

WMB Fix and Flip & Bridge Submission Checklist (BR1)Documents Required to Lock and to Order Appraisal

1. **Initial 1003** – completed and executed
2. **Credit Card Authorization to Order Desk Review**– 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. **Entity Documents, if borrower is an entity** – required list attached below
6. **Purchase Agreement and Rehab Budget (**REQUIRED**)** – if purchase
7. **Preliminary Title Report (**REQUIRED**)** – if refinance
8. **Commercial Loan Application** – completed and signed
9. **Guarantor's Proof of Track Record** – completed

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: _____ Term: _____
Loan Amount: _____ Appraised Value: _____ Purchase Price: _____
Purpose: _____ LTV: _____ CLTV: _____ Impounds: _____
Prepayment Penalty: _____ Buydown: _____ Occupancy: _____ Interest Only: _____ FTHB: _____

Lender-Paid

Compensation Plan: _____ %
Discount Fee: \$ _____ %
Third Party Processing Fee: \$ _____
Other Fee: _____
Fee Amount: \$ _____

Borrower-Paid

Origination Fee: \$ _____ %
Discount Fee: \$ _____ %
Processing Fee: \$ _____
Third Party Processing Fee: \$ _____
Other Fee: _____
Fee Amount: \$ _____



WHOLESALE MORTGAGE BANKERS

Authorization for Loan Applicants' Credit Report Pulled prior to Loan Application Date

Instruction: This form must be filled out and signed by EITHER Loan Officer/Loan Processor (1st box below), OR, Loan Applicants (2nd box below)

ACKNOWLEDGMENT by Loan Officer / Processor

I have been given verbal (or written) authorization to pull and review a full credit report for::

Loan Applicant: _____, on (date): ____/____/____.

Loan Applicant: _____, on (date): ____/____/____.

With above loan applicant(s)'s permission, the credit report was pulled and reviewed prior to the loan applicant(s) signing complete loan application(s). The reason I/we obtained verbal (or written) permission to pull credit report(s) prior to signing formal loan application was:

Loan Applicant(s) was/were inquiring about mortgage loan approval eligibility prior to completing a formal loan application.

Loan Applicant(s) did not have a property address at the time of pulling credit report. Therefore, RESPA was not initiated and early disclosures were not provided to me/us.

Other:

Mortgage Broker Name:

Mortgage Broker NMLS:

Loan Officer NMLS:

Loan Officer/Processor

Date

ACKNOWLEDGMENT by Loan Applicant(s)

I/We (Loan Applicants) have given a verbal (or written) authorization to pull my/our credit report(s) to:

Loan Officer/Processor: _____, on (date): ____/____/____.

With my/our permission, the credit report was pulled and reviewed prior to me/us signing complete loan application(s). The reason I/we gave permission to pull credit report(s) prior to signing formal loan application was:

I/We were inquiring about mortgage loan approval eligibility prior to completing a formal loan application.

I/We did not have a property address at the time of pulling credit report. Therefore, RESPA was not initiated and early disclosures were not provided to me/us.

Other:

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				

Applicant

Date

Applicant

Date



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 Acknowledgement 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



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.



WHOLESALE MORTGAGE BANKERS

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



WHOLESALE MORTGAGE BANKERS

Transaction Information

Are you a U.S. citizen? Y N If No, what is your country of origin?:

Transaction Type: Purchase Refinance (CEMA) Refinance (Straight REFI)

Loan Purpose: Ground Up Rehab Cash-out Bridge Buyout

Lien Position: First Lien

If Purchase, What is Your Purchase Price?:

If Refi, Original Purchase Price: If Refi, Original Purchase Date:

Construction Budget:

Loan Request No. 1: (1st Lien)

Loan Request No. 2: (2nd Lien - construction)

Loan Term Request: 12 Months 24 Months Rental Program 3 Arm 5 Arm 7 Arm 10 Arm

"As is" Value: Final Value:

Desired Funding Date:

Is this a T.O.E.? Y N If Yes, what is the T.O.E. date?:

Is this a short sale/foreclosure/REO? Y N

Is there an assignment, flip, or sale of membership Units? Y N

If so, what is the amount?

Has an LLC for this transaction already been established? Y N

If yes, what is the entity name?

If this is a Refi, is your existing mortgage current? Y N

If this is a Refi, is title an entity? Y N

If this is a Refi, what is the existing debt?

Property Information

Address: City: State: County: Zip:

Asset Type:

Single Family Residential Commercial Mixed-Use Multi-Family Condo Other

___ Commercial Units ___ Commercial Units ___ Multi-family Units

___ Residential Units

Development Phase:

Full Renovation Repositioning Conversion Ground Up Construction Leasing

Occupancy:

Vacant Partially Occupied Fully Occupied Land

___ Acres

Investment Summary: (Please explain what you plan to do with the loan amount and the property)

.....
.....

Exit Strategy: (Please explain the long term plan for this project and the paying off of the loan)

Sell Refinance



WHOLESALE MORTGAGE BANKERS

Guarantor's Information

Borrower Name: Entity Name:.....

Address: City: State:..... Zip:.....

Phone: Fax:.....

*Approximate Credit Score: Email:

Are you a foreign national without a social security number? Y N

Have you ever been convicted of a felony? Y N

Are you currently in any lawsuits? Y N

Have you ever been prosecuted for SEC violations? Y N

Have you ever filed a bankruptcy? Y N

Have you ever defaulted on a loan? Y N

Do you have any outstanding judgments? Y N

Broker Information

Are you a licensed broker? Y N Broker Points:

Brokerage Firm: Agent Name:

Address: City: State: Zip:

Email: Phone:

How did you hear about us?

Advertisement Scotsman Guide Connected Investors Borrower Referral

Search Engine Social Media Other_____ Representative_____

Borrower Track Record

Are you a repeat borrower? Y N

What is the most recent project you closed with us? (Please give the address and project type):
.....

How many years have you actively invested in real estate?
.....

How many transactions has the borrower been involved with and how recent?
.....

What is the total dollar (\$) amount of the transactions?

<500K 500K - 2 MM 2MM+

Uniform Residential Loan Application

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

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) _____

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

Social Security Number _____
(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)
____/____/____

Citizenship
 U.S. Citizen
 Permanent Resident Alien
 Non-Permanent Resident Alien

Type of Credit

- I am applying for **individual credit**.
 I am applying for **joint credit**. Total Number of Borrowers: _____
Each Borrower intends to apply for joint credit. **Your initials:** _____

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) – Use a separator between names _____

Marital Status

- Married
 Separated
 Unmarried
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)

Number _____
Ages _____

Contact Information

Home Phone (____) _____ - _____
Cell Phone (____) _____ - _____
Work Phone (____) _____ - _____ **Ext.** _____
Email _____

Current Address

Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____
How Long at Current Address? ____ Years ____ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address **Does not apply**

Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____
How Long at Former Address? ____ Years ____ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

Mailing Address – if different from Current Address **Does not apply**

Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self-Employment and Income

Does not apply

DO NOT NEED

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

Does not apply

DO NOT NEED

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

Does not apply

DO NOT NEED

1e. Income from Other Sources

Does not apply

DO NOT NEED

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.

Diversify into Checking, Money Market, Saving, Stock, and Retirement

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

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

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

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$ 0.00

NEED - (1) Down Payment (2) Closing Costs (3) 60 mo. PITIA reserves

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><i>Assets</i></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><i>Credits</i></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	\$ 0.00

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe

Does not apply

DO NOT NEED

2d. Other Liabilities and Expenses

Does not apply

DO NOT NEED

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.

Complete list of REOs.

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"/>		\$
		\$	\$	<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"/>		\$
		\$	\$	<input type="checkbox"/>		\$

3c. 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"/>		\$
		\$	\$	<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

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

4c. Rental Income on the Property You Want to Purchase **For Purchase Only** Does not apply

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

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan Does not apply

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

- Community Nonprofit
- Federal Agency
- Relative
- State Agency
- Lender
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

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

<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 (<i>e.g., money for your closing costs or down payment</i>) 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 (<i>e.g., installment loan, credit card, etc.</i>) 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 (<i>e.g., the Property Assessed Clean Energy Program</i>)?</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>

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

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES

- If YES, check all that apply:
- Currently serving on active duty with projected expiration date of service/tour ___ / ___ / ___ (mm/dd/yyyy)
 - Currently retired, discharged, or separated from service
 - Only period of service was as a non-activated member of the Reserve or National Guard
 - Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

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

Ethnicity: Check one or more

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

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

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

Sex

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

Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian – *Print race:* _____
- For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*
- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander – *Print race:* _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

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

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

The Demographic Information was provided through:

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

Borrower Name: _____

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

Loan Originator Information

Loan Originator Organization Name _____

Address _____

Loan Originator Organization NMLSR ID# _____ State License ID# _____

Loan Originator Name _____

Loan Originator NMLSR ID# _____ State License ID# _____

Email _____ Phone (_____) _____ - _____

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



LOSS PAYEE INFORMATION

LOSS PAYEE INFORMATION
FIDELITY LENDING SOLUTIONS, INC.
ITS SUCCESSORS AND/OR ASSIGNS
2650 EAST IMPERIAL HIGHWAY, SUITE 110
BREA, CA 92821
LOAN NUMBER: