

WMB Light Doc Submission Checklist (ND1)Documents Required to Lock and to Order Appraisal

1. **Initial 1003** – completed and executed
2. **Borrower's Intent to Proceed (BIP)** – completed and executed
3. **Credit Card Authorization to Order Appraisal Report** – completed and executed

E-sign is allowed with Docu-Sign or with Audit Trail/Time Stamp

Documents Checklist for Underwriting

1. **Initial 1003 (**REQUIRED**)** – completed and executed
2. **Submission Form (**REQUIRED**)** – completed
3. **Borrower's Cert and Auth (WMB form)** – executed
4. **E-Consent (WMB form)** – executed
5. **2 Forms of ID** (i.e. Driver License, Social Security Card, Passport)
6. **Entity Documents, if borrower is an entity** – required list attached below
7. **Purchase Agreement / RPA (**REQUIRED**)** – if purchase
8. **Preliminary Title Report (**REQUIRED**)** – if refinance

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 <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien |
|--|--|

| | |
|---|--|
| Type of Credit <input type="radio"/> I am applying for individual credit. <input type="radio"/> 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 <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> 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

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

Informational Purpose Only

| | |
|---|---|
| Employer or Business Name _____ Phone _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ | Gross Monthly Income Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ _____ /month |
| Position or Title _____ Start Date / / (mm/dd/yyyy) How long in this line of work? _____ Years _____ Months | 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. |
| <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%. Monthly Income (or Loss) \$ _____ <input type="radio"/> I have an ownership share of 25% or more. \$ _____ | |

1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

Does not apply

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

Does not apply

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

1e. Income from Other Sources

Does not apply

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

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

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

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

Required for Purchase or R&T

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 | | | \$ |

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:

- | | |
|---|---|
| <p>Assets</p> <ul style="list-style-type: none"> • 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 | <p>Credits</p> <ul style="list-style-type: none"> • 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

2d. Other Liabilities and Expenses

Does not apply

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

- | | |
|---|------------------------|
| <ul style="list-style-type: none"> • Alimony • Child Support • Separate Maintenance • Job-Related Expenses • Other | <p>Monthly Payment</p> |
|---|------------------------|

Borrower Name: _____

Borrower Initials: _____

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. if not included in Monthly Mortgage Payment | 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"/> | | \$ _____ |

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

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. if not included in Monthly Mortgage Payment | 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"/> | | \$ _____ |

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

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 | \$ _____ |

Borrower Name: _____ Borrower Initials: _____

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

| | |
|--|---|
| <p>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)?</p> | <p><input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____</p> |
| <p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>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?</p> | <p><input type="radio"/> NO <input type="radio"/> YES \$ _____</p> |
| <p>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?</p> | <p><input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>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)?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |

5b. About Your Finances

| | |
|--|---|
| <p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>G. Are there any outstanding judgments against you?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>H. Are you currently delinquent or in default on a Federal debt?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>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?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>L. Have you had property foreclosed upon in the last 7 years?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>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</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |

Borrower Name: _____

Borrower Initials: _____

Section 6: Acknowledgments 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)** / /

Additional Borrower Signature _____ **Date (mm/dd/yyyy)** / /

Borrower Name: _____

Section 7: Military Service. This section ask 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

Borrower Name: _____

Borrower Initials: _____

Section 9: Loan Originator Information. To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name Fidelity Lending Solutions, Inc.

Address 2650 E. Imperial Hwy. Suite 110, Brea, CA 92821

Loan Originator Organization NMLSR ID# 922372 State License ID# 01914566

Loan Originator Name _____

Loan Originator NMLSR ID# _____ State License ID# _____

Email _____ Phone _____

Signature _____ Date (mm/dd/yyyy) / /

Borrower Name: _____

Borrower Initials: _____



**Borrower's Intent to Proceed with Loan and
Investment/Business Purpose Loan Certification**

Date:

Applicant Name(s):

Loan Amount:

Purpose:

Loan Product: 5/4/30 Program

Property Address:

This document is intended to express your request to proceed with the above referenced loan. If you wish to proceed, please return a signed and dated copy of this document to Wholesale Mortgage Bankers.

By signing and returning this document I am confirming I wish to continue with the loan, that the loan is for investment/business purposes and not household purposes, and that the loan proceeds are intended to be used (and will in fact be used) for investment/business purposes only, not for my personal use. I also represent that I do not occupy the property as my primary residence or as a vacation home. I intend to lease or rent the property to a third person. I understand that because the loan will be made exclusively for investment/business purposes, laws applicable to consumer purpose loans, including but not limited to the following, are not applicable to this loan: Truth in Lending Act (15 U.S.C. § 1601 *et seq.*), Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*), Gramm-Leach Bliley Act (15 U.S.C. §6802–6809), Secure and Fair Enforcement Mortgage Licensing Act (12 U.S.C. § 5101 *et seq.*), and Homeowners Protection Act (12 U.S.C. § 4901 *et seq.*).

By signing below, I confirm I have read and understand this document and I intend to continue with the loan and affirm that the Property is to be a non-owner occupied investment property.

Date

Date

Date



WHOLESALE MORTGAGE BANKERS

Credit Card Authorization to Order Appraisal Report

Please complete all fields. You may cancel this authorization at any time by contacting us. I/we, hereby give my/our consent to have WMB and/or WMB designated investor to obtain an appraisal report include an appraisal review report and flood certification. I/we, hereby authorize WMB and/or WMB designated investor to use my Credit Card information below to order an appraisal report from an appraisal agency for the purpose of securing a loan on my/our behalf. I/we understand there is a charge for this service and will be charged appropriately to my/our credit card at the time the appraisal report is ordered. Invoices will be provided after payments made.

| Borrower | Seller Agent for Appraisal Property Access (Purchase Only) |
|----------------|--|
| FULL NAME: | FULL NAME: |
| Phone NUMBER: | Phone NUMBER: |
| Email Address: | Email Address: |

| | |
|-----------------------|--|
| NAME ON CREDIT CARD | |
| CREDIT CARD NUMBER | |
| TYPE OF CREDIT CARD | <input type="radio"/> VISA <input type="radio"/> MASTERCARD <input type="radio"/> AMEX <input type="radio"/> OTHER |
| EXPIRATION | |
| 3 DIGIT SECURITY CODE | |
| BILLING ADDRESS | |

Customer Signature

Date



WHOLESALE MORTGAGE BANKERS

Submission

(714) 485-4579

submission@wmbankers.com

Submission Form

Contacts

Company: _____

Loan Officer: _____ Phone: _____ Email: _____

LO Assistant: _____ Phone: _____ Email: _____

Processor: _____ Phone: _____ Email: _____

Account Executive: _____ Submission Date: _____

Borrower

First Name: _____ Credit Score: _____ Phone: _____

Last Name: _____ Email: _____

Co-Borrower

First Name: _____ Credit Score: _____ Phone: _____

Last Name: _____ Email: _____

Property Information

Street Address: _____

City: _____ State: _____ ZIP: _____

County: _____ Units: _____ Property Type: _____

Loan Information

Interest Rate: _____ Program: **WMB Light Doc (ND1)** Term: **5-Yrs Balloon**

Loan Amount: _____ Appraised Value: _____ Purchase Price: _____

Purpose: _____ LTV: _____ CLTV: _____ Impounds: _____

Prepayment Penalty: _____ Buydown: _____ Occupancy: _____ Interest Only: _____ FTHB: _____

Lender Fees (ND1 Loans)

Discount Fee: **1.000** %

Other Fee: **WMB Processing Fee \$1,895**

Borrower-Paid

Origination Fee: \$ _____ %

Third Party Processing Fee: \$ _____



WHOLESALE MORTGAGE BANKERS

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers reserves the right to change the mortgage loan review process to a full documentation program, if the current application is for partial documentation processing. 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 Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers. As part of the application process, Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers 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 Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers, and to any investor to whom Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers may sell my/our 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. Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers 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.
4. Your prompt reply to Fidelity Lending Solutions, Inc. dba Wholesale Mortgage Bankers or the investor that purchased the mortgage is appreciated.

Notice to Borrowers

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Automated Underwriting Service Acknowledgment and Agreement

I/Each of the persons signing below, agree that my mortgage loan application may be reviewed by the Federal Home Loan Mortgage Corporation Loan Product Advisor TM automated underwriting service (Freddie Mac/ Loan Product Advisor) to assist in processing my application. I authorize the lender to whom I have presented my application, any agent or successor-in-interest of my lender, any lender which is considering purchasing my loan or the servicing of the loan and Freddie Mac/ Loan Product Advisor to obtain copies of my credit reports and any other information, such as employment, income, assets and liabilities, and other information about me they may require to process my application or to review my loan in connection with a potential sale. I also agree that the foregoing lenders and Freddie Mac/ Loan Product Advisor may use the information about me to assess and improve the effectiveness and accuracy of their underwriting procedures and requirements.

Borrower's Signature / Date

Borrower's Signature / Date



WHOLESALE MORTGAGE BANKERS

Consent to Receive Communications Electronically and Mortgage E-Sign Disclosure

This E-Sign Disclosure ("Disclosure") applies to the mortgage loan that you have requested. The Words "we," "us," and "our" means FIDELITY LENDING SOLUTIONS, INC. DBA WHOLESALE MORTGAGE BANKERS dba WHOLESALE MORTGAGE BANKERS, and the words "you" and "your" mean the individual(s) who have applied for the loan.

As used in this Disclosure, "communication" means any authorization, agreement, disclosure, notice, or other information related to your mortgage loan, including but not limited to information that we are required by law to provide to you in writing.

When you select the "Yes, I agree to receiving disclosures via e-mail." box (on page two) this means, with respect to your mortgage loan, you agree that we may provide you with any communications relating to your mortgage loan in electronic format, and that we may discontinue sending mailed paper communications to you, unless/until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to, initial disclosures or agreements for your mortgage loan, notices or disclosures about a change in the terms of your loan and/or appraisals.

All Communications that we provide to you in electronic form will be provided via e-mail at the e-mail address you specify on this disclosure (on page two) or as provided to your Loan Officer during your mortgage loan application.

You may withdraw your consent to receive communications in electronic form by contacting us at 714-482-6570. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not charge any fee to provide electronic communications or to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

It is your responsibility to provide us with a true, accurate and complete e-mail address, contact, and other information related to this disclosure and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting your Loan Officer.

E-mail Communication Requirements: In order to access, view, and retain electronic communications that we make available to you, you must have:

- Valid E-mail Address;
- Internet browser such as Internet Explorer, Chrome, MS Edge, or any other capable internet browser;
- Adobe Acrobat Reader 8.0 or higher;
- An e-mail account with Internet service provider and e-mail software;
- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, communications received in electronic form from us via a plain text-formatted e-mail.

We will not send you a paper copy of any communication from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, contact us by telephone at 714-482-6570. We may charge you a reasonable service charge for the delivery of paper copies of any communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your Early/Initial Disclosures, this Disclosure, your initial authorization to receive e-mail disclosures, any changes to that authorization, and any other communication that is important to you.

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

- Yes, I agree to receiving disclosures via e-mail.
- No, I do not agree to receiving disclosures via e-mail.

Customer Name:

E-Mail Address:

Loan Officer:

Date of

Authorization:

Customer Signature