

Business Purpose Application

Applicants should complete this from (including the referenced addenda, if applicable) 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 the 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 persona 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.

NOTE: Borrower and Co-Borrower means an "applicant" for a potential loan. Once the application is completed, it is not to be considered a loan commitment from the lender or the lenders' broker for the requested loan. Any loan commitment from the lender or the lenders' broker must be in writing and signed by either party.

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

Signature: Borrower c/o an Authorized Signer / Principal / Guarantor

Signature: Co-Borrower c/o an Authorized Signer / Principal / Guarantor

I. CREDIT REQUESTED					
Loan Type <input type="checkbox"/> Purchase <input type="checkbox"/> No/Limited Cash-Out Refinance <input type="checkbox"/> Business Expansion <input type="checkbox"/> Other (explain): <input type="checkbox"/> Ground-Up Construction <input type="checkbox"/> Cash-Out Refinance <input type="checkbox"/> Rehab					
Amount Requested \$		Interest Rate ____% <input type="checkbox"/> Fixed <input type="checkbox"/> Variable		Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Variable	
Proposed Exit Strategy for Requested Loan <input type="checkbox"/> Refinance <input type="checkbox"/> Resale <input type="checkbox"/> Principal Pay down <input type="checkbox"/> Other (specify):			Intended loan purpose and use of loan proceeds shall be set forth on a separate "Loan Purpose and Real Property Loan Security Declaration."		
Vesting (Manner in which title will be held):			Will additional property be given as collateral by a guarantor, or any person who will not be a Borrower or Co-Borrower? <input type="checkbox"/> Yes (provide guarantors' business purpose loan application and property information) <input type="checkbox"/> No		
II. PROPERTY INFORMATION					
Subject Property Address (street, city, state, & ZIP)					No. of Units
Current Occupancy <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify):				Proposed Occupancy (if occupancy is to change post close) <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify):	
Year Built					
Type of Property <input type="checkbox"/> SFR-1 unit <input type="checkbox"/> Duplex-2 units <input type="checkbox"/> Triplex/Quadruplex - 3 to 4 units <input type="checkbox"/> Commercial Residential <input type="checkbox"/> Commercial Non-Residential <input type="checkbox"/> Unimproved Land <input type="checkbox"/> Improved Land <input type="checkbox"/> Other (specify):					
Liens Currently on Property					
Beneficiary: _____			Beneficiary: _____		
Lien Position: _____			Lien Position: _____		
Interest Rate: _____			Interest Rate: _____		
Amortization Type: _____			Amortization Type: _____		
Monthly Payment: _____			Monthly Payment: _____		
Balloon Payment (Date): _____			Balloon Payment (Date): _____		
Balloon Payment (Amount): _____			Balloon Payment (Amount): _____		
Lien Will Remain on Title <input type="checkbox"/> Yes <input type="checkbox"/> No			Lien Will Remain on Title <input type="checkbox"/> Yes <input type="checkbox"/> No		
Lien Will Subordinate <input type="checkbox"/> Yes (if yes, what position _____) <input type="checkbox"/> No			Lien Will Subordinate <input type="checkbox"/> Yes (if yes, what position _____) <input type="checkbox"/> No		
Lien Will be Paid-Off from Loan Proceeds <input type="checkbox"/> Yes <input type="checkbox"/> No			Lien Will be Paid-Off from Loan Proceeds <input type="checkbox"/> Yes <input type="checkbox"/> No		
Additional Lien Information on an Addendum <input type="checkbox"/> Yes <input type="checkbox"/> No					
Complete this line if this is a construction loan.					
Year Lot Acquired	Original Cost of Lot	Amount Existing Liens	(a) Present Value of Lot	(b) Proposed Rehab Budget	Estimated After Repair Value
	\$	\$	\$	\$	\$
Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Cost Improvements Made	Cost Improvements <u>to be Made</u>	
	\$	\$	\$	\$	

* IF APPLYING AS AN INDIVIDUAL				III. BORROWER INFORMATION			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes, divorced, widowed) <input type="checkbox"/> Single (never been married) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) No. _____ Ages _____		<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes divorced, widowed) <input type="checkbox"/> Single (never been married) <input type="checkbox"/> Separated		Dependents (not listed by Borrower) No. _____ Ages _____	
Present Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent__No. Yrs.				Present Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent__No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
<i>If residing at present address for less than two years, complete the following:</i>							
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.			

* IF APPLYING AS A BUSINESS ENTITY		IV. ENTITY INFORMATION	
Entity is a/an: <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Nonprofit Entity <input type="checkbox"/> Government Entity <input type="checkbox"/> Trust <input type="checkbox"/> Other (specify) _____			
Entity Name:		State of Organization: TIN:	
Signing Party on Behalf of Entity:		Title:	
List Members Under the Entity and their Title (Owner of 20% or more):			
1. _____ 2. _____ 3. _____ 4. _____ 5. _____			
Date of Filing to Organize:		Filing Locations:	
Principal Place of Business Address (not a P.O. Box)			
Mailing Address (if different from the above)			
Balance Sheet Available for Review <input type="checkbox"/> Yes <input type="checkbox"/> No		Financial Statements have been audited by CPA or PA <input type="checkbox"/> Yes <input type="checkbox"/> No	
Additional Member Information on an Addendum <input type="checkbox"/> Yes <input type="checkbox"/> No			

*ATTACH A SIGNED COPY OF THE CORPORATION DOCUMENTS		ADDENDUM TO BE FILLED OUT BY A PRINCIPAL AND/OR GUARANTOR	
*IF APPLYING AS AN INDIVIDUAL	Borrower	V.EMPLOYMENT INFORMATION	Co-Borrower
Name & Address of Employer	<input type="checkbox"/> Self Employed Yrs. on this job _____ Yrs. employed in this line of work/profession _____	Name & Address of Employer	<input type="checkbox"/> Self Employed Yrs. on this job _____ 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)
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>			
Name & Address of Employer	<input type="checkbox"/> Self Employed Dates (from-to) _____ Monthly Income \$ _____	Name & Address of Employer	<input type="checkbox"/> Self Employed Dates (from-to) _____ Monthly Income \$ _____
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

VI. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

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

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	*IF APPLYING AS AN ENTITY ATTACH AN INCOME STATEMENT AND A COPY OF A RECENT BALANCE SHEET	Monthly Amount

VII. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

NOTE: If completed jointly, please note the responsible party for the asset or liability.

Completed ☐ Jointly ☐ Not Jointly

ASSETS	Cash or Market Value	LIABILITIES and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			
List checking and savings accounts below				
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower		<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Name and address of Company		
		Acct. no.		
Acct. no.	\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower	\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower		Name and address of Company		
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no.	\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower	\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower		Name and address of Company		
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no.	\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower	\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower		Name and address of Company		
Stocks & Bonds (Company name/number description)	\$	Acct. no.		
Acct. no.	\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower	\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower		Name and address of Company		
Life insurance net cash value	\$	Acct. no.		
Face amount: \$				
Subtotal Liquid Assets	\$			

Real estate owned (enter market value from schedule of real estate owned)	\$	<input type="checkbox"/> Borrower Name and address of Company	<input type="checkbox"/> Co-borrower 	\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Vested interest in retirement fund	\$				
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Net worth of business(es) owned (attach financial statement)	\$				
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Automobiles owned (make and year)	\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Alimony/Child Support/Separate Maintenance Payments Owed to:	<input type="checkbox"/> Co-borrower 	\$	
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Other Assets (itemize)	\$				
		Total Monthly Payments		\$	
Total Assets a.	\$	Net Worth (a minus b) =>	\$	Total Liabilities b.	

VIII. SCHEDULE OF REAL ESTATE							
Property Address	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Maintenance, Taxes & Misc.	Net Rental Income
Totals		\$	\$	\$	\$	\$	\$

Additional Properties on an Addendum ☐ Yes ☐ No

IX. LIST OF AUTHORIZED SIGNERS (BORROWER, CO-BORROWER AND/OR GUARANTORES) FOR THIS LOAN REQUEST					
Name and Title:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	SSN:	TIN:		
Mailing Address:		Phone Number:			
		Email Address:			
Name and Title:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	SSN:	TIN:		
Mailing Address:		Phone Number:			
		Email Address:			
Name and Title:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	SSN:	TIN:		
Mailing Address:		Phone Number:			
		Email Address:			

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? f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	Borrower Yes No		Co-Borrower Yes No	
b. Alterations, improvements, repairs			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
c. Land (if acquired separately)			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
e. Estimated prepaid items			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
f. Estimated closing costs			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
g. Discount (if Borrower will pay)			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
h. Total costs (add items a through g)			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
i. Subordinate financing			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
j. Borrower's closing costs paid by Seller			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		

k. Other Credits (explain)		g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> h. Is any part of the down payment borrowed? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> i. Are you a co-maker or endorser on a note? ----- <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> j. Are you a U. S. citizen? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> k. Are you a permanent resident alien? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> I. Do you intend to occupy the property as your primary residence? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 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)? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
l. Loan amount		
m. Cash from/to Borrower (subtract h from l)		

XII. 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 credit 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; (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; (12) Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted; (13) Lender is authorized by to provide any insurer, lender, or investor, or their successors, with any information and documentation they may request with respect to my/our application, credit or loan; and (14) Lender may rely on the representations set forth herein without verifying the information provided by the borrower.

Borrower:	Date:	By:
Co-Borrower:	Date:	By:
Guarantor:	Date:	By:

XIII. 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 Loan Originator

This information was provided:

- ☐ In a face-to-face interview ☐ By the applicant and submitted by fax or mail
☐ In a telephone interview ☐ By the applicant and submitted via e-mail or the internet

Loan Originator's Signature	Date
Loan Originator's Name (print or type)	BRE Number: NMLS Number:
Loan Origination Company's Name	Loan Origination Company's Address

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

Schedule of Real Estate Owned

[illegible]

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

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through RGC Capital 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 down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that RGC Capital reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through RGC Capital As part of the application process RGC Capital and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to RGC Capital and to any investor to whom RGC Capital may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. RGC Capital or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature _____

Co-Borrower Signature _____

SSN: _____ Date: _____

SSN: _____ Date: _____

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower(s)		2. Name and address of Lender/Broker RGC Capital 6730 Florence Avenue Suite 101 Bell Gardens, CA 90201 TEL: 877-238-3837 FAX: 562-330-5795
3. Date	4. Loan Number	

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date



Credit/3rd Party Services Authorization Form

****I hereby authorize RGC Capital to verify my past and present employment earning records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize RGC Capital to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization. The information RGC Capital obtains is only to be used in the processing of my application for a mortgage loan.****

Applicant: _____ Date of Birth: ____/____/____
Address: _____ Social Security # ____-____-____
_____ Tel: () ____-____
Email: _____
Signature: _____ Date: _____

Co-Applicant: _____ Date of Birth: ____/____/____
Address: _____ Social Security # ____-____-____
_____ Tel: () ____-____
Email: _____
Signature: _____ Date: _____

Payment Info & Authorization

Credit Card Type: ☐ VISA ☐ MASTERCARD ☐ AMEX ☐ DISCOVER
Credit Card Number: _____ Expiration Date: _____
Name on Credit Card: _____ Verification Code: _____
Billing Address: _____
Payer Contact Number: _____ Payer E-mail: _____

***By signing this agreement, I _____ agree

to pay RGC Capital or its assigned 3rd parties (Universal Credit Services, Appraisal companies)
\$84.09* for a single applicant ☐ OR \$155.50* total for two applicant ☐ for obtaining credit report(s)
DU-\$25* ☐ Appraisal:\$395 - \$750* ☐ Credit Supplements: \$10* per ☐

Signature of Credit Card Holder: _____ Date: _____

CONFIDENTIAL STATEMENT OF INFORMATION

Property Address of Transaction: _____ Order Number _____
Number & Street City, State & Zip

Vacant Land: ☐ Yes ☐ No Is any portion of the new loan to be used for improvements? ☐ Yes ☐ No

Improvements: ☐ Single Family ☐ Multiple Residence ☐ Commercial Is Property: ☐ Owner Occupied ☐ Tenant Occupied

Name: _____
First Middle (If None, write None) Last

Social Security No. _____ Driver's License No. _____ Date of Birth _____ Place of Birth _____

Country of Citizenship _____ Passport No. _____ State resident since (date) _____

Have you ever been issued, or used, any other Social Security Number? ☐ Yes ☐ No If yes, what is the number? _____

Status: ☐ Single ☐ Married* ☐ Divorced ☐ Widow/Widower ☐ Registered Domestic Partner* Mark One: ☐ Male ☐ Female ☐ Decline to State

*Married or Registered On: _____ At _____
(Date) (City, County, State)

*Spouse/Partner's name _____ *Spouse/Partner's prior name: _____

* Have you ever used another name ☐ Yes ☐ No - provide all names _____

OCCUPATIONS LAST TEN YEARS

Occupation Firm Name Address No. Years

Occupation Firm Name Address No. Years

RESIDENCES LAST TEN YEARS

Number and Street City and State From (date) To present ☐ Own ☐ Rent

Number and Street City and State From (date) To present ☐ Own ☐ Rent

FORMER MARRIAGES/REGISTERED DOMESTIC PARTNERSHIPS

If no former marriage or registered domestic partnership, write "none", otherwise complete the following:

Name of former spouse/partner: _____ Social Security No.: _____

Deceased: ☐ Dissolution: ☐ Date: _____ Where: _____

First and last name(s) of children from this marriage/partnership and date(s) of birth: _____

Name of former spouse/partner: _____ Social Security No. _____

Deceased: ☐ Dissolution: ☐ Date: _____ Where: _____

First and last name(s) of children from this marriage/partnership and date(s) of birth: _____

I declare, under penalty of perjury, that the foregoing is true and correct.

Signature: _____ Date: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

Title is not unnecessarily interested in your personal affairs. We have been asked to insure the title to real property which is subject of this transaction. In processing your order judgments, bankruptcies, divorces and income tax liens against persons whose names are in some way similar to yours may be encountered. The information you provide will assist us in determining whether you are the same person identified in those matters. We will use this information only as necessary to process your order. It is not our policy to trade or share this information.