

Residential Loan Application Discount Banker Realty

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

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number
---	--------------------	--------------------

Amount \$	Interest Rate %	No. of Months	Amortization <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
-----------	-----------------	---------------	---

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)	No. of Units
---	--------------

Legal Description of Subject Property (attach description if necessary)	Year Built
---	------------

Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <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: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
------------------------------------	------------------------------------	---

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

III. BORROWER INFORMATION

Borrower	Co-Borrower
-----------------	--------------------

Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
--	---

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

IV. EMPLOYMENT INFORMATION

Borrower	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	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:

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	Position/Title/Type of Business
---------------------------------	---------------------------------

Business Phone (incl. area code)	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	Position/Title/Type of Business
---------------------------------	---------------------------------

Business Phone (incl. area code)	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	Position/Title/Type of Business
---------------------------------	---------------------------------

Business Phone (incl. area code)	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.

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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			
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.		
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.		
		Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$			
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. \$

VI. ASSETS AND LIABILITIES (cont.)

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

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
a. Purchase Price						
b. Alterations, improvements, repairs						
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		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"/>
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		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"/>
h. Discount (if Borrower will pay)		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>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		----- j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from / to Borrower (subtract j, k, l & o from i)		(1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)?				
		(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. 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 herein; (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 herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or electronic record of this application, even if the Loan is not 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 owner or servicer of the Loan 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 credit 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor 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 or surname. 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.)

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.
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 Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
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 Signature	
	Date	
	Interviewer's Phone Number (incl. area code)	

DISCOUNT BANKER REALTY

	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

--	--	--	--

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

SCHEDULE OF REAL ESTATE OWNED

DISCOUNT BANKER REALTY

Borrower: _____
 Co-Borrower: _____

B/C	PROPERTY	NAME AND ADDRESS OF LENDER OR MORTGAGES	BALANCE OF MORTGAGES	MARKET VALUE	MONTHLY RENTAL INCOME	MONTHLY TAXES & INSURANCE	MONTHLY MTG. PAYMENT	NET RENTAL INCOME
		Loan Number :						
	% of Ownership :							
	Status:							
	Type of Property :							
	Acquisition Date:							
	Cost :	Loan Number :						
		Loan Number :						
	% of Ownership :							
	Status:							
	Type of Property :							
	Acquisition Date:							
	Cost :	Loan Number :						
		Loan Number :						
	% of Ownership :							
	Status:							
	Type of Property :							
	Acquisition Date:							
	Cost :	Loan Number :						
		Loan Number :						
	% of Ownership :							
	Status:							
	Type of Property :							
	Acquisition Date:							
	Cost :	Loan Number :						

REMARKS _____

Borrower's Signature _____ Date _____
 Co-Borrower's Signature _____ Date _____

Mortgage Loan Disclosure Statement/Good Faith Estimate

DISCOUNT BANKER REALTY

Borrower's Name(s): _____

Real Property Collateral: The intended security for this proposed loan will be a Deed of Trust on (street address or legal description): _____

This joint Mortgage Loan Disclosure Statement/Good Faith Estimate is being provided by:

a real estate broker acting as a mortgage broker, pursuant to the Federal Real Estate Settlement Procedures Act (RESPA) and similar California law. In a transaction subject to RESPA, a lender will provide you with an additional Good Faith Estimate within three business days of the receipt of your loan application. You will also be informed of material changes before settlement/close of escrow. The name of the intended lender to whom your loan application will be delivered is:

Unknown _____ (Name of lender, if known)

GOOD FAITH ESTIMATE OF CLOSING COSTS

The information provided below reflects estimates of the charges you are likely to incur at the settlement of your loan. The fees, commissions, costs and expenses listed are estimates; the actual charges may be more or less. Your transaction may not involve a charge for every item listed and any additional items charged will be listed. The numbers listed beside the estimate generally correspond to the numbered lines contained in the HUD-1 Settlement Statement which you will receive at settlement if this transaction is subject to RESPA. The HUD-1 Settlement Statement contains the actual costs for the items paid at settlement. When this transaction is subject to RESPA, by signing page two of this form you are also acknowledging receipt of the HUD Guide to Settlement Costs.

HUD-1	ITEM	Paid to Others	Paid to Broker
800	Items Payable in Connection with Loan		
801	Lender's Loan Origination Fee	\$ _____	\$ _____
802	Lender's Loan Discount Fee	\$ _____	\$ _____
803	Appraisal Fee	\$ _____	\$ _____
804	Credit Report	\$ _____	\$ _____
805	Lender's Inspection Fee	\$ _____	\$ _____
808	Mortgage Broker Commission/Fee	\$ _____	\$ _____
809	Tax Service Fee	\$ _____	\$ _____
810	Processing Fee	\$ _____	\$ _____
811	Underwriting Fee	\$ _____	\$ _____
812	Wire Transfer Fee	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
900	Items Required by Lender to be Paid in Advance		
901	Interest for _____ days at \$ _____ per day	\$ _____	\$ _____
902	Mortgage Insurance Premiums	\$ _____	\$ _____
903	Hazard Insurance Premiums	\$ _____	\$ _____
904	County Property Taxes	\$ _____	\$ _____
905	VA Funding Fee	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
1000	Reserves Deposited with Lender		
1001	Hazard Insurance: _____ mos at \$ _____/mo.	\$ _____	\$ _____
1002	Mortgage Insurance: _____ mos at \$ _____/mo.	\$ _____	\$ _____
1004	Co. Property Taxes: _____ mos at \$ _____/mo.	\$ _____	\$ _____
1008	Aggregate Escrow Adjustment	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
1100	Title Charges		
1101	Settlement or Closing/Escrow Fee	\$ _____	\$ _____
1105	Document Preparation Fee	\$ _____	\$ _____
1106	Notary Fee	\$ _____	\$ _____
1108	Title Insurance	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
1200	Government Recording and Transfer Charges		
1201	Recording Fees	\$ _____	\$ _____
1202	City/County Tax/Stamps	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
1300	Additional Settlement Charges		
1302	Pest Inspection	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
Subtotals of Initial Fees, Commissions, Costs and Expenses		\$ _____	\$ _____
Total of Initial Fees, Commissions, Costs and Expenses		\$ _____	
Compensation to Broker (Not Paid Out of Loan Proceeds):		\$ _____	
Mortgage Broker Commission/Fee		\$ _____	
Any Additional Compensation from Lender		<input type="checkbox"/> No <input type="checkbox"/> Yes	\$ _____ (if known)

Additional Required California Disclosures

DISCOUNT BANKER REALTY

I. Proposed Loan Amount: \$ _____

Initial Commissions, Fees, Costs and Expenses Summarized on Page 1: \$ _____

Payment of Other Obligations (List):

Credit Life and/or Disability Insurance (see VI below) \$ _____

_____ \$ _____

_____ \$ _____

Subtotal of All Deductions: \$ _____

Estimated Cash at Closing **To You** **That you must pay** \$ _____

II. Proposed Interest Rate: _____ % Fixed Rate Initial Variable Rate

III. Proposed Loan Term: _____ Years Months

IV. Proposed Loan Payments: Payments of \$ _____ will be made Monthly Quarterly Annually for _____ (number of months, quarters or years). If proposed loan is a variable interest rate loan, this payment will vary (see loan documents for details).

The loan is subject to a balloon payment: No Yes. If Yes, the following paragraph applies and a final balloon payment of \$ _____ will be due on _____ [estimated date (month/day/year)].

Notice to Borrower: IF YOU DO NOT HAVE THE FUNDS TO PAY THE BALLOON PAYMENT WHEN IT COMES DUE, YOU MAY HAVE TO OBTAIN A NEW LOAN AGAINST YOUR PROPERTY TO MAKE THE BALLOON PAYMENT. IN THAT CASE, YOU MAY AGAIN HAVE TO PAY COMMISSIONS, FEES, AND EXPENSES FOR THE ARRANGING OF THE NEW LOAN. IN ADDITION, IF YOU ARE UNABLE TO MAKE THE MONTHLY PAYMENTS OR THE BALLOON PAYMENT, YOU MAY LOSE THE PROPERTY AND ALL OF YOUR EQUITY THROUGH FORECLOSURE. KEEP THIS IN MIND IN DECIDING UPON THE AMOUNT AND TERMS OF THIS LOAN.

V. Prepayments: The proposed loan has the following prepayment provisions.

No prepayment penalty.

Other (see loan documents for details).

Any payment of principal in any calendar year in excess of 20% of the original balance unpaid balance will include a penalty not to exceed _____ months advance interest at the note rate, but not more than the interest that would be charged if the loan were paid to maturity (see loan documents for details).

VI. Credit Life and/or Disability Insurance: The purchase of credit life and/or disability insurance by a borrower is NOT required as a condition of making this proposed loan.

VII. Other Liens: Are there liens currently on this property for which the borrower is obligated? No Yes
If Yes, describe below:

Lienholder's Name	Amount Owing	Priority

Liens that will remain or are anticipated on this property after the proposed loan for which you are applying is made or arranged (including the proposed loan for which you are applying):

Lienholder's Name	Amount Owing	Priority

NOTICE TO BORROWER: Be sure that you state the amount of all liens as accurately as possible. If you contract with the broker to arrange this loan, but it cannot be arranged because you did not state these liens correctly, you may be liable to pay commissions, costs, fees, and expenses even though you do not obtain the loan.

VIII. Article 7 Compliance: If this proposed loan is secured by a first deed of trust in a principal amount of less than \$30,000 or secured by a junior lien in a principal amount of less than \$20,000, the undersigned licensee certifies that the loan will be made in compliance with Article 7 of Chapter 3 of the Real Estate Law.

A. This loan may will will not be made wholly or in part from broker controlled funds as defined in Section 10241(j) of the Business and Professions Code.

B. If the broker indicates in the above statement that the loan "may" be made out of broker-controlled funds, the broker must inform the borrower prior to the close of escrow if the funds to be received by the borrower are in fact broker-controlled funds.

Name of Broker License # Broker's Representative License #

Broker's Address

Signature of Broker Date OR Signature of Representative Date

IX. **NOTICE TO BORROWER: THIS IS NOT A LOAN COMMITMENT.** Do not sign this statement until you have read and understood all of the information in it. All parts of this form must be completed before you sign. Borrower hereby acknowledges the receipt of a copy of this statement.

Borrower Date Borrower Date

Review completed on _____ by _____
Date Broker or Designated Representative Dept. of Real Estate License #

DISCOUNT BANKER REALTY

QUICK QUALIFIER SUMMARY

Borrower:
 Co-Borrower:
 Loan Officer:
 Property Address:

Qualification Results:

Characteristics	
Loan Type:	
Lien Position:	
Occupancy:	
Loan Purpose:	
County:	
State:	Units:

Mortgage Information
Purchase Price \$
Appraised Value \$
Existing Mtgs. \$
Payoff Mtgs. \$
Other Payoffs \$
Interest Rate:
Qualifying Rate:
Term:
\$
Other Financing \$
Base Loan \$
\$
Total Loan \$
Monthly Payment \$

Funds Review
Base Cost \$
Closing Costs \$
Prepaid Charges \$
Total Costs \$
Paid Items \$
Total Financed \$
\$
Cash Available \$
Cash Left \$

Ratios	Required	Actual
Front:		
Back:		

Loan-to-Value	Required	Actual
LTV:		
CLTV:		

Income	Borrower	Co-Borrower
Base Income \$		
Other Income \$		
Pos. Cash Flow \$		
Total \$		
Total Income \$		

Housing Expenses
\$
Other Financing \$
Other Expenses \$
Total \$

Other Expenses
All Other Pmts \$
Neg. Cash Flow \$
Tot. Other Expenses \$
Total Expenses \$

The Quick Qualifier Summary above is not a loan commitment. It is simply an opinion that based on information you have provided covering your income, assets, debts and credit record, and given current market interest rates, you qualify or do not qualify for a loan of the specified amount. If any of the information you provided turns out to be different, or if interest rates increase, the opinion is subject to revision.

CREDIT REPORT AUTHORIZATION AND RELEASE

Authorization is hereby granted to DISCOUNT BANKER REALTY to obtain a standard factual data credit report through a credit reporting agency chosen by DISCOUNT BANKER REALTY.

My signature below authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc). Authorization is further granted to the reporting agency to use a photostatic reproduction of this authorization if necessary to obtain any information regarding the above mentioned information.

Applicants hereby request a copy of the credit report obtained with any possible derogatory information be sent to the address of present residence, and holds DISCOUNT BANKER REALTY and any credit reporting organization harmless in so mailing the copy requested.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

Borrower's Signature
SSN:

Date

Borrower's Signature
SSN:

Date

Borrower's Signature
SSN:

Date

Borrower's Signature
SSN:

Date

APPRAISAL DISCLOSURE

Borrower Name(s):	Lender:
Property Address:	Date: 07/30/2004
	Loan Number:

You have the right to a copy of the appraisal report obtained 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 the address listed above. 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 us, instead of writing, but by doing so you are not assured of preserving your rights.

_____	-Borrower	_____	Date
_____	-Borrower	_____	Date
_____	-Borrower	_____	Date
_____	-Borrower	_____	Date

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from DISCOUNT BANKER REALTY.
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 DISCOUNT BANKER REALTY
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 DISCOUNT BANKER REALTY.
As part of the application process, DISCOUNT BANKER REALTY
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 DISCOUNT BANKER REALTY
and to any investor to whom DISCOUNT BANKER REALTY
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. DISCOUNT BANKER REALTY 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 DISCOUNT BANKER REALTY
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:

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

STATEMENT OF APPLICANT REGARDING OWNER OCCUPANCY OF PROPERTY

I understand and hereby certify that it is a requirement of the undersigned lender ("Lender"), in granting me a loan, that I WILL OCCUPY the property that will secure the loan ("Security Property") AS MY PRIMARY RESIDENCE within -- days after the Deed of Trust/Mortgage for the loan is recorded, and further that I will actually occupy the Security Property during the -- month period following the initial occupancy.

To enable your considering my loan application, I have made certain representations that you may rely upon and verify including the amount of deposits in financial institutions and the amount of monthly income that I receive. Therefore, I hereby certify that the copies of my tax returns, the accuracy of my gift statements and the amount of cash down payment or the cash equity in the Security Property are accurate and true to the best of my knowledge. If, at any time before you grant or fund my loan, I change my mind or have any reason to believe that I will not be occupying the Security Property as my primary residence within -- days from the date of recordation of the Deed of Trust/Mortgage and actually occupying the Security Property during the -- month period immediately following initial occupancy. I will tell you immediately and I understand that you will then be unable to grant me a loan.

I understand that whether I move into the Security Property and make it my primary residence is important to you because, among other things, purchasers of loans (including, but not limited to, agencies, associates and corporations created by federal and state governments for the purchase of loans) typically require that properties securing loans acquired by such purchasers be owner-occupied; your ability to sell a loan (which you often do in the ordinary course of business) will be impaired where a Security Property is not owner-occupied; and the risks involved in the costs of holding and administering a loan are often highest in the case of a loan where the Security Property is not occupied as the residence of the person or persons owning the property.

I understand that, if you approve my loan application, in order for you to fund my loan, I will be required to sign a "Borrowers Declaration" which provides that, if I fail to occupy the Security Property as my primary residence within -- days from the date of recordation of the Deed of Trust/Mortgage and for the -- month period immediately following initial occupancy, Lender will have the right to declare all sums under the Note-- the entire amount I am borrowing--to be immediately due and payable, which means I will have to pay back the entire loan at once. I also understand that Lender, may instead, if it chooses to negotiate with me to increase the interest rate on the loan, and increase the amount of each monthly installment to permit my paying off the same number of installments, but that Lender does not have to do this and may choose simply to declare all sums under the Note immediately due and payable. I also understand that the rights of Lender that are mentioned in this statement will be in addition to any other rights of Lender under the Deed of Trust/Mortgage or allowed by law.

I have read and understand this Statement of Applicant. I understand that the making of false certifications or declarations is a crime under section 1014 of Title 18 of the United States Code. I understand and agree that in the event that any part of this Statement of Applicant be held by any court to be unenforceable in whole or in part for any reason whatsoever, such part, to such extent as it is unenforceable and every other part not so held to be enforceable, shall continue in full force and effect as the statement of Applicant made by the undersigned to you. I have received a copy of this statement of Applicant that I may retain.

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date