



# 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			
<b>Loan Type</b> <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			
<b>Amount Requested</b> \$ _____		<b>Interest Rate</b> _____% <input type="checkbox"/> Fixed <input type="checkbox"/> Variable	
<b>Proposed Exit Strategy for Requested Loan</b> <input type="checkbox"/> Refinance <input type="checkbox"/> Resale <input type="checkbox"/> Principal Pay down <input type="checkbox"/> Other (specify): _____		<b>Amortization Type:</b> <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Variable	
<b>Vesting (Manner in which title will be held):</b> _____		<b>Intended loan purpose and use of loan proceeds shall be set forth on a separate "Loan Purpose and Real Property Loan Security Declaration."</b>	
		<b>Will additional property be given as collateral by a guarantor, or any person who will not be a Borrower or Co-Borrower?</b> <input type="checkbox"/> Yes (provide guarantors' business purpose loan application and property information) <input type="checkbox"/> No	

II. PROPERTY INFORMATION		
<b>Subject Property Address</b> (street, city, state, & ZIP)		<b>No. of Units</b>
<b>Current Occupancy</b> <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify): _____		<b>Proposed Occupancy (if occupancy is to change post close)</b> <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Other (specify): _____
<b>Type of Property</b> <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): _____		<b>Year Built</b>

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
<b>Additional Lien Information on an Addendum</b> <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 to be Made
	\$ _____	\$ _____	\$ _____	\$ _____

* 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			
<b><i>If residing at present address for less than two years, complete the following:</i></b>							
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	Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job
			Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

<b><i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i></b>							
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
			Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

**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:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

**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		Monthly Payment & Months Left to Pay	Unpaid Balance
Description			<b>Liabilities and Pledged Assets.</b> 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.			
Cash deposit toward purchase held by:		\$				
<b>List checking and savings accounts below</b>			<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Name and address of Company		\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.		\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Name and address of Company		\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.		\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Name and address of Company		\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.		\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Name and address of Company		\$ Payment/Months	\$
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Stocks & Bonds (Company name/number description)			Acct. no.			
<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Life insurance net cash value Face amount: \$		\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Name and address of Company		\$ Payment/Months	\$
<b>Subtotal Liquid Assets</b>		\$	Acct. no.			

Real estate owned (enter market value from schedule of real estate owned)	\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Name and address of Company	\$ 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)	Acct. no.				
<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"/> Borrower <input type="checkbox"/> Co-borrower Other Assets (itemize)	\$	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower Job-Related Expense (child care, union dues, etc.)	\$		
		<b>Total Monthly Payments</b>	\$		
<b>Total Assets a.</b>	\$	Net Worth (a minus b) =>	\$		<b>Total Liabilities b.</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:

	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.				
	Borrower		Co-Borrower		
	Yes	No	Yes	No	
a. Purchase price					
b. Alterations, improvements, repairs					
c. Land (if acquired separately)					
d. Refinance (incl. debts to be paid off)					
e. Estimated prepaid items					
f. Estimated closing costs					
g. Discount (if Borrower will pay)					
h. Total costs (add items a through g)					
i. Subordinate financing					
j. Borrower's closing costs paid by Seller					
	a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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"/>
		<b>I. Do you intend to occupy the property as your primary residence?</b>	<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?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	---	---	---	---
I. Loan amount		(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	---	---	---	---
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.)

<b>BORROWER</b>	<input type="checkbox"/> I do not wish to furnish this information	<b>CO-BORROWER</b>	<input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b>	<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	<b>Race:</b>	<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
<b>Sex:</b>	<input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b>	<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	BRE Number: NMLS Number:
	Loan Originator's Phone Number (including area code)
	Loan Origination Company's Address





# 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 <b>RGC Capital</b> <b>9040 Telegraph Road Suite 200 Downey CA 90240</b> <b>TEL: 877-238-3837 FAX: 562-330-5795</b>	
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.