAISAL INFORMATION SHEET

Name: _____
Property Address: _____
Nearest Cross Street: _____

Property Type: Single Family Dwelling Condo PUD Two-to-Four

Year Purchased: _____ Original Purchase Price: _____ Age of Property: _____

Room Count: Bedrooms _____ Bathrooms _____ Total Rooms _____
(Not including baths or garage)

Square Footage: Approximate Square Footage of Living Space _____
(Do not include garage)

Room Additions: Yes No

If yes, copies of permits must be furnished for all room additions, enclosed patios, converted garages, etc. If there is no permit, the addition/conversion may not be included in the appraised value. If you do not have a copy of the permit you may obtain one from City Hall Building & Inspection.

Amenities: Fireplace Pool Patio Deck Air Conditioning
other _____

Homeowners Assoc: If the property is governed\ managed by a Homeowner's Assoc. complete the following:

Individual or Management Co.: _____
Address: _____
Phone: _____
Contact Person: _____

Property Access: 1st Contact: _____
Home Phone: _____ Work Phone: _____
2nd Contact: _____
Home Phone: _____ Work Phone: _____

Occupancy: Owner Second Home Non-owner

OFFICE USE ONLY

Loan Officer: _____ Team: _____
Program: _____ Occupancy: _____
Loan Amount: _____ OEV/SP: _____
Subordinate Financing: _____ Loan to Value: _____
Existing Care-More Loan: Yes No Old Loan No. _____
Appraisal Ordered by: _____ Date Ordered: _____

APPRAISAL DEPARTMENT USE ONLY

Assigned Appraiser: _____ Date Assigned: _____

If Non-owner Occupied: Comparable Rent Schedule Yes / No Operating Income Statement Yes / No

APPLICATION FEE AGREEMENT

To Care-Mor Home Loans:

Applicant(s): _____

Property Address: _____

I agree to pay an application fee as indicated below to Care-Mor Home Loans at the time I submit my loan application for a loan or line of credit. I understand that the fee is non-refundable if my loan does not close for any reason.

Furthermore, unless specified otherwise in a written rate lock confirmation, I understand that the interest rate, points and/or origination fee for my loan will be set at the time my loan documents are prepared for signature and, therefore, may be higher or lower than the rate, points, and/or origination fee available now. I understand and agree that Care-Mor Home Loans will determine the date on which my loan documents will be prepared and the date of loan funding.

I understand and agree that the "No Closing Cost" Loan Program is only available for a loan to be secured by a single family dwelling. A reduced closing cost program may be available for loans to be secured by 2-to-4 unit dwellings. Ask your loan officer for information on 2-to-4 unit loan program.

A) If I close my loan at Care-Mor Home Loans under the "No Closing Cost" Loan Program, there will be no charge for the following customary closing costs for a mortgage loan:

* Appraisal	* Flood Certification	* Recording
* Credit Report	* Reconveyance Tracking	* Loan Origination
* Title Insurance	* Loan Documentation	* Courier Expense
* Escrow	* Notary	* Wire Fee
* Points	* Tax Service	

I understand that only the costs listed above will be borne by Care-Mor Home Loans. If my application is for a loan to purchase a home, all other customary costs associated with the purchase transaction will be borne by me. If my application is for a refinance loan, I will be responsible for paying all fees and charges imposed directly or indirectly by an existing third party lender (for example, a payoff demand statement fee and/or a reconveyance fee).

B) Closing costs do not include the following: interest; mortgage, hazard, flood, or earthquake insurance premiums; property or transfer taxes; impounds; nor structural pest control, roof, or other inspections. The "No Closing Cost" Loan Program does not include extraordinary items, including but not limited to the following: the additional cost of a "complex" residential real estate appraisal (as defined under federal appraisal guidelines); additional credit reports for the same loan transactions; redrawing of loan documents due to changes requested by the borrower; and grant deeds and any associated notary and recording fees.

C) I agree to pay interest on the unpaid principal balance from the date the loan proceeds are disbursed to the first day of the month following such date. I understand that this payment of interest may be made at the time of loan closing or that I may be billed for it subsequently and it will be due on the fifth day of the following month. This does not apply to lines of credit.

D) If my loan is approved, and I close my loan under the "No Closing Cost" Loan Program, the application fee will be refunded through escrow. However, the application fee is not refundable if: 1) my loan is declined; 2) my application is withdrawn by me; or 3) my application is approved, but my loan does not close for any reason.

E) Once my loan is closed (funded), Care-Mor Home Loans will not accept a loan application from me to refinance the loan for a period of ninety (90) days from the date of loan closing.

Applicant

Date

Co-Applicant

Date

SCHEDULE OF APPLICATION FEES

_____ 1. FNMA/FHLMC Conforming Loan or Care-Mor Home Loans Adjustable Loan (Portfolio)	\$275
_____ 2. RFC, GECKO, No Closing Cost Loan Program Non-conforming (Jumbo) Loan	\$375
_____ 3. No Closing Cost Loan Program - Owner Occupied SIR	\$300
_____ 4. No Closing Cost Loan Program - Non-owner Occupied SIR	\$400
_____ 5. No Closing Cost Loan Program - PiggyBack Line of Credit	\$ 75
_____ 6. No Closing Cost Loan Program - Home Equity Loan	\$ 75
_____ 7. No Closing Cost Loan Program - PiggyBack PLUS	waived

**AUTOMATED UNDERWRITING SERVICE
ACKNOWLEDGMENT AND AGREEMENT**

I/ We by signing below, agree that my mortgage loan application may be reviewed by the Federal Home Loan Mortgage Corporation Loan Prospector automated underwriting service Freddie Mac/Loan Prospector) to assist in processing my/our application. I/we authorize Care-Mor Home Loans and Freddie Mac / Loan Prospector to obtain copies of my credit reports and any other information, such as employment, income, asset and liability, and other information about me as they may require to process my application or to review my loan in connection with a potential sale. I/we also agree that Care-Mor Home Loans and Freddie Mac/Loan Prospector may use the information about me/us to assess and improve the effectiveness and accuracy of their underwriting procedures and requirements.

Applicant's Name	Signature	Date
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Applicant's Name	Signature	Date
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Applicant's Name	Signature	Date
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Applicant's Name	Signature	Date
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Care-Mor Home Loans

Purpose Statement

(Refinance or Equity Loans Only)

Please describe the purpose of your loan. Check If Applicable:

___ 1. To pay of the existing debt(s) of:

_____	_____
First Mortgage & Account Number	

Address	

2nd Mortgage & Account Number	

___ 2. Pay off other debts as follows:

_____	_____
_____	_____
_____	_____
_____	_____

___ 3. Make Improvements to my property located at:

The Improvements are as follows:

_____	_____
_____	_____
_____	_____

___ 4. Other:

_____	_____
-------	-------

Points & Closing Costs _____

Total: \$ _____

Borrower

Date

Borrower

Date



AUTHORIZATION TO RELEASE INFORMATION

TO WHOM ITMAY CONCERN:

I/We have applied for a real estate loan from CARE-MOR HOME LOANS. By submitting my/our loan application, I/we agree that CARE-MOR HOME LOANS may verify information contained in my/our loan application and in any other documents required in connection with the loan, either before or after the loan is closed, whether to complete the processing of my/our loan request, as part of the lender's quality control program or to facilitate the sale or servicing of the loan.

I/We authorize you to provide to CARE-MOR HOME LOANS any and all information and documentation that we may request and further authorize CARE-MOR HOME LOANS to provide any such information and documentation to its successors and assigns. Such information includes, but is not limited to, employment history, verification of income and compensation, checking, savings and brokerage account balances, mortgage loan status and payment history, credit history, and copies of income tax returns.

A copy of this Authorization may be accepted as an original.

DATE: _____

Applicant

Applicant

Applicant

Applicant

Signature of non-applicant spouse to authorize release of information: _____



AUTHORIZATION TO RELEASE INFORMATION

TO WHOM IT MAY CONCERN:

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I/We authorize you to provide to CARE-MOR HOME LOANS any and all information and documentation that we may request and further authorize CARE-MOR HOME LOANS to provide any such information and documentation to its successors and assigns. Such information includes, but is not limited to, employment history, verification of income and compensation, checking, savings and brokerage account balances, mortgage loan status and payment history, credit history, and copies of income tax returns.

A copy of this Authorization may be accepted as an original.

DATE: _____

Applicant

Applicant

Applicant

Applicant

Signature of non-applicant spouse to authorize release of information: _____



Care-Mor Home Loans

NOTICE TO APPLICANTS THE 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:

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 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 any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

State Banking Department
300 South Spring Street
Suite 15513
Los Angeles, California
90013

State Banking Department
111 Pine Street
Suite 1100
San Francisco, California 94111

Acknowledgement of Receipt

I (We) received a copy of this notice.

_____	_____
(Signature of Applicant)	(Date)
_____	_____
(Signature of Applicant)	(Date)

Keep one copy for your records



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State Banking Department
 300 South Spring Street
 Suite 15513
 Los Angeles, California
 90013

State Banking Department
 111 Pine Street
 Suite 1100
 San Francisco, California 94111

Acknowledgement of Receipt

I (We) received a copy of this notice.

(Signature of Applicant)

(Date)

(Signature of Applicant)

(Date)

Keep one copy for your records

Care-Mor Home Loans

Servicing Disclosure Statement

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT 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. Section 2601, et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer practices and requirements

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

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

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 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, 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 the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

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

Servicing Transfer Estimates

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

We may assign, sell or transfer the servicing of your loan sometime while the loan is outstanding.

We are able to service your loan, and we will will not haven't decided whether to service your loan.

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between:

0 to 25% 26 to 50% 51 to 75% 76 to 100%

This estimate does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

Year	Percentage of Loans Transferred (Rounded to the nearest quartile 0%, 25%, 50%, 75%, or 100%)
1995	0%
1996	0%
1997	25%

This information does not include assignments, sales or transfers to affiliates or subsidiaries.

Acknowledgment of Mortgage Loan Applicant

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

_____ Signature	_____ Date	_____ Signature	_____ Date
_____ Signature	_____ Date	_____ Signature	_____ Date



Care-Mor Home Loans

INTEREST RATE "FLOAT" ACKNOWLEDGMENT

To: Care-Mor Home Loans

I/We hereby understand that I/We are applying for one of Care-Mor Home Loans' mortgage loan programs under which the rate is not "locked in" at the time of application. I/We understand that the interest rate for my/our proposed loan will continue to fluctuate up to and after loan approval, until the date that the lender is ready to prepare my loan documents for signature. When the lender is ready to prepare my/our loan documents for signature, I will be contacted by the Care-Mor Home Loans' and only then will the interest rate for my/our loan be established.

Date: _____

Customer

Customer

Dear Customer,

In order for us to process your loan request more efficiently, please answer the following questions:

- 1 Are you planning to change the vesting of your property? Yes No
 If yes, new vesting to be:

2.

Current Lender	Current Rate	Approx. Balance	Variable/Fix
1.	%	\$	
2.	%	\$	
3.	%	\$	