

A  B Home Loans
1500 E. Hamilton Avenue, Suite 105
Campbell, CA 95008
Office (408) 626-4800 FAX 626-9384

The prompt and accurate processing of your loan requires that the following documents and/or information be supplied to A to B Home Loans promptly as possible:

- ___ Complete the loan application as accurately as possible.
- ___ Sign and date the form entitled "Mortgage Loan Origination Agreement."
- ___ Sign and date the form entitled "Notice to Borrower."
- ___ Sign and date the form entitled "Borrowers Certification & Authorization".
- ___ Sign and date the form entitled "Personal Occupancy Certification".
- ___ Please fill out and sign the "Purpose Letter" if this loan is for refinance purposes.
- ___ Please fill out and sign the "Impound Authorizarion/ Insurance Information".
- ___ Please sign the "Fair Lending Notice/ ECOA Notice".

Also, please provide the following articles of documentation:

- ___ Statements for the last three consecutive months for all checking, savings, money market, stock brokerage, IRA or 401-K accounts.
- ___ Paycheck stubs for the last two consecutive pay periods.
- ___ W-2 forms for the last two years.
- ___ Recent statements or payment coupons for auto, student, personal or credit union loans with addresses, account numbers, balances and monthly payments.
- ___ If this loan is for a purchase, please supply the purchase contract and escrow information if a title company has already been selected.
- ___ The note on the first loan if we are obtaining a 2nd for you.
- ___ Rental agreements if you own rental property.
- ___ A divorce decree showing income from alimony or child support if you are claiming this income.

IF SELF-EMPLOYED

- ___ Last two years personal tax returns (IRS form 1040): must be personally signed and dated by borrower. If last years 1040 is not completed, enclose an extension request.
- ___ Last two years Partnership tax returns (IRS form 1065).
- ___ Last two years Corporate tax returns (IRS form 1120).
- ___ Current year to date Profit and Loss Statement.
- ___ Current balance sheet.

Thank you.

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MORTGAGE LOAN ORIGINATION AGREEMENT

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with A to B Home Loans as your exclusive agent 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 A to B Home Loans on the date indicated below. We are licensed as a "Mortgage Broker" under the California Department of Real Estate. We may be acting as a lender or as a broker in completing your transaction.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- * We are acting as an exclusive agent and not as an independent contractor.
- * We will enter into separate exclusive agent agreements with various lenders and investors.
- * 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. OUR COMPENSATION. The lenders or investors whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- * The retail price we offer you--your interest rate, total points and fees--will include our compensation.
- * In some cases, we may be paid all of our compensation by either you or the lender.
- * Alternatively, we may be paid a portion of our compensation 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 (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.

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

BORROWER

DATE

CO-BORROWER

DATE

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NOTICE TO BORROWER

Dear Client,

It has been our experience that the changes listed below can adversely effect on your loan status. We strongly suggest that you do not increase balances on your credit cards, lines of credit or apply for other loans while this loan is in progress. To avoid any unfavorable last minute situations, we have found it very helpful if you would keep us informed if any of the situations listed below apply to you (or your spouse, if applicable).

- Change of job status
- Change of income
- **YOU MUST MAKE ALL OF YOUR PAYMENTS ON YOUR EXISTING MORTGAGES UNTIL THE LOAN YOUR ARE APPLYING FOR HAS CLOSED ESCROW. IN ADDITION, YOU SHOULD CONTINUE TO MAKE THE PAYMENTS ON ALL YOUR CONSUMER CREDIT! DO NOT SKIP PAYMENTS! A TO B HOME LOANS WILL NOT BE RESPONSIBLE FOR YOU NOT KEEPING YOUR PAYMENTS CURRENT.**
- Any major charge on your charge accounts.
- Home sales in your area
- Change of phone number
- It is normal procedure in obtaining a home loan for an appraisal to be done. Appraisals are done by outside fee appraisers. The appraisal fee is the responsibility of the borrower. The usual procedure is to pay for the appraisal at the time the appraiser does his inspection. In the case of a purchase loan the appraisal fee will be made due and payable to A to B Home Loans at the time the loan agent meets with you.

We appreciate you taking the time to keep us informed.

Borrower

Date

Borrower

Date

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Additional data needed that is not on the loan application

Borrower Name

Co-borrower Name

Borrower email address

Co-borrower email address

Borrower Cell phone #

Co-borrower Cell phone #

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BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

I/We have applied for a mortgage loan from A to B Home Loans. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and the source of the down payment, employment and income information is true and complete. I/We made no misrepresentations in the loan application or other document, nor did I/We omit any pertinent information.

I/We understand and agree that A to B Home Loans reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

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:

I/We have applied for a mortgage loan from A to B Home Loans. As part of the application process, A to B Home Loans may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/We authorize you to provide to A to B Home Loans, and to any investor to whom A to B Home Loans may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

A to B Home Loans or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

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

Your prompt reply to A to B Home Loans or the investor that purchased the mortgage is appreciated.

Borrower's Signature

Social Security Number

Borrower's Signature

Social Security Number

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PERSONAL OCCUPANCY CERTIFICATION

**Occupation of Real Property by borrower(s)
as primary residence.**

Each borrower hereby certifies under penalty of perjury:

That borrower now occupies said real property as borrower's primary residence or within 30 days after title to said real property vests in
BORROWER WILL OCCUPY SAID REAL PROPERTY AS
BORROWER'S PRIMARY RESIDENCE AND HAS THE PRESENT
GOOD FAITH INTENT TO OCCUPY SUCH RESIDENCE ON A
PERMANENT BASIS.

CERTIFICATION

The undersigned hereby acknowledge that this certification is being made for the purpose of including the Lender to make the loan herein applied for and the undersigned further acknowledge that the Lender has relied upon the representations set forth by the undersigned.

DEFAULT BY BORROWERS

Without, in any way, limiting any other rights or remedies that the lender may have against borrower(s), each borrower agrees that IF THE CERTIFICATION MADE HEREIN ABOVE IS IN ANY PARTICULAR FALSE OR UNTRUE OR BORROWER DOES NOT OCCUPY SAID REAL PROPERTY AS HIS PRIMARY RESIDENCE as stated above, such falsehood, untruth or failure to occupy SHALL CONSTITUTE A DEFAULT under the Promissory Note and the Deed of Trust on said real property executed by borrower(s) in connection with said loan.

Each borrower understands that in the event of a default and judicial foreclosure of the loan, AND IF THE RESIDENCE is not occupied by BORROWER(S), borrower(s) would be personally liable for any balance of the loan remaining unpaid after foreclosure.

This Document was Executed at _____
Location

Borrower

Date

Borrower

Date

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FAIR LENDING NOTICE

**NOTICE TO APPLICANTS
(THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977)**

TO: ALL APPLICANTS FOR AND MEMBERS OF THE PUBLIC INTERESTED IN THE PURCHASE, CONSTRUCTION, REHABILITATION, IMPROVEMENT, OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCE.

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 PROHIBITS ALL FINANCIAL INSTITUTIONS, INCLUDING PUBLIC AGENCIES WHO REGULARLY MAKE LOANS FOR THE ABOVE PURPOSES, FROM DISCRIMINATING IN THE AVAILABILITY OF OR IN THE PROVISION OF FINANCIAL ASSISTANCE FOR SUCH PURPOSES ON THE BASIS OF THE FOLLOWING:

CONSIDERATION OF CONDITIONS, CHARACTERISTICS, OR TRENDS IN THE NEIGHBORHOOD OR GEOGRAPHICAL AREA SURROUNDING THE HOUSING ACCOMMODATION, UNLESS IT CAN BE SHOWN THAT CONSIDERATION OF SUCH FACTORS IS REQUIRED TO AVOID UNSAFE OR UNSOUND BUSINESS PRACTICE: OR

CONSIDERATION OF RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN, OR ANCESTRY.

THE ACT ALSO PROHIBITS CONSIDERATION OF THE RACIAL, ETHNIC, RELIGIOUS, OR NATIONAL ORIGIN COMPOSITION OF SUCH A NEIGHBORHOOD OR GEOGRAPHICAL AREA, OR WHETHER OR NOT SUCH COMPOSITION IS CHANGING OR IS EXPECTED TO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS OR CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE FOR SUCH PURPOSES.

IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR AGENCY OR:

DEPARTMENT OF SAVINGS AND LOAN	
350 SANSOME STREET SAN FRANCISCO, CA 94104	600 S. COMMONWEALTH AVE. LOS ANGELES, CA 90005

THIS ASSOCIATION HAS AVAILABLE FOR PUBLIC DISTRIBUTION A PAMPHLET EXPLAINING ITS CRITERIA FOR DECIDING ON LOAN APPLICATIONS. ASK FOR THIS PAMPHLET IF YOU ARE INTERESTED. **YOU ARE ALSO ADVISED THAT YOU HAVE A RIGHT TO FILE A WRITTEN APPLICATION FOR A HOME MORTGAGE LOAN**

ECOA NOTICE

The Federal Equal Credit Opportunity Act prohibits creditor's from discriminating against credit applications on the basis of sex or marital status. The federal agency which administers compliance with this law concerning the mortgage banker is the Federal Home Loan Bank Board located at the Office of the Supervisory Agent, Federal Home Loan Bank Board, 600 California Street, P.O. Box 7948, San Francisco, CA 94120. The state agency which administers compliance with the state law (if applicable) is the Attorney General's Office, Sacramento, California.

Sincerely,

Authorized Signature

Borrower

Date

Borrower

Date

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PURPOSE LETTER

To Whom It Concerns:

The purpose of our refinance is as follows:

Borrower

Date

Borrower

Date

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IMPOUND AUTHORIZATION/ INSURANCE INFORMATION

I/We understand that there will be property taxes and hazard insurance payments due on the real property which is the subject of this loan.

If allowed by the lender, I/We would like to have _____ property taxes _____ hazard insurance impounded by the lender. I/We understand that the lender will pay these items when they are due.

_____ No, I/We do not want impounds collected and agree to be responsible for prompt payment of these items when they are due.

HOME OWNERS INSURANCE/HOME OWNERS ASSOCIATION INFORMATION

Insurance Company _____

Insurance Agents Name _____

Insurance Agents Address _____

Phone Number _____

Policy Number _____

IF YOU HAVE A CONDOMINIUM, TOWNHOUSE OR YOUR HOME HAS A HOME OWNERS ASSOCIATION:

Homeowners Association Name _____

Homeowners Association Address _____

Phone Number _____

Insurance Agents Name _____

Phone Number _____

Borrower

Date

Borrower

Date

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COPY OF APPRAISAL REPORT

You have the right to a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for or are willing to pay for the appraisal. If you want a copy of the appraisal report, please call 408-282-2862 or submit a written request to the following address:

A to B Home Loans
1500 E. Hamilton Avenue, Suite 105
Campbell, CA 95008

The signatures below acknowledges your receipt of this notice of your right to a copy of the appraisal report. Please keep this notice with your other records.

Borrower

Date

Borrower

Date



1500 E Hamilton Avenue, Suite 105

Campbell, CA 95008

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PATRIOT ACT INFORMATION FORM

Loan Number; _____

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.

COMPLETION OF THIS FORM IS REQUIRED IN ORDER TO COMPLY WITH THE PATRIOT ACT. A COPY OF THIS COMPLETED FORM MUST BE PLACED IN THE LOAN FILE.

Required Information:

Borrower Name: _____

Co-Borrower Name: _____

Borrower Date of Birth: _____

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):

- (1) Driver's License: State: # Issue Date: Expiration Date:
(2) Passport: # Country: Issue Date: Expiration Date:
(3) Military ID: Country: Expiration Date:
(4) State ID: # Issue Dates Expiration Dates:
(5) Green Card: Country: #: Expiration Dates:
(6) Immigration Card: Country's Expiration Dates:
(7) Gov't ID (Visa):# Expiration Date: Gov't Branch:
(8) Other Document: Issue Dates: Expiration Date:

Method of Identification for Co-Borrower (Only One Form of Verification Is Required):

- (1) Driver's License: State # Issue Date: Expiration Date:
(2) Passport: # Country: Issue Date: Expiration Date:
(3) Military ID: Country: Expiration. Date:
(4) State ID: # Issue Date: Expiration Date:
(5) Green Card: Country: #: Expiration Date:
(6) Immigration Card: Country's Expiration. Date:
(7) Gov't ID (Visa): Expiration Date: Gov't Branch:
(8) Other Document: Issue Date: Expiration Date:

Resolution of Any Discrepancy:

Four horizontal lines for text entry.

Completed By: _____ Date: _____

PRIVACY POLICY DISCLOSURE

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the Following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out - how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer Information:

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy:

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references;
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

Information We Share:

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies.

- To respond to a subpoena or court order, judicial process or regulatory authorities.
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you within our corporate family of office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

- Please do not share personal information about me with non-affiliated third-parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

	A to B Home Loans, Inc
Name	Company Name
	136 Burton Avenue
Address	Address
	San Jose CA, 95112
City, State, Zip	City, State, Zip
	408-282-2862
Phone#	Phone #
Loan #	
Signature	Date

Uniform Residential Loan Application

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

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

Borrower _____ Co-Borrower _____

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built

Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	Cost: \$
	\$	\$		<input type="checkbox"/> made <input type="checkbox"/> to be made	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold(show expiration date)

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	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
DOB (mm/dd/yyyy)	DOB (mm/dd/yyyy)
Yrs. School	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)
Dependents (not listed by Co-Borrower) no. ages	Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job		Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)

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

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

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

B/C	Monthly Amount
	\$

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small> g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U. S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small> m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? _____ (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
p. Cash from/to Borrower (subtract j, k, l & o from i)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) Interviewer's Signature _____ Date _____ Interviewer's Phone Number (incl. area code) _____	Name and Address of Interviewer's Employer A TO B HOME LOANS, INC 1500 E. Hamilton Avenue, Suite 105 Campbell, CA 95008 (P) 408-626-4800 (F) 408-626-9384

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

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

VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

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

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