



LOAN APPLICATION CHECK LIST

To expedite the processing of your loan, the following information will be needed for all borrowers.

If self employed, income based on commissions or own investment property, include;

_____ Federal tax returns (personal & business) 1040s and all Schedules, K1s for past two years

_____ Current YTD profit and loss statement with authorized signature

If salaried employee include;

_____ W2's for the past two years

_____ Paycheck stubs (for past 30 days)

_____ Name, address, telephone number of current employer

_____ Last two month's statements for all checking, savings, investment accounts, IRA's, 401K's, etc. (include all statement pages)

_____ Name, address and loan number for all current mortgage accounts, including second mortgages (Line of credit, etc.)

_____ Rental agreements on all rental properties owned

_____ Addresses of all real estate owned

_____ If you are currently renting, please provide your landlord's name, address and telephone number

_____ Divorce decree, if applicable

_____ Gift letter

_____ Copy of current/valid California drivers license or passport

_____ Homeowners Association contact information

_____ Check in the amount of \$_____ payable to LaSalle Financial Services for credit report fee

_____ Check in the amount of \$_____ payable to _____ for appraisal fee

Please complete enclosed loan application and sign and date where noted.

Return application with above items ASAP.

As always, we appreciate your business.

6201 Antioch Street, Suite 200, Oakland, CA 94611 • 510.339.4300 • Fax 510.339.4303

LaSalleFinance.com



EQUAL CREDIT OPPORTUNITY – FAIR LENDING NOTICE

Equal Credit Opportunity Act

The Federal Equal Credit Opportunity Act (ECOA) prohibits creditors from discrimination against applicants on the basis of sex or marital status.

The federal agency which administers compliance with this law concerning the mortgage banker is the Federal Home Loan Bank Board located at the Office of the Supervisory Agent, 600 California Street, P.O. Box 7948, San Francisco, CA 94120.

The State Agency which administers compliance with the state law (if applicable) is the Attorney General's Office, Sacramento, CA.

Fair Lending Notice – The Housing Financial Discrimination Act of 1977

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 national origin composition of a neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate 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, 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 or four unit family residences occupied by the owner and for the purpose of the home improvement of any one to four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution of the Department of Real Estate at one of the following locations:

2201 Broadway, Sacramento, CA 95818
1515 Clay Street, Suite 702, Oakland, CA 94612
2550 Mariposa, Rm. 3070, Fresno, CA 93721
320 W. 4th St, #350, Los Angeles, CA 90013
1350 Front Street, Rm. 3064, San Diego, CA 92101

Acknowledgement of Receipt

I (we) received a copy of this notice.

Applicant's Signature

Date

Applicant's Signature

Date



MORTGAGE BROKER FEE DISCLOSURE

Mortgage Broker License Disclosure: NL Inc., dba Residential Pacific Mortgage, dba LaSalle Financial Services, a California Corporation is licensed as a real estate broker in California, by the California Department of Real Estate, License #01201643.

You have applied for a residential mortgage loan with LaSalle Financial Services. Your application for a residential mortgage loan will be submitted to a participating lender. This form is intended to clarify our role as your independent mortgage broker. This form is a supplement to other disclosures or agreements required by law that you will receive from LaSalle Financial Services concerning this loan.

Section One. Nature of the Relationship in connection with this mortgage loan.

- LaSalle Financial Services has separate independent contractor agreements with various lenders.
- While seeking to assist in meeting financial needs of the consumer, LaSalle Financial Services, does not distribute the products of all lenders or investors and cannot guarantee the lower price or best terms available in the marketplace.

Section Two. Our Compensation. Loan products distributed by LaSalle Financial Services, are generally provided to us by the lender, at a wholesale rate.

- The retail price of any mortgage loan offered will include total points, fees, interest rate and mortgage broker compensation.
- In some cases compensation paid to the mortgage broker may be paid by the consumer, or the lender.
- Alternatively, compensation paid to the mortgage broker, may be paid by the consumer and lender. (It may be possible to pay a lower interest rate, by paying higher up-front points and fees.)
- Also, in some cases, the consumer might prefer to pay less up-front and have some or all fees paid directly by the lender, which will result in a higher interest rate and higher monthly loan payment.
- LaSalle Financial Services may also be paid by the lender based on the value of the Mortgage Loan or related servicing rights in the marketplace or other services, goods or facilities performed or provided by LaSalle Financial Services to the lender.

The consumer may select the method in which LaSalle Financial Services receives compensation depending on financial needs, subject to the lenders loan program requirements and credit underwriting guidelines.

The amount of fees and charges paid in connection with this mortgage loan will be estimated on the Good Faith Estimate. The final amounts will be disclosed on the HUD – 1 or HUD – 1A Settlement Statement.

By signing below, applicant(s) acknowledge that they have read and understand this document. Signature also acknowledges receipt of a copy of this document.

Applicant(s): _____ Date _____ Agent: _____ Date _____

_____ Date _____ Name: _____

Name (s): _____



INFORMATION DISCLOSURE AUTHORIZATION

To Whom It May Concern:

The undersigned applicant has applied for a real estate loan with LaSalle Financial Services. You are hereby authorized to release any information required by LaSalle Financial Services and Lenders brokered to by LaSalle Financial Services necessary to complete the processing of the loan request and/or to complete its quality control program.

Necessary information may include savings or checking account verification, loan status and payment history verification, including credit union and mortgage balances, any employment or related compensation verification, and consumer credit balances and payment history.

A photographic reproduction of this authorization is deemed to be equivalent to the original and may be used as such.

Your prompt reply will help expedite this real estate transaction.

Thank you,

Applicant's Signature

Date

Applicant's Signature

Date

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LaSalleFinance.com



**NOTICE TO HOME LOAN APPLICANT
CREDIT SCORE DISCLOSURE**

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores. The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender. If you have questions about your credit scores in the credit report from which the scores were computed, you can contact the credit bureaus at the addresses and phone numbers listed below:

	<u>Borrower's Score</u>	<u>Co-Borrower's Score</u>
Equifax/Beacon (800) 685-1111 P.O. Box 740258 Atlanta, GA 30374-0258	_____	_____
Trans Union/ Emperica (866) 887-2673 P.O. Box 4000 Chester, PA 19016-4000	_____	_____
Experian/FICO (888) 397-3742 P.O. Box 2104 Allen, TX 75013	_____	_____

Acknowledgement of Receipt:

Applicant: _____ **Date:** _____

Applicant: _____ **Date:** _____



LASALLE FINANCIAL SERVICES PRIVACY POLICY

LaSalle Financial Services collects nonpublic information about a consumer from the following sources:

- Information received on loan applications, supporting documentation and other documents provided or authorized by the consumer.
- Information about the consumer's transaction with us or others.
- Information received from a consumer credit reporting agencies.

We do not disclose any non-public personal information about our borrowers, except as permitted by law.

If a borrower decides to cancel a transaction, we will adhere to the privacy policy and practices as described herein.

We restrict access to consumer's account and personal information to those employees of LaSalle Financial Services who need to access that information to provide services to our consumers. Physical, electronic and procedural safeguards are maintained according to federal standards, to guard the consumer's non-public personal information.

Private Policy Disclosure and Commencement of Consumer Relationship

It is the policy of LaSalle Financial Services for the purposes of compliance with the Gramm Leach Bliley Act, to disclose our Privacy Policy to consumers at the commencement of the relationship with the consumer that begins when the consumer's completed written loan application is received by our firm. The required privacy policy disclosure will be provided within 3 business days after the consumer's completed written loan application is received by LaSalle Financial Services by any of the various means allowed by law.

Applicant: _____ Date _____

Applicant: _____ Date _____



**PATRIOT ACT INFORMATION DISCLOSURE
IMPORTANT INFORMATION ABOUT APPLICATION PROCEDURES**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer.

What this means for you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I/we acknowledge that I/we received a copy of this disclosure.

Applicant: _____ Date _____

Applicant: _____ Date _____



CERTIFICATION OF IDENTIFICATION

Federal law requires all financial institutions to obtain, verify and record information that identifies each person upon opening an account.

Any of the following forms of identification may be used to verify identity:

Driver's License
Resident Alien ID
Employer ID

Government Passport
US Department of State ID
Other Government/State Issued ID

Military ID
Matricula Consular Card Federal

Information below must be listed exactly as indicated on the document.

Applicant

Applicant

Form of Identification

Form of Identification

Identification Number

Identification Number

Place of Issuance

Place of Issuance

Date of Birth

Date of Birth

Date of Issue

Date of Issue

Date of Expiration

Date of Expiration

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the applicant(s).

Witnessed by

Date

Printed Name

Title



DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL

You have the right to receive a copy of the appraisal report used in connection with your application for a real estate loan. To request a copy of your appraisal report, please phone your loan officer or submit a written request to:

La Salle Financial Services
6201 Antioch Street, Ste. 200
Oakland, CA 94611

Please acknowledge your receipt of this disclosure by signing below and returning it with your completed application. You may keep the second copy for your records.

Applicant

Date

Applicant

Date

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LaSalleFinance.com



**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
(Mortgage Broker Referral)**

To: _____

Date: _____

From: LaSalle Financial Services, Inc.

This is to notify you that the owners of The GRUBB Co., Inc., are affiliated with LaSalle Financial Services. The owners are also operators of the Montclair branch of Residential Pacific Mortgage DBA LaSalle Financial Services and, therefore, have a financial interest in its business performance. Residential Pacific Mortgage is a mortgage broker/banker. Certain documents you receive may be from Residential Pacific Mortgage.

You are not obligated or required to use LaSalle Financial Services as a condition of obtaining a loan on or purchasing the subject property. There are frequently other settlement service providers available with similar services. You are free to shop around to determine that you are receiving the best services and the best rate for these services. We believe that the fees and charges of LaSalle Financial Services are reasonable and competitive with those of other providers.

You are not required to purchase additional products or services from any person or entity suggested or recommended by LaSalle Financial Services. However, the lender to which the loan application will be submitted is allowed to require the use of an attorney, credit reporting agency or appraiser to represent the lender's interest.

Applicant: _____ Date _____

Applicant: _____ Date _____

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LaSalleFinance.com



LANDLORD INFORMATION
(For Purchase Loans Only)

Borrower's Name: _____

Landlord's Name: _____

Address: _____

Phone: _____

Okay to Contact: q Yes q No

Comments: _____



HOMEOWNER'S INSURANCE INFORMATION
(For Refinance Loans Only)

Applicant's Name: _____

Subject Property: _____

Insurance Info: _____

Agent's Name: _____

Insurance Co: _____

Address: _____

Phone#: _____

Policy#: _____

