

Borrower's Information Sheet 2024

Dear Borrower(s),

Please provide the following information along with the signed loan application. The list is as follows:

1. Copy of 2022 and 2021 Tax Returns (Personal and Corporate-if applicable)
*Please forward 2023 when completed
2. Copy of 2022 and 2021 W-2's (Each borrower)
*Please forward 2023 when completed
3. Copy of your most recent two (2) paystubs for the month
4. Copy of the three (3) most recent monthly bank statements for checking, savings, 401k, IRA, etc.....
5. Copy of your homeowner's insurance policy
6. Copy of Mortgage Statement
7. Copy of Driver's License

Please provide all pages of the above information per Underwriter's request.

Founders Financial Services would like to thank you for trusting us with your financial needs.
We appreciate your business!

Sincerely,

Michael M. Tomita
Broker / Owner
Founders Financial Services

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) _____**Alternate Names** – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

_____**Social Security Number** _____

(or Individual Taxpayer Identification Number) _____

Date of Birth

(mm/dd/yyyy) _____

Citizenship☐ U.S. Citizen☐ Permanent Resident Alien☐ Non-Permanent Resident Alien**Type of Credit**☐ I am applying for **individual credit**.☐ I am applying for **joint credit**. Total Number of Borrowers: _____Each Borrower intends to apply for joint credit. **Your initials:** _____**List Name(s) of Other Borrower(s) Applying for this Loan**(First, Middle, Last, Suffix) – Use a separator between names

_____**Marital Status**☐ Married☐ Separated☐ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered

Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)

Number _____

Ages _____

Contact Information**Home Phone** _____**Cell Phone** _____**Work Phone** _____**Ext.** _____**Email** _____**Current Address**

Street _____

Unit # _____

City _____

State _____

ZIP _____

Country _____

How Long at Current Address? _____ Years _____ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____ /month)**If at Current Address for LESS than 2 years, list Former Address**☐ Does not apply

Street _____

Unit # _____

City _____ State _____ ZIP _____ Country _____

How Long at Former Address? _____ Years _____ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____ /month)**Mailing Address** – if different from Current Address ☐ Does not apply

Street _____

Unit # _____

City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self Employment and Income

☐ Does not apply**Employer or Business Name** _____

Phone _____

Street _____

Unit # _____

City _____

State _____

ZIP _____

Country _____

Position or Title**Start Date** ____ / ____ / ____ (mm/dd/yyyy)

How long in this line of work? _____ Years _____ Months

Check if this statement applies:☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.☐ **Check if you are the Business Owner or Self-Employed**☐ I have an ownership share of less than 25%.☐ I have an ownership share of 25% or more.**Monthly Income (or Loss)** _____**Gross Monthly Income**

Base _____ /month

Overtime _____ /month

Bonus _____ /month

Commission _____ /month

Military _____ /month

Entitlements _____ /month

Other _____ /month

TOTAL _____ /month

☐ **Does not apply**

Employer or Business Name _____		Phone _____	Gross Monthly Income	
Street _____		Unit # _____	Base _____	/month
City _____	State _____	ZIP _____	Overtime _____	/month
		Country _____	Bonus _____	/month
Position or Title _____		Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Commission _____	/month
Start Date ____ / ____ / ____ (mm/dd/yyyy)			Military _____	
How long in this line of work? ____ Years ____ Months			Entitlements _____	/month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed		<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Monthly Income (or Loss)	
			Other _____	/month
			TOTAL	/month

☐ **Does not apply**

Provide at least 2 years of current and previous employment and income.

Employer or Business Name _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____		Previous Gross Monthly Income _____ /month
Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) End Date ____ / ____ / ____ (mm/dd/yyyy)	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	

☐ ***Does not apply***

Include income from other sources below. Under Income Source, choose from the sources listed here:

- | | | | | | |
|------------------------|------------------------|----------------------------------|--------------------------------------|------------------------|-------------------|
| • Alimony | • Child Support | • Interest and Dividends | • Notes Receivable | • Royalty Payments | • Unemployment |
| • Automobile Allowance | • Disability | • Mortgage Credit Certificate | • Public Assistance | • Separate Maintenance | • Benefits |
| • Boarder Income | • Foster Care | • Mortgage Differential Payments | • Retirement
(e.g., Pension, IRA) | • Social Security | • VA Compensation |
| • Capital Gains | • Housing or Parsonage | | | • Trust | • Other |

NOTE: *Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.*

Income Source - use list above	Monthly Income
Provide TOTAL Amount Here	

Section 2: Financial Information — Assets and Liabilities.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (*e.g., 401k, IRA*)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (*used for the transaction*)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Provide TOTAL Amount Here			

Borrower Name:

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

2b. Other Assets and Credits You Have☐ Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type – use list above	Cash or Market Value
Provide TOTAL Amount Here	

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe☐ Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

2d. Other Liabilities and Expenses☐ Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment

Section 3: Financial Information — Real Estate.This section asks you to list all properties you currently own and what you owe on them. ☐ I do not own any real estate**3a. Property You Own**

If you are refinancing, list the property you are refinancing FIRST.

Address		Street _____		Unit # _____	
		City _____		State _____	
				ZIP _____	
				Country _____	
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
	\$				\$

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
				<input type="checkbox"/>		
				<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property☒ Does not apply**3c. IF APPLICABLE, Complete Information for Additional Property**☒ Does not apply**Borrower Name:**

Uniform Residential Loan Application
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Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ _____ Loan Purpose ☐Purchase ☐Refinance ☐Other (specify) _____

Property Address Street _____ Unit # _____

City _____ State _____ ZIP _____ County _____

Number of Units _____ Property Value \$ _____

Occupancy ☐Primary Residence ☐Second Home ☐Investment Property **FHA Secondary Residence** ☐

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) ☒NO ☐YES

2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) ☒NO ☐YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

☐ Does not apply

Creditor Name	Lien Type		Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____

4c. Rental Income on the Property You Want to Purchase

For Purchase Only ☐ Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$ _____
For LENDER to calculate: Expected Net Monthly Rental Income	\$ _____

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

☐ Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

<div><div>• Community Nonprofit</div><div>• Employer</div></div>		<div><div>• Federal Agency</div><div>• Local Agency</div></div>		<div><div>• Relative</div><div>• Religious Nonprofit</div></div>		<div><div>• State Agency</div><div>• Unmarried Partner</div></div>		<div><div>• Lender</div><div>• Other</div></div>	
Asset Type: Cash Gift, Gift of Equity, Grant		Deposited/Not Deposited		Source – <i>use list above</i>		Cash or Market Value			
		<input type="radio"/> Deposited	<input type="radio"/> Not Deposited			\$			
		<input type="radio"/> Deposited	<input type="radio"/> Not Deposited			\$			

Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input type="radio"/> NO <input type="radio"/> YES \$ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	<input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	<input type="radio"/> NO <input type="radio"/> YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="radio"/> NO <input type="radio"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input type="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input type="radio"/> NO <input type="radio"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="radio"/> NO <input type="radio"/> YES

Section 6: Acknowledgements and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- “Lender” includes the Lender’s agents, service providers, and any of their successors and assigns.
- “Other Loan Participants” includes (i) any actual or potential owners of a loan resulting from this application (the “Loan”), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties’ service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property’s Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property’s Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an “electronic application”, I consent to the use of “electronic records” and “electronic signatures” as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

- By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:
- (a) process and underwrite my loan;
 - (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
 - (c) inform credit and investment decisions by the Lender and Other Loan Participants;
 - (d) perform audit, quality control, and legal compliance analysis and reviews;
 - (e) perform analysis and modeling for risk assessments;
 - (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
 - (g) other actions permissible under applicable law.

Borrower Signature

Date (mm/dd/yyyy)

Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☐ NO ☐ YES
If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/yyyy)
☐ Currently retired, discharged, or separated from service
☐ Only period of service was as a non-activated member of the Reserve or National Guard
☐ Surviving spouse

Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: _____

- ☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian – Print race: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – Print race: _____

For example: Fijian, Tongan, and so on.

- ☐ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Section 9: Loan Originator Information.

To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name Founders Financial Services

Address 170 E. Yorba Linda Blvd., Suite 633, Placentia, CA 92870

Loan Originator Organization NMLSR ID# 299831

State License ID# _____

Loan Originator Name Michael Tomita

Loan Originator NMLSR ID# 240046

State License ID# _____

Email mike.tomita1@gmail.com

Phone 714-709-9064

Signature _____

Date (mm/dd/yyyy) _____

Borrower Name:

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Effective 1/2021

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Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) _____**Alternate Names** – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

_____**Social Security Number** _____

(or Individual Taxpayer Identification Number) _____

Date of Birth

(mm/dd/yyyy) _____

Citizenship☐ U.S. Citizen☐ Permanent Resident Alien☐ Non-Permanent Resident Alien**Type of Credit**☐ I am applying for **individual credit**.☐ I am applying for **joint credit**. Total Number of Borrowers: _____Each Borrower intends to apply for joint credit. **Your initials:** _____**List Name(s) of Other Borrower(s) Applying for this Loan**(First, Middle, Last, Suffix) – Use a separator between names

_____**Marital Status**☐ Married☐ Separated☐ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered

Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)

Number _____

Ages _____

Contact Information**Home Phone** _____**Cell Phone** _____**Work Phone** _____**Ext.** _____**Email** _____**Current Address**

Street _____

Unit # _____

City _____

State _____

ZIP _____

Country _____

How Long at Current Address? _____ Years _____ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____ /month)**If at Current Address for LESS than 2 years, list Former Address**☐ Does not apply

Street _____

Unit # _____

City _____

State _____

ZIP _____

Country _____

How Long at Former Address? _____ Years _____ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____ /month)**Mailing Address** – if different from Current Address ☐ Does not apply

Street _____

Unit # _____

City _____

State _____

ZIP _____

Country _____

1b. Current Employment/Self Employment and Income

☐ Does not apply**Employer or Business Name** _____**Phone** _____

Street _____

Unit # _____

City _____

State _____

ZIP _____

Country _____

Position or Title**Start Date** ____ / ____ / ____ (mm/dd/yyyy)

How long in this line of work? _____ Years _____ Months

Check if this statement applies:☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.☐ **Check if you are the Business Owner or Self-Employed**☐ I have an ownership share of less than 25%.☐ I have an ownership share of 25% or more.**Monthly Income (or Loss)** _____**Gross Monthly Income**

Base _____ /month

Overtime _____ /month

Bonus _____ /month

Commission _____ /month

Military _____ /month

Entitlements _____ /month

Other _____ /month

TOTAL _____ /month

☐ **Does not apply**

Employer or Business Name _____		Phone _____	Gross Monthly Income	
Street _____		Unit # _____	Base _____	/month
City _____	State _____	ZIP _____	Overtime _____	/month
		Country _____	Bonus _____	/month
Position or Title _____		Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Commission _____	/month
Start Date ____ / ____ / ____ (mm/dd/yyyy)			Military _____	
How long in this line of work? ____ Years ____ Months			Entitlements _____	/month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed		<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Monthly Income (or Loss)	
			Other _____	/month
			TOTAL	/month

☐ **Does not apply**

Provide at least 2 years of current and previous employment and income.

Employer or Business Name _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____		Previous Gross Monthly Income _____ /month
Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) End Date ____ / ____ / ____ (mm/dd/yyyy)	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	

☐ **Does not apply**

Include income from other sources below. Under Income Source, choose from the sources listed here:

- | | | | | | |
|------------------------|------------------------|----------------------------------|--------------------------------------|------------------------|-------------------|
| • Alimony | • Child Support | • Interest and Dividends | • Notes Receivable | • Royalty Payments | • Unemployment |
| • Automobile Allowance | • Disability | • Mortgage Credit Certificate | • Public Assistance | • Separate Maintenance | • Benefits |
| • Boarder Income | • Foster Care | • Mortgage Differential Payments | • Retirement
(e.g., Pension, IRA) | • Social Security | • VA Compensation |
| • Capital Gains | • Housing or Parsonage | | | • Trust | • Other |

NOTE: *Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.*

Income Source - use list above	Monthly Income
Provide TOTAL Amount Here	

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This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

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- Bonds
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- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (*used for the transaction*)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Provide TOTAL Amount Here			

Borrower Name:

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2b. Other Assets and Credits You Have☐ Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type – use list above	Cash or Market Value
Provide TOTAL Amount Here	

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe☐ Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

2d. Other Liabilities and Expenses☐ Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment

Section 3: Financial Information — Real Estate.This section asks you to list all properties you currently own and what you owe on them. ☐ I do not own any real estate**3a. Property You Own**

If you are refinancing, list the property you are refinancing FIRST.

Address		Street _____		Unit # _____	
		City _____		State _____	
				ZIP _____	
				Country _____	
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
	\$				\$

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
				<input type="checkbox"/>		
				<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property☒ Does not apply**3c. IF APPLICABLE, Complete Information for Additional Property**☒ Does not apply**Borrower Name:**

Uniform Residential Loan Application
Freddie Mac Form 65 · Fannie Mae Form 1003
Effective 1/2021

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ _____ Loan Purpose ☐Purchase ☐Refinance ☐Other (specify) _____

Property Address Street _____ Unit # _____

City _____ State _____ ZIP _____ County _____

Number of Units _____ Property Value \$ _____

Occupancy ☐Primary Residence ☐Second Home ☐Investment Property **FHA Secondary Residence** ☐

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) ☒NO ☐YES

2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) ☒NO ☐YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

☐ Does not apply

Creditor Name	Lien Type		Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____

4c. Rental Income on the Property You Want to Purchase

For Purchase Only ☐ Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$ _____
For LENDER to calculate: Expected Net Monthly Rental Income	\$ _____

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

☐ Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

<div><div>• Community Nonprofit</div><div>• Federal Agency</div><div>• Relative</div><div>• State Agency</div><div>• Lender</div></div>		<div><div>• Employer</div><div>• Local Agency</div><div>• Religious Nonprofit</div><div>• Unmarried Partner</div><div>• Other</div></div>	
Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____

Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input type="radio"/> NO <input type="radio"/> YES \$ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	<input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	<input type="radio"/> NO <input type="radio"/> YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="radio"/> NO <input type="radio"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input type="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input type="radio"/> NO <input type="radio"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="radio"/> NO <input type="radio"/> YES

Section 6: Acknowledgements and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- “Lender” includes the Lender’s agents, service providers, and any of their successors and assigns.
- “Other Loan Participants” includes (i) any actual or potential owners of a loan resulting from this application (the “Loan”), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties’ service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property’s Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property’s Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an “electronic application”, I consent to the use of “electronic records” and “electronic signatures” as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

- By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:
- (a) process and underwrite my loan;
 - (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
 - (c) inform credit and investment decisions by the Lender and Other Loan Participants;
 - (d) perform audit, quality control, and legal compliance analysis and reviews;
 - (e) perform analysis and modeling for risk assessments;
 - (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
 - (g) other actions permissible under applicable law.

Borrower Signature

Date (mm/dd/yyyy)

Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☐ NO ☐ YES
If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/yyyy)
☐ Currently retired, discharged, or separated from service
☐ Only period of service was as a non-activated member of the Reserve or National Guard
☐ Surviving spouse

Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: _____

- ☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian – Print race: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – Print race: _____

For example: Fijian, Tongan, and so on.

- ☐ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Section 9: Loan Originator Information.

To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name Founders Financial Services

Address 170 E. Yorba Linda Blvd., Suite 633, Placentia, CA 92870

Loan Originator Organization NMLSR ID# 299831

State License ID# _____

Loan Originator Name Michael Tomita

Loan Originator NMLSR ID# 240046

State License ID# _____

Email mike.tomita1@gmail.com

Phone 714-709-9064

Signature _____

Date (mm/dd/yyyy) _____

Founders Financial Services

Applicants' Acknowledgements

TRUE AND CORRECT INFORMATION: Applicants acknowledge that the information and documentation provided to Founders Financial Services is true and correct, and that there are no inducements by any third party to make any inaccurate or false statements on the application, including but not limited to, employment, credit, income, assets, residency, or occupancy. Any changes that occur during the application process must be reported to Founders Financial Services immediately.

CREDIT & APPRAISAL FEES: Applicants acknowledge that no advanced fees are paid to or requested by the loan agent OTHER THAN funds required for a CREDIT REPORT AND APPRAISAL. All checks are made payable to "Founders Financial Services Trust Account". Such funds will be deposited into a trust account on the applicants' behalf. The applicants are aware that they will be entitled to a refund ONLY in the case any funds are not used, and the application is either canceled or closed.

* Additional appraisal fees may be required should the property be a high-priced single-family residence (\$600+), units, investment, commercial or industrial property. An additional \$100 credit report fee will be charged for each non-spouse or co-borrower. Business credit fees may be applicable for self-employed borrowers. Credit and appraisal fees collected for "NO-COST / NO-FEE" loans will be reimbursed upon the close of escrow.

Collected: _____ C.O.D paid: _____ Reimbursed at close: _____

NOTICE TO APPLICANT OF RIGHT TO RECEIVED A COPY OF APPRAISAL REPORT

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying. Only if the appraisal was purchased. If you want a copy of the appraisal report, please contact your loan officer or operations manager at:

Founders Financial Service
170 E. Yorba Linda Blvd., Suite #633
Placentia, CA 92870
Office: (714) 709-9064 Fax: (714) 503-8783

Your signature below acknowledges your receipt of this notice:

Applicant: _____ **Date:** _____ **Co-Applicant:** _____ **Date:** _____

Mortgage Loan Origination Agreement

(Warning to Broker: The content of this form may vary depending upon the state in which it is used.)

You, _____, agree to enter into this Mortgage Loan Origination Agreement with Founders Financial Services as an independent contractor to apply for a residential mortgage loan from a participating lender for whom may contact you upon such terms and conditions as required lender or investor. You inquired into mortgage financing with Founders Financial Service, a licensed mortgage broker, on (date)_____.

SECTION 1: NATURE OF RELATIONSHIP

In connection with this mortgage loan:

- We are acting as an independent contractor and not as your agent.
- We will enter into separate independent contractor agreement with various lenders

While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and can not 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 – interest rate, total points, and fees – will include our compensation
- In some cases, our compensation may be paid in full by both you and the lender
- Alternatively, a portion of our compensation may be paid by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees
- Also, in some cases, if you would rather pay less up front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (1) the value of the mortgage loan or related servicing rights in the market place or (2) other services, goods or facilities performed or provided by us to the lender.

By signing below, the mortgage loan originator and mortgage loan application(s) acknowledge receipt of a copy of this signed agreement.

MORTGAGE LOAN ORIGINATOR

Founders Financial Services

170 E. Yorba Linda Blvd., #633

Placentia, CA 92870

(714) 709-9064

Broker or Authorized Agent Signature

APPLICANT (S)

Application Name(s)

Address

City, State, Zip

Borrower Signature

Co-Borrower Signature

Notice to Applicant of Right To Receive Copy of Appraisal Report

Application No or name: _____

Date: _____

Property Address: _____

The Equal Credit Opportunity Act (Regulation B) requires creditors to provide applicants with a copy of the appraisal report used in conjunction with their loan application.

Pursuant to the Appraiser Independence Requirements, you are entitled to receive a copy of any appraisal report that is obtained on your behalf, concerning your subject property, at least three business days prior to the closing of your loan. A copy of any and all such appraisal reports will be delivered to you, or may have already been delivered to you, allowing you at least three business days to review the appraisal prior to closing of your loan.

If you wish to proceed with the loan closing, your signature will acknowledge either:

- 1) Your receipt of the appraisal report three or more business days prior to your loan closing, or alternatively;
- 2) That you previously waived your right to review the appraisal report three or more business days prior to the closing of your loan.

Applicant

Date

Applicant

Date

Applicant

Date

Applicant

Date

Equal Credit Opportunity Act

Date: _____

Applicant's name: _____

Property Address: _____

City, State, Zip: _____

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 company is the Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW, Washington, DC 20580

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

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

I/we received a copy of this notice.

Applicant signature

Date

Applicant signature

Date

Applicant signature

Date

Applicant signature

Date

4/22/12

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

DATE:

COMPANY:

APPLICATION NO:

PROPERTY ADDRESS:

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

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

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

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

I/we received a copy of this notice.

Date

Date

CALIFORNIA IMPOUND DISCLOSURE/WAIVER

Borrower(s):

Loan Number:

Date:

Property Address:

For convenience, an impound account may be established on the Borrower(s) behalf with the Lender, for the payment of property taxes and hazard insurance premiums. The Lender will pay _____% Simple interest on money deposited into the impound account, if required by applicable law.

The lender may require an impound account if:

- 1) Required by state or federal regulatory authority;
- 2) The loan is made, guaranteed or insured by a state or federal governmental lending or insuring agency (i.e., VA or FHA)
- 3) The Borrower(s) fails to pay two consecutive tax installments prior to the delinquency date;
- 4) The original principal amount of the loan is 90 percent or more of the sales price or appraised value;
- 5) There are two or more loans secured by the subject property, the combined principal amount of which exceeds 80 percent of the appraised value.

If the Lender does not require an impound account, the Borrower(s) may still elect to establish an impound account. The Borrower(s) should register their choice by placing an "X" below, and acknowledges this option is available at the time of application and can be changed no more than one annually.

☐ I/We (the Borrower(s)) request that my/our tax(es) and/or insurance(s) escrow/impound accounts be collected.

☐ I/We (the "Borrower(s)") choose not to have an impound account established in connection with this loan.

If an escrow account is not established the Borrower(s) will assume full responsibility for the timely payment of tax(es) and/or insurance premiums for the property referenced herein, and agree to provide proof of such payment upon the Lender's request. The Borrower(s) failure to make two consecutive tax installments prior to the delinquency date will result in a revocation of this agreement, and the establishment of an escrow/impound account to be administered by the Lender will be mandatory.

The undersigned hereby acknowledge receipt and understanding of this disclosure.

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date

CALIFORNIA INSURANCE DISCLOSURE

Borrower Name(s):

Lender:

Date:

Property Address:

Loan Number:

California Civil Code Section 2955.5(a) states:

“No lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.”

Your acknowledgment below signifies that this written notice was provided to you pursuant to the state statute.

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date

Loan Purpose / Cash Out Letter

To Whom It May Concern:

I / We are refinancing:

The purpose of the cash out:

Should you have any questions, please do not hesitate to contact Founders Financial Services at (714) 709-9064.

Sincerely,

Applicant: _____ **Date:** _____

Co-Applicant: _____ **Date:** _____

Founders Financial Services

170 E. Yorba Linda Blvd., Suite #633

Placentia, CA 92870

Direct: (714) 709-9064

Fax: (714) 503-8783

Dept. of Real Estate: (916)227-0931

Broker License: #01120572