



Thank you for applying for a loan online with Care-Mor Home Loans. The following loan package uses Letter Size format (8 1/2x11). 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 1. Paycheck stubs covering the last 30 day period. 2. Last two years' W-2's 3. Last two years' 1040 Tax Returns with all supporting schedules, signed & dated are required, if you: a. Have rental property. b. Receive commissions, interest, alimony or dividends which are needed for qualifying income. 4. Name, account numbers, monthly payments and balances of all consumer loans, credit cards, and auto loans. List only those with outstanding balances. 5. Name, account numbers and balances of all checking, savings, credit unions and brokerage accounts and provide 2 of the most recent statements for each account 6. Current mortgage statements and payment coupons for all mortgages. 7. Home owners insurance declaration (premium/coverage) page, showing coverage for fire and hazard insurance and any other coverage (flood, earthquake, etc.)

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

- NEED REC'D 1. If you are Sole proprietor (and file IRS 1040 Schedule C) 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. 2. If you own 25% or more of a partnership: 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. 3. If you own Less than 25% of a partnership: 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. 4. If you own 25% or more of a corporation: 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. Supply copies of the following documents, if applicable.

- NEED REC'D 1. Sales agreement if this is a purchase transaction. 2. Divorce/Separation documents it 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 3. Copy of 1st mortgage note if you are applying for a 2nd mortgage or Equity line of credit 4. Copy of rental agreement if rental property is not reflected on last two years tax returns



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. **Signature of Borrower and Co-Borrower (if applicable)**
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. **Be sure to indicate whether or not you intend to occupy the subject property as your primary residence.**
6. **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.
7. **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.)
8. **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".
9. **Employment Information:** Please indicate employer's address where personnel records are kept (not necessarily the address where you work).
10. **If Less than (2) Two Years Employment:** in the current position, complete this section.
11. **Gross Monthly Income:** In this section list your current gross monthly income before payroll deductions.
12. **Monthly Housing Expense:** Complete only the "Present" column. "Other" refers to other liens on the property to be financed.
13. **Please check whether or not this application was completed jointly.**
14. **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.
15. **List All Real Estate Owned:** Use the continuation sheet provided, if additional space is needed.
16. **Alternate Names:** List additional names under which credit had previously been received.
17. **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).
18. **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.
19. **Information for Government Monitoring Purposes:** Check the appropriate boxes.

CARE-MOR HOME LOANS

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).

(1) Borrower	(1) Co-Borrower
I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number: _____ Lender Case Number: _____
Amount (2) \$ _____ Interest Rate % _____ No. of Months (3) _____	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP)	No. of Units
(4) County: _____	Year Built
Legal Description of Subject Property (attach description if necessary)	
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: (5) <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)
	\$	\$	\$	\$	\$

(6) **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:
 Fee Simple Leasehold (show expiration date)

(7) Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____

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

Borrower	Co-Borrower
IV. EMPLOYMENT INFORMATION	
Name & Address of Employer <input type="checkbox"/> Self Employed _____	
(9) 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 _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____

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

CARE-MOR HOME LOANS

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer (10)	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer (10)	<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	(11) Borrower		Total	Combined Monthly Housing Expense	(12) Present	
	Borrower	Co-Borrower			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.

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

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

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

(13) Completed Jointly Not Jointly

(14) ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description		Name and address of Company	\$ Payment/Months	\$
Cash deposit toward purchase held by:	\$	Acct. no.		
List checking and savings accounts below		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.		

CARE-MOR HOME LOANS

VI. ASSETS AND LIABILITIES (cont.)				
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)	\$			
		Acct. no.		
		Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$			
Face amount: \$				
Subtotal Liquid Assets	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.		
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$	Acct. no.		
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b. \$

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

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

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

Alternate Name	Creditor Name	Account Number
(16)		

VII. DETAILS OF TRANSACTION	VIII. DECLARATIONS (17)																																		
a. Purchase Price	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Borrower</th> <th colspan="2">Co-Borrower</th> </tr> <tr> <th>Yes</th> <th>No</th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>a. Are there any outstanding judgments against you?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>b. Have you been declared bankrupt within the past 7 years?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>d. Are you a party to a lawsuit?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>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></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		Borrower		Co-Borrower		Yes	No	Yes	No	a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	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>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Borrower		Co-Borrower																														
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b. Alterations, improvements, repairs																																			
c. Land (if acquired separately)																																			
d. Refinance (incl. debts to be paid off)																																			
e. Estimated prepaid items																																			
f. Estimated closing costs																																			
g. PMI, MIP, Funding Fee																																			
h. Discount (if Borrower will pay)																																			
i. Total costs (add items a through h)																																			
j. Subordinate financing																																			
k. Borrower's closing costs paid by Seller																																			

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS (17)				
I. Other Credits (explain) m. Loan amount (exclude PMI, MIP, Funding Fee financed) n. PMI, MIP, Funding Fee financed o. Loan amount (add m & n) p. Cash from / to Borrower (subtract j, k, l & o from i)		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower Yes No	Co-Borrower Yes No		
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		-----	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		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)?	<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 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 business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature (18)	Date	Co-Borrower's Signature (18)	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

(19) BORROWER <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information. (19)
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:

This information was provided:
 In a face-to-face interview
 In a telephone interview
 By the applicant and submitted by fax or mail
 By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature	Date
X	
Loan Originator's Name (print or type) RAMESH CHAINRAI BHAMBHRA LO Lic#00896358	Loan Originator Identifier 346147
Loan Origination Company's Name CARE-MOR HOME LOANS	Loan Origination Company Identifier 346513
	Loan Originator's Phone Number (including area code) 408-243-3155
	Loan Origination Company's Address 360 KIELY BLVD., Suite 235 SAN JOSE, CA 95129



MORTGAGE LOAN ORIGATION AGREEMENT

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with **Care-Mor Home Loans** as your agent to apply for a residential mortgage loan from a participating lender with which we may from time to time contract upon such terms as you may request or a lender may require. You inquired into mortgage financing with **Care-Mor Home Loans**. We are licensed as a "Mortgage Broker" under California.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan we are acting as your agent: and, unless our relationship involves a federally related mortgage loan, we will provide to you a Mortgage Loan Disclosure Statement within three days of application outlining certain specific terms and conditions of our relationship. We will enter into separate independent contractor agreements with various lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

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. 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 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 (1) the value of the Mortgage Loan or related servicing rights in the market place or (2) other services, goods of facilities performed or provided by us to the lender.

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

MORTGAGE LOAN ORIGATION APPLICANT(S)

By: _____
Borrower Signature

By: _____
Co-Borrower Signature

Date: _____

Date: _____

Address:

Broker or Authorized Signature

Ramesh Bhambhra
Care-Mor Home Loans
360 Kiely Blvd #235
San Jose, CA 95129



Data Collection Form Information For Government Monitoring Purposes

Applicant(s): _____

Property Address: _____

To comply with the U.S. Patriot Act, your lender is required to verify the identity of applicants applying for and opening new accounts.

You may be asked for additional information that will allow us to identify you. We may also ask for a copy of your driver's license or other government-issued documentation for verification of your birth date. In addition to the information requested on your loan application, please include your date of birth on this form.

Borrower

Co-Borrower

Date Of Birth

/ /

Date Of Birth

/ /

I certify that the above information is true and correct.

Borrower Signature

Date

Co-Borrower Signature

Date



Credit Card Payment Authorization for Appraisal

Borrower Name : _____

Property Address : _____

We seek to expedite the process of getting your loan prepared to close. Part of this requires the ordering of an appraisal. Care-Mor Home Loans works in good faith with their clients. To this end, we incur unreimbursed expenses prior to closing (i.e credit report fees, electronic underwriting feed, processing expenses, etc). We do require the cost of the appraisal to be paid at the time of order by our clients.

In your transaction, the appraisal vendor will be _____ or a company specifically assigned by the lender for your loan. The cost of appraisal should be _____. There are two ways you can pay for this. You can send us a check payable to Care-Mor Home Loans and either drop it off or put it in the mail to our address. This however, can create delays.

Alternatively, we can make a payment on your behalf directly to _____.

To do this, we need your credit card information and authorization.
Thank you and we look forward to a smooth closing.

Name on the Card: _____

Type of Card: _____ VISA _____ Master Card

Credit Card Number: _____

Billing Address: _____

Security Code: _____ Expiration Date: _____

I hereby authorize to charge the credit card for the amount disclosed.

Card Holder Signature

Date

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from CARE-MOR HOME LOANS
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 downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that CARE-MOR HOME LOANS
reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from CARE-MOR HOME LOANS
As part of the application process, CARE-MOR HOME LOANS
may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to CARE-MOR HOME LOANS
and to any investor to whom CARE-MOR HOME LOANS
may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. CARE-MOR HOME LOANS or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to CARE-MOR HOME LOANS
or the investor that purchased the mortgage is appreciated.

Borrower's Signature

Date

Social Security Number

Borrower's Signature

Date

Social Security Number

THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is:

**FEDERAL TRADE COMMISSION
EQUAL CREDIT OPPORTUNITY
WASHINGTON, D.C. 20580**

Lending institutions are prohibited from bringing up, in the taking of applications for loans, certain specific subjects which lend themselves to discrimination. They are as follows:

- a) Whether or not you have or will have children.
(Although inquiring as to the number and age of dependents is proper).
- b) Whether or not there exist child care problems.
- c) Whether or not there will be interruptions of income due to childbirth.
- d) Whether or not you are receiving alimony, child support or separate maintenance. (Unless voluntarily disclosed as a source of additional income which you wish to be considered).
- e) Whether you are widowed, divorced, or single.
(Allowable designations are: married, unmarried, separated).
- f) Whether or not your telephone number is listed.

Lending institutions must take and report action on your application "within a reasonable time." If the application is denied, reasons MUST be given if requested.

THIS IS TO CERTIFY THAT I (WE) HAVE READ THE ABOVE INFORMATION AND THAT A COPY OF THIS FORM HAS BEEN GIVEN TO ME (US) FOR MY (OUR) RECORDS.

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

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, DOMESTIC PARTNERSHIP, 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 THE DEPARTMENT OF REAL ESTATE AT ONE OF THE FOLLOWING LOCATIONS:

DEPARTMENT OF CORPORATIONS
600 S. COMMONWEALTH AVE. 16TH FLOOR
LOS ANGELES, CA 90005

DEPARTMENT OF CORPORATIONS
1390 MARKET STREET
SAN FRANCISCO, CA 94102

ACKNOWLEDGEMENT OF RECEIPT

I (WE) RECEIVED A COPY OF THIS NOTICE

Signature of Applicant

Date

Signature of Applicant

Date

Signature of Applicant

Date

Signature of Applicant

Date