

1020 East 20<sup>th</sup> Street  
Joplin, MO 64804  
417-624-8778  
Fax 417-624-5953

Dear Customer:

In order to expedite the processing of your mortgage loan application, the following information and documentation is requested at the time of application:

1. Uniform Residential Loan Application signed by all borrowers.
2. Copy of executed purchase contract (if applicable).
3. W-2's for all borrowers for the last two years.
4. Thirty days payroll check stubs showing year to date income.
5. Most recent two months bank statements for checking and savings.
6. Most recent two months or quarterly statements for investment accounts. (IRA's, 401K's, CD's)
7. Current leases for all rental property (if applicable).
8. Copy of Divorce Decree and Property Settlement (if applicable).
9. Copy of Bankruptcy and Discharge (if applicable).
10. If Self-Employed, submit the following:
  - a. Current YTD Profit and Loss Statement
  - b. Current Balance Sheet
  - c. Last two years Federal Tax returns with all schedules
  - d. Last two years Corporate returns
11. Legal Description of subject property (title insurance, survey).
12. A check payable to First Home Mortgage for \$400.00 or authorization form to cover the cost of the appraisal and credit report.
13. Copy of Drivers License and Social Security Card
14. Home Owners Insurance. (Company and Agent).
15. Other: \_\_\_\_\_

Providing us with the appropriate information in a prompt and complete manner can help speed the process of your mortgage loan application.

Thank you,  
First Home Mortgage

# Uniform Residential Loan Application

## FIRST HOME MORTGAGE

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

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

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

### I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:  VA  Conventional  Other (explain): \_\_\_\_\_ Agency Case Number \_\_\_\_\_ Lender Case Number \_\_\_\_\_

Amount \$ \_\_\_\_\_ Interest Rate \_\_\_\_\_ No. of Months \_\_\_\_\_ Amortization Type:  Fixed Rate  Other (explain): \_\_\_\_\_

% \_\_\_\_\_ GPM \_\_\_\_\_ 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:  Purchase  Refinance  Construction  Other (explain): \_\_\_\_\_

Construction-Permanent  Primary Residence  Secondary Residence  Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired \_\_\_\_\_ Original Cost \$ \_\_\_\_\_ (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 \_\_\_\_\_

Title will be held in what Name(s) \_\_\_\_\_ Describe Improvements  made  to be made

Cost: \$ \_\_\_\_\_ Estate will be held in:  Fee Simple  Leasehold (show expiration date) \_\_\_\_\_

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) \_\_\_\_\_ Manner in which Title will be held \_\_\_\_\_

### 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) \_\_\_\_\_ Home Phone (incl. area code) \_\_\_\_\_ Social Security Number \_\_\_\_\_ Home Phone (incl. area code) \_\_\_\_\_

DOB (MM/DD/YYYY) \_\_\_\_\_ Yrs. School \_\_\_\_\_ DOB (MM/DD/YYYY) \_\_\_\_\_ Yrs. School \_\_\_\_\_

Married  Unmarried (include single, divorced, widowed)  Married  Unmarried (include single, divorced, widowed)  Separated  Separated

Dependents (not listed by Co-Borrower) no. \_\_\_\_\_ Dependents (not listed by Borrower) no. \_\_\_\_\_

Present Address (street, city, state, ZIP)  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_ Present Address (street, city, state, ZIP)  Own  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)  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_ Former Address (street, city, state, ZIP)  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_

### IV. EMPLOYMENT INFORMATION

**Borrower**      **Co-Borrower**

Name & Address of Employer \_\_\_\_\_ Name & Address of Employer \_\_\_\_\_

Self Employed  Self Employed

Yrs. on this job \_\_\_\_\_ Yrs. on this job \_\_\_\_\_

Yrs. employed in this line of work/profession \_\_\_\_\_ Yrs. employed in this line of work/profession \_\_\_\_\_

Business Phone (incl. area code) \_\_\_\_\_ Business Phone (incl. area code) \_\_\_\_\_

Position/Title/Type of Business \_\_\_\_\_ Position/Title/Type of Business \_\_\_\_\_

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 \_\_\_\_\_ Name & Address of Employer \_\_\_\_\_

Self Employed  Self Employed

Dates (from - to) \_\_\_\_\_ Dates (from - to) \_\_\_\_\_

Monthly Income \$ \_\_\_\_\_ Monthly Income \$ \_\_\_\_\_

Business Phone (incl. area code) \_\_\_\_\_ Business Phone (incl. area code) \_\_\_\_\_

Position/Title/Type of Business \_\_\_\_\_ Position/Title/Type of Business \_\_\_\_\_

Name & Address of Employer \_\_\_\_\_ Name & Address of Employer \_\_\_\_\_

Self Employed  Self Employed

Dates (from - to) \_\_\_\_\_ Dates (from - to) \_\_\_\_\_

Monthly Income \$ \_\_\_\_\_ Monthly Income \$ \_\_\_\_\_

Business Phone (incl. area code) \_\_\_\_\_ Business Phone (incl. area code) \_\_\_\_\_

Position/Title/Type of Business \_\_\_\_\_ Position/Title/Type of Business \_\_\_\_\_





**MORTGAGE LOAN ORIGNATION AGREEMENT**  
**(MUST BE ADAPTED TO CONFORM TO APPLICABLE STATE LAW)**

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with First Home Mortgage as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with First Home Mortgage on \_\_\_\_\_ (date). We are licensed as a "Mortgage Broker" under the laws of the state of Missouri, Kansas, Arkansas

**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 contract agreements 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 cannot guarantee the lowest price or best terms available in the market.

**SECTION 2. SERVICES PROVIDED.** Services provided by us can include, but are not limited to: Arranging for a conditional mortgage loan commitment between Borrower and Lender. Taking the mortgage loan application. Assembling information. Processing the mortgage loan file including verifying the information. Preparing all paperwork and documentation necessary for a conditional mortgage loan commitment. Reviewing, analyzing and evaluating borrowers financial statements, income and credit history. Incidental services utilized in arranging for and procuring a conditional loan commitment including mail and long distance telephone charges.

**SECTION 3. OUR COMPENSATION.** The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate. The retail price we offer you – your interest rate and total points and fees – will include our compensation. Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees. Also, in some cases, if you would rather pay a less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender. We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

The amount of fees and charges that you pay in connection with your loan will be estimated on your Good Faith Estimate. The final amount will be disclosed on your HUD-1 or HUD 1A Settlement Statement.

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

Borrower 1: \_\_\_\_\_ Borrower 2: \_\_\_\_\_

Print Name: \_\_\_\_\_ Print Name: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Address: \_\_\_\_\_

Broker or Authorized Agent Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Address: First Home Mortgage  
1020 E. 20th. Joplin, MO 64804

# Form 4506-T

## Request for Transcript of Tax Return

(Rev. January 2008)

OMB No. 1545-1872

Department of the Treasury  
Internal Revenue Service

- ▶ Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.
- ▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

**Tip:** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

**Caution: DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.**

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ **1040, W-2**

a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . .

b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . . . .

c **Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . .

7 **Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days . . . . .

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . .

**Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.**

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

**12 / 31 / 2007**

**12 / 31 / 2008**

/ /

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Telephone number of taxpayer on line 1a or 2a ( )

Signature (see instructions) \_\_\_\_\_ Date \_\_\_\_\_

Title (if line 1a above is a corporation, partnership, estate, or trust) \_\_\_\_\_

Spouse's signature \_\_\_\_\_ Date \_\_\_\_\_

**Sign Here**

**For Privacy Act and Paperwork Reduction Act Notice, see page 2.**

Cat. No. 37667N

Form **4506-T** (Rev. 1-2008)

# National Credit Score Disclosure

Applicant \_\_\_\_\_

Loan # \_\_\_\_\_

Applicant \_\_\_\_\_

Address \_\_\_\_\_

In evaluating your application for a home mortgage loan, one factor your lender will consider is one or more of your credit scores because they assist the lender in evaluating your credit history in a faster, more objective manner. Your credit scores are found on your credit report, **a copy of which was provided to you with this disclosure**. The range of possible scores is from 300 to 850. Your lender may also obtain and consider other credit scores in making its decision on your application from the consumer reporting agencies listed below.

In addition to the credit scores, your credit report lists the key reasons why your scores were less than the maximum possible scores. Please keep in mind that these reasons are provided based on variables, where you received less than the maximum number of points possible. The listing of these reasons does not by itself indicate that you would not be approved for the loan you have requested. The lender considers many factors in addition to your credit score in making a decision on your application. If your application is not approved, you will receive a separate notice stating the specific reasons for that action which may or may not relate to your credit scores.

The originator or lender did not calculate your credit scores, nor did they develop the scoring models. If you have any questions about your credit scores or the information in the credit report from which the credit scores were computed, you can contact the consumer reporting agencies at the addresses listed below:

**Equifax**  
PO Box 740258  
Atlanta, GA 30374-0258  
**Phone: 800) 685-1111**  
**Website: [www.equifax.com](http://www.equifax.com)**

**TransUnion**  
PO Box 1000  
Chester, PA 19016-4000  
**Phone: 800) 888-4213**  
**[www.transunion.com/direct](http://www.transunion.com/direct)**

**Experian**  
PO Box 2104  
Allen, TX 75013  
**Phone: 888) 397-3742**  
**[www.experian.com](http://www.experian.com)**

## **Notice to Home Applicant**

(Pursuant to the Fair Credit Report Act [15 U.S.C. 1681g Sec 609(g)(1)(D)] as amended 12/4/03)

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

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

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

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

**This acknowledges that this Disclosure, along with a copy of my/our credit report, has been provided to each applicant pursuant to 15 U.S.C. 1681g Sec 609(g)(1)(D) as amended 12/4/03 and effective 12/4/04.**

Applicant \_\_\_\_\_

Date \_\_\_\_\_

Applicant \_\_\_\_\_

Date \_\_\_\_\_

**I certify that I have given / mailed a completed copy of this document to the applicant(s) on \_\_\_\_\_ Date**

\_\_\_\_\_  
Originator

# Borrowers' Certification and Authorization

## CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from First Home Mortgage. 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 the 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 First Home Mortgage reserves the right to change the mortgage loan review processes 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 First Home Mortgage. As part of the application process, First Home Mortgage and the mortgage guaranty insurer (if any), 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 First Home Mortgage and to any investor to whom First Home Mortgage 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. First Home Mortgage 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.

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

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

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

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

# Patriot Act Information Form SunTrust Mortgage, Inc.



Loan No.: \_\_\_\_\_

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants will also be asked to show their driver's license or other identifying documents.

**This form is required in order to comply with the Patriot Act. Please prepare form at application and complete before or at closing. A copy of the completed form MUST be placed in the loan file.**

**Required Information:**

Borrower Name: \_\_\_\_\_  
 Borrower Date of Birth: \_\_\_\_\_  
 Co-Borrower Name: \_\_\_\_\_  
 Co-Borrower Date of Birth: \_\_\_\_\_  
 Borrower Current Physical Address: \_\_\_\_\_  
 Co-Borrower Current Physical Address: \_\_\_\_\_

**Method of Identification for Borrower (only one form of verification is required):**

Driver's License: State \_\_\_\_\_ # \_\_\_\_\_ Issue Date \_\_\_\_\_ Expir. Date \_\_\_\_\_  
 Passport: # \_\_\_\_\_ Country \_\_\_\_\_ Issue Date \_\_\_\_\_ Expir. Date \_\_\_\_\_  
 Military ID: \_\_\_\_\_ Country \_\_\_\_\_ Issue Date \_\_\_\_\_ Expir. Date \_\_\_\_\_  
 State ID: # \_\_\_\_\_ Country \_\_\_\_\_ Issue Date \_\_\_\_\_ Expir. Date \_\_\_\_\_  
 Green Card: Country: \_\_\_\_\_ # \_\_\_\_\_ Expir. Date \_\_\_\_\_  
 Immigration Card: Country: \_\_\_\_\_ # \_\_\_\_\_ Expir. Date \_\_\_\_\_  
 Gov't ID (Visa): # \_\_\_\_\_ Expir. Date \_\_\_\_\_ Gov't Branch: \_\_\_\_\_  
 Other: Document: \_\_\_\_\_ Issue Date \_\_\_\_\_ Expir. Date \_\_\_\_\_

**Method of Identification for Co-Borrower (only one form of verification is required):**

Driver's License: State \_\_\_\_\_ # \_\_\_\_\_ Issue Date \_\_\_\_\_ Expir. Date \_\_\_\_\_  
 Passport: # \_\_\_\_\_ Country \_\_\_\_\_ Issue Date \_\_\_\_\_ Expir. Date \_\_\_\_\_  
 Military ID: Country: \_\_\_\_\_ Issue Date \_\_\_\_\_ Expir. Date \_\_\_\_\_  
 State ID: # \_\_\_\_\_ Issue Date \_\_\_\_\_ Expir. Date \_\_\_\_\_  
 Green Card: Country: # \_\_\_\_\_ Expir. Date \_\_\_\_\_  
 Immigration Card: Country: \_\_\_\_\_ # \_\_\_\_\_ Expir. Date \_\_\_\_\_  
 Gov't ID (Visa): # \_\_\_\_\_ Expir. Date \_\_\_\_\_ Gov't Branch: \_\_\_\_\_  
 Other: Document: \_\_\_\_\_ Issue Date \_\_\_\_\_ Expir. Date \_\_\_\_\_

**Resolution of any discrepancy:**

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Is Client a NRA (Non-Resident Alien – a non US citizen who permanently resides outside US and is not authorized to work in US)? **If Yes No Low Doc Products are Permitted** YES \_\_\_\_\_ NO \_\_\_\_\_  
 Is Loan \$500,000 or over? YES \_\_\_\_\_ NO \_\_\_\_\_

**If Yes to both questions above, you must also complete the following:**

Source of wealth verified YES \_\_\_\_\_ DATE \_\_\_\_\_  
 Identified Anticipated Loan Activity YES \_\_\_\_\_ DATE \_\_\_\_\_  
 W8 completed YES \_\_\_\_\_ DATE \_\_\_\_\_  
 Marked MLCS as Foreign National YES \_\_\_\_\_ DATE \_\_\_\_\_  
 Notified Risk Management (MTG 1642) YES \_\_\_\_\_ DATE \_\_\_\_\_

**Completed By:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Equal Credit Opportunity Act Disclosure

EQUAL CREDIT OPPORTUNITY ACT - The Federal Equal Credit Opportunity Act prohibits discrimination against credit applicants on the basis of sex, marital status, race, color, religion, national origin, age (provided the applicant has the capacity to contract), whether all or part of the applicant's income is derived from any public assistance program, or if the applicant has in good faith exercised any right under the consumer Credit Protection Act. The Federal Agency which administers compliance with this law concerning this lender is the

MORTGAGE COMPANIES  
FEDERAL TRADE COMMISSION  
EQUAL CREDIT OPPORTUNITY  
ROOM 4037  
WASHINGTON, D.C. 20580

ACKNOWLEDGEMENT OF RECEIPT

I/We have received a copy of this notice.

Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

# APPRAISAL REPORT DISCLOSURE

Borrower Name(s):

Property Address:

Loan or Application #:

Date:

The Fannie Mae and Freddie Mac (FNMA/FHLMC) Home Valuation Code of Conduct requires that:

The lender shall ensure that the borrower is provided, free of charge, a copy of any appraisal report concerning the borrower's subject property immediately upon completion, and in any event no less than three business days prior to the closing of the loan. The borrower may waive this three business day requirement. The lender may require the borrower to reimburse the lender for the cost of the appraisal.

SunTrust Mortgage, Inc. values your business and will provide you a copy of the appraisal report as soon as the final version is available. In all cases, SunTrust Mortgage strives to provide a copy of the appraisal report at least 3 business days prior to closing. To ensure that your loan closes at the scheduled time, however, it may be necessary to provide you a copy of the appraisal report less than 3 business days prior to closing.

By signing this document, you agree to proceed with closing without having received a copy of your appraisal report at least 3 business days prior to closing if the appraisal report is not completed within that time frame.

## ACKNOWLEDGMENT OF RECEIPT

I hereby acknowledge receipt of this Appraisal Report Disclosure and understand my right to a copy of the appraisal report. I further acknowledge and agree to waive receipt of a copy of my appraisal report 3 business days prior to closing in order to close my loan as scheduled.

\_\_\_\_\_  
(Borrower) (Date)

\_\_\_\_\_  
(Borrower) (Date)

\_\_\_\_\_  
(Borrower) (Date)

\_\_\_\_\_  
(Borrower) (Date)

Appraisal Report Disclosure  
Proprietary W0211

Page 1 of 1

75262MU 03/09

**BARCODE**

BRO 1370 (4/17/09)

Appraisal Report Disclosure

## Borrower Appraisal Disclosure

*(prepared by broker to be given to borrower at the time of application, dated and submitted with the loan application package)*

Under the new Home Valuation Code of Conduct, the appraisal of your property subject to this loan request must be ordered by your lender. Your mortgage broker may facilitate this transaction. You will be required to pay for the property appraisal. Your mortgage broker has, or will collect, credit card information for you to send with your appraisal order to the lender. Your lender, through an appraisal management company authorized by them, will validate your credit card information and then submit the order for your appraisal. If the information provided by your mortgage broker is incorrect, or otherwise invalid, the appraisal management company may contact you directly (or may contact your mortgage broker) to obtain the correct information. The appraisal fee you pay is **non-refundable** unless otherwise required by law. The collection of this appraisal fee does not guarantee a loan approval and is not a commitment by your lender or your mortgage broker to lend.

You are entitled to receive a copy of the appraisal report received by the lender concerning the subject property not later than three (3) business days prior to closing your loan transaction. If you do not receive a copy of the appraisal report(s) three (3) business days prior to closing, you will be required to postpone your closing for three (3) business days from the date you received the appraisal.

At your discretion the following two options are available to you at this time. Please select from the following options:

\_\_\_\_\_ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I understand I am required to have a minimum of three (3) business days after receipt to review my appraisal report. I do not wish to waive the right to those three (3) business days.

\_\_\_\_\_ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I hereby waive my rights to have a minimum of three (3) business days after receipt to review my appraisal report.

\_\_\_\_\_ Applicant Signature

\_\_\_\_\_ Date

\_\_\_\_\_ Applicant Signature

\_\_\_\_\_ Date

# Servicing Disclosure Statement

Lender: First Home Mortgage  
1020 East 20th. Street  
Joplin, Mo. 64804

Date:

## NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et. seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow account payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advanced notice before a transfer occurs.

Check the appropriate box under "Servicing Transfer Information."

### Servicing Transfer Information

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

or

We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.

or

The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

### Acknowledgment of Mortgage Loan Applicant(s)

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

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

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



## Fee Collection Acknowledgement

Borrower's Name: \_\_\_\_\_

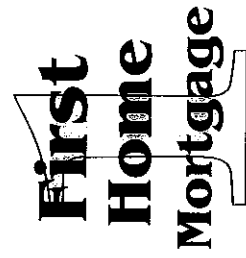
Loan Number: \_\_\_\_\_

In accordance with the Truth-in Lending Act-Regulation Z, I hereby acknowledge the receipt of the Truth in Lending Disclosure dated \_\_\_\_\_. I further certify that I have not paid any fee, with the exception of the credit report fee, to \_\_\_\_\_ (Broker Company) or any representative of the Broker Company, or to SunTrust Mortgage, prior to receiving the initial Truth in Lending Disclosure.

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

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





1020 East 20<sup>th</sup> Street  
Joplin, MO 64804  
417-624-8778  
Fax 417-624-3933

**DISCLOSURE OF REFERRAL OF BUSINESS**

I understand that Charles Burt Realtors has an affiliate relationship with or owns an interest in First Home Mortgage.

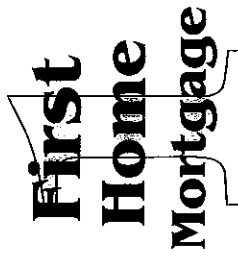
I realize that Charles Burt Realtors may earn a financial benefit from my use of First Home Mortgage.

I understand that I am not obligated to use First Home Mortgage, and may select a different lender if I wish to do so.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name

\_\_\_\_\_  
Name



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Joplin, MO 64804  
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Fax 417-624-3933

## **Fee Disclosure**

I understand that I am responsible for appraisal, credit report and any other processing fees incurred on my mortgage loan application, if my loan does not close or I decide to terminate my application for any reason. I understand that First Home Mortgage will ask for a check for \$400 up front to cover these fees and then at closing this check will be returned to the borrowers uncashed.

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Date

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Borrower(s) Signature

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Co-Borrower(s) Signature