

Western Capital Mortgage Services, Inc.

LOAN APPLICATION INSTRUCTIONS

Attached are the forms needed to obtain a real estate loan. If this application is sent to us by fax, please remember to mail us the entire original ink signed copy for the assurance of immediate servicing, and the funding for your new mortgage.

ENCLOSED FORMS

- . **Loan Application Instructions** - Description of procedures to follow and obtain your mortgage.
- . **Authorization Form** - Read and sign.
- . **Broker Disclosure Fee** - Read and sign.
- . **Information Supplemental / Occupancy Affidavit (Impounds)** - "Important, please read and sign"
- . **Rate Lock Policy** - Read and sign.
- . **Uniform Residential Loan Application** - Complete each applicable section, sign & initial on the bottom, .
- . **California Appraisal Notice** - Read and sign.
- . **Fair Lending Notice / ECOA** - Read and sign each section.

FORMS TO FAX TO 1-408-615-9353 FOR LOCKING IN RATE

* Please call us at 1-888-560-2923 for current rates.

Rates are subject to change without notice.

- . Authorization Form - Read and sign.
- . Broker Disclosure Fee - Please read and sign.
- . Rate Lock Policy - Please read and sign.
- . Uniform Residential Loan Application - Complete each applicable section sign & initial on the bottom.

IMPORTANT DOCUMENTATION REQUIRED FOR BOTH PURCHASES & REFINANCE

Please forward the applicable-checked items-:

- All Enclosed signature forms.
- Personal check payable to **Cal Coast Credit Reports**. In the amount of \$ 55 for your credit report.
- Copy of hazard (Fire) insurance policy.
- Copy of front and back of Green Card if not United States citizen.
- Rental Agreements and increase notification letters for all income property.

Employment documentation for verification process: fax or mail to us.

1. Two (2) Consecutive recent pay check stubs.
2. Last two years W2 income statements.
3. Last three (3) months bank statements.

ADDITIONAL DOCUMENTATION REQUIRED FOR PURCHASES

- Purchase Contract
- Copy of deposit check/receipt.
- Landlord name, address and phone number.
- Real Estate Agent's Name and phone number.
- Escrow company or Closing Agents; name and phone number.
- Termite report or clearance. (if applicable).
- Receipts for any transfer of funds. (Do not to transfer funds until you speak to your Agent.)
- Gift letter, copy of check, deposit slip, one bank statement from donor's account.
- Copy of loan terms, amount and check receipts when a 401k account is used for the down.

ADDITIONAL DOCUMENTATION REQUIRED - SELF EMPLOYED

- Copy of Business License.
- Last two years 1040 (all schedules) Personal Tax Returns - Please re-sign the copy.
- Self - Employed applicants will need to furnish CO.,Inc. name last two years corporate/partnership tax returns, CO.,Inc. name a recent financial and a professionally prepared and signed profit and loss statement for the most recent quarter (year-to-date), 2001.

SUPPLEMENTAL DOCUMENTATION POSSIBLY REQUIRED

1. Most recent statement showing number and market value of all securities held.
2. Initial gift letter. Evidence of "donors ability to give" and copy of check upon receipt.
3. Introduction and final Divorce Documents.
4. Canceled checks as evidence if Spousal/Child Support income (12 months minimum).
5. Award letter and most recent check for Social Security, Retirement or Pension income.
6. Note and deed of Trust on _____
7. Final Settlement Statement for any property sold in the within the last 3 years.
8. Letter stating the relationship of the co-borrowers.
9. Copy of School Diploma if employed for less than 2 years.
10. Other _____

Western Capital Mortgage Services, Inc. - Uniform Residential Loan Application

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

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state & zip code)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built

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

Complete this line if construction or construction-permanent loan.

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

Complete this line if this is a refinance loan.

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

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

Borrower	III. BORROWER INFORMATION	Co-Borrower	
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)	Age	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents no.	ages
Present Address (street, city, state, zip code)		<input type="checkbox"/> Own No. Yrs:	<input type="checkbox"/> Rent

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

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

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

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

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to):	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)				
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. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or is it rental being held for income)	Type of Property	Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternative Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

	\$	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			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Alterations, improvements, repairs		a. Are there any outstanding judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. in debts to be paid off)		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"/>
e. Estimated prepaid items		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee paid in cash		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"/>
h. Discount (if Borrower will pay)		g. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		m. Have you had an ownership interest in a property in the last three years?				
o. Loan amount (add m & n)		(1) What type of property did you own -- principal residence (PR), second home (SH), or Investment Property (IP)?				
p. Cash from/to Borrower (subtract j, k, l & o from i)		(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. ACKNOWLEDGEMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be indicated above; (5) verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Right to Receive Copy of Appraisal. I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/We must send Lender written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors or assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/We have made on this application.

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above 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

Race/National Origin:

I do not wish to furnish this information

American Indian or Alaskan Native Asian or Pacific Islander White, not of Hispanic origin

Black, not of Hispanic origin Hispanic

Other (specify)

Sex: Female Male

CO-BORROWER

Race/National Origin:

I do not wish to furnish this information

American Indian or Alaskan Native Asian or Pacific Islander White, not of Hispanic origin

Black, not of Hispanic origin Hispanic

Other (specify)

Sex: Female Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone	Interviewer's Signature	
	Date	
	Interviewer's Phone Number (incl. area code)	

**The Housing Financial Discrimination Act Of 1977
State Of California Fair Lending Notice**

To: All applicants for a loan for the purchase, construction, rehabilitation, improvement or refinancing of one-to-four family residence.

**THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE**

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation. Unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change or is expected to undergo change in appraising a housing accommodation or in determining whether or not or under what terms and conditions to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

Department of Corporations
600 South Commonwealth Avenue
16th Floor Los Angeles, CA 9005

Department of Corporations
1390 Market Street
San Francisco, CA 94102

The Department of Savings & Loan
350 Sansome Street 2nd Floor
San Francisco, CA 90005

The Department of Real Estate
185 Berry Street Room 5819
San Francisco, CA 94107

600 S. Commonwealth Ave. 15th Floor
Los Angeles, CA 90005

107 So. Broadway Suite 8107
Los Angeles, CA 90012

I(We) received a copy of this notice

Applicant: _____ Applicant: _____

Equal Credit Opportunity ACT (ECOA) Notice

To Our Applicant(s):

You are hereby provided the following "Equal Credit Opportunity Act" notice as required under Section 282.4(d):12C.F.R.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age, (provided that the applicant has the capacity to enter into a binding contract) because all or part of the applicant's income derives from any public assistance program or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this credit is:

**Office Of Community Investment, Federal Home Loan Bank Board, Washington, D.C.
20552**

Applicant: _____ Applicant: _____

Western Capital Mortgage Services, Inc.

3031 Tisch Way, Suite 700, San Jose, CA 95128

Rate Lock Policy

Our goal at Western Capital Mortgage Services, Inc. is to provide you with the lowest interest rates available in the market today. We work closely together with you (The Borrower/s) to complete your real estate financing quickly and as efficiently as possible. Once your interest rate is "LOCKED IN", it is your responsibility and commitment to work with us to get your loan funded within the time period allowed by the rate lock.

Please follow the guidelines listed below. Compliance with these directions will insure that your loan will be funded within the time period allowed by the rate lock.

I/We Agree to:

1. Send the Uniform Residential Loan Application (form 1003), the Authorization Form, and this rate lock policy form completed, signed, and faxed back to us for the rate lock.
2. The entire loan application is completed, signed, initialed at the bottom and mailed back to us within (3) days. Along with that, all necessary documentation i.e. paystubs, W-2's, bank statements as listed in the "Loan Application instructions" and a check for \$55.00 made payable to "Cal Coast Credit Reports".
3. That the appraiser will be contacted and granted access to the subject property within (6) days of the initial lock date. The appraiser will also be paid his fee at the time of inspection. If a purchase transaction, then a check for the appraisal fee will be sent with the original loan application package.
4. If other documentation is required for loan approval or funding, it will be sent to us within a timely manner.

If you choose to cancel the loan once it is "locked in" then there is a \$500 cancellation fee which will become due and payable. If we are not able to get your loan approved at the rate, terms, and points as stated in the "Lock conformation", then of course, you would owe us nothing.

PLEASE NOTE: The mortgage industry is very busy right now and in order to close your loan in 30 days we need to have the above four items fulfilled. We thank you in advance and look forward to our co-operation together.

I HAVE READ AND I AGREE WITH THE POLICY.

Sign: _____

Dated: _____

MORTGAGE BROKER FEE DISCLOSURE

You have applied to a mortgage broker for a residential mortgage loan. The mortgage broker will submit your application for a residential mortgage loan to a participating lender with which it from time to time contracts. **This form is furnished to you to clarify the role of mortgage brokers.** This form supplements other disclosures or agreements required by law that you should receive from the mortgage broker concerning your application.

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

- The mortgage broker may be acting as an independent contractor and not as your agent. If you are unsure of the nature of your relationship, please ask the mortgage broker for clarification.
- The mortgage broker has separate independent contract agreements with various lenders.
- While the mortgage broker seeks to assist you in meeting your financial needs, it does not distribute the products of all lenders or investors in the market and can not guarantee the lowest price or best term available in the market.

SECTION 2. THE BROKER'S COMPENSATIONS. Lenders generally provide their loan products to the mortgage broker at a wholesale rate.

- The retail price a mortgage broker offers you --your interest rate, total points and fees --will include the broker's compensation.
- In some cases, the mortgage broker may be paid all of its compensation either by you, or by the lender.
- Alternatively, the mortgage broker may be paid a portion of its compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate you may pay higher up-front points and fees.
- In other cases, if you rather pay lower up-front points and fees, you may wish to have some or all of the brokers fees paid directly by the lender. This will result in a higher interest rate on your loan and a higher monthly loan payments than you would otherwise be required to pay.
- The mortgage broker also may be paid by the lender based on (i) the value of the mortgage loan or related servicing rights in the market place, or (ii) other services, goods or facilities performed or provided by the mortgage broker to the lender.
- The amount of fees and charges that you pay in the connection with your loan, including broker compensation, will be estimated on your Good Faith Estimate and the final amounts will be disclosed on your HUD-1 or HUD-A Settlement Statement.

You may work with the mortgage broker to select the method in which the broker receives its compensation depending on your financial needs, subject to the lender's loan program requirements and credit underwriting guidelines.

By signing below, each applicant acknowledges that you have read, understand and have received a copy of this document.

APPLICANT(S) SIGN HERE

MORTGAGE BROKER

Sign: _____

Dated: _____

Sign: _____

Dated: _____

Western Capital Mortgage Services, Inc.

By: _____

Printed Name: _____

Title: _____

Dated: _____

Western Capital Mortgage Services, Inc.

3031 Tisch Way, Suite 700, San Jose, CA 95128

Authorization Form

The undersigned applicant has applied for a loan with **Western Capital Mortgage Services, Inc.** You are hereby authorized to release any and all information required by **Western Capital Mortgage Services, Inc.** to complete the processing of the loan request.

You may accept a photostatic copy of this authorization in place of the original.

Necessary information may include:

Savings or Checking Account Verification
Loan Status and Payment History of Other Loans
Employment or Related Compensations Verification
Verification of Credit History

Applicant _____

Social Security Number _____

Co-Applicant _____

Social Security Number _____

Western Capital Mortgage Services, Inc.

3031 Tisch Way, Suite 700, San Jose, CA 95128

California Appraisal Notice

In accordance with sec. 11423 of the California Business and Professions Code you are hereby notified that you are entitled to receive a copy of any appraisal for which you have paid. A copy of the appraisal will be provided at your request. All requests for copies of appraisals are automatically mailed out AFTER loan closing.

_____ Yes, I would like to receive a copy of the appraisal.

_____ No, I would not like to receive a copy of the appraisal.

Applicant _____

Co-Applicant _____

Western Capital Mortgage Services, Inc.

3031 Tisch Way, Suite 700, San Jose, CA 95128

Occupancy Affidavit

Borrower: _____

Property Address : _____

City : _____

State : _____

Zip : _____

Please be advised that I intend to occupy as my residence the above referenced immediately. I understand and agree that such occupancy is a condition of granting this loan. I certify that I have read and understand this requirement, I am not relying on statement to the contrary.

Should I fail to occupy this property as my residence, I agree that my loan may become immediately due and payable in full, and I agree to pay all charges and other costs, including attorney's fees, incurred thereby.

Borrower: _____

Co-Borrower: _____

IMPOUNDS-PLEASE MARK THE CORRECT BOX

Under state and federal regulations, we are required for certain types of loans to set up and collect funds into an impound account. The funds going into this type of account are to be used for the payment of real estate taxes and insurance. Although we are prohibited by Section 2954 of the California Civil Code from requiring an impound account on owner occupied single-family residence except where specifically required by law, nonetheless, many loan customers prefer having an impound account. If the property is located outside the state of California there is a charge to waive an impound account.

I/We prefer an impound account. Please set it up while you are preparing loan documents.

If the law does not require an impound account, I/We do not want one.

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Client Information Supplemental

Dear Client,

This form is very IMPORTANT, please fill out the following information as accurately as possible.

Your E-Mail Address: _____

Loan information on 1st mortgage (Current Lending Institution)

Mortgage Balance: _____ Account#: _____

Lender Name: _____ Ph#: (____) _____

Loan Information on 2nd mortgage (Current Lending Institution)

Mortgage Balance: _____ Account#: _____

Lender Name: _____ Ph#: (____) _____

VERY IMPORTANT-Do you intend to retain your 2nd Mortgage? Yes__ No__

Hazard Insurance Information

Agent Name: _____ Ph#: _____
(____) _____

Does the subject property have a Homeowners Association? If so, please provide.

Name: _____ Ph#: _____
(____) _____

For loans outside of California, please provide Escrow, Attorney or Closing company of your choice.

Name: _____ Ph#: _____
(____) _____