

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	<input type="checkbox"/> Other (explain):
\$	%		<input type="checkbox"/> GPM	<input type="checkbox"/> 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"/> Refinance	<input type="checkbox"/> Construction-Permanent
	<input type="checkbox"/> Other (explain):	
Property will be:	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Secondary Residence
	<input type="checkbox"/> Investment	

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:
		<input type="checkbox"/> Fee Simple
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		<input type="checkbox"/> Leasehold (show expiration date)

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
Age	Age
Yrs. School	Yrs. School
<input type="checkbox"/> Married	<input type="checkbox"/> Married
<input type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Unmarried (include single, divorced, widowed)
<input type="checkbox"/> Separated	<input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) no. ages	Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, zip code)	Present Address (street, city, state, zip code)
<input type="checkbox"/> Own	<input type="checkbox"/> Own
<input type="checkbox"/> Rent	<input type="checkbox"/> Rent
No. Yrs:	No. Yrs:

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

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

IV. EMPLOYMENT INFORMATION

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

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

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

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) doesn't choose to have it considered for repaying this loan.	Monthly Amount
			\$
			\$
			\$

VI. 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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Description		\$	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.			
Cash deposit toward purchase held by:		\$	Name and address of Company	\$ Payt./Mos.		\$
List checking and savings accounts below			Acct. no.			
Name and address of Bank, S & L, or Credit Union			Name and address of Company	\$ Payt./Mos.		\$
Acct. no.	\$		Acct. no.			
Name and address of Bank, S & L, or Credit Union			Name and address of Company	\$ Payt./Mos.		\$
Acct. no.	\$		Acct. no.			
Name and address of Bank, S & L, or Credit Union			Name and address of Company	\$ Payt./Mos.		\$
Acct. no.	\$		Acct. no.			
Name and address of Bank, S & L, or Credit Union			Name and address of Company	\$ Payt./Mos.		\$
Acct. no.	\$		Acct. no.			
Stocks & Bonds (Company name/number & description)	\$		Name and address of Company	\$ Payt./Mos.		\$
Life Insurance net cash value Face amount: \$	\$		Acct. no.			
Subtotal Liquid Assets	\$		Name and address of Company	\$ Payt./Mos.		\$
Real estate owned (enter market value from schedule of real estate owned)	\$		Acct. no.			
Vested interest in retirement fund	\$		Name and address of Company	\$ Payt./Mos.		\$
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.			
Automobiles owned (make and year)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Other Assets (itemize)	\$		Job Related Expense (child care, union dues, etc.)	\$		
			Total Monthly Payments	\$		
Total Assets a.	\$		Net Worth (a minus b)	\$	Total Liabilities b.	\$

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 R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & 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):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

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	\$				
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. PMI, MIP, Funding Fee paid in cash					
h. Discount (if Borrower will pay)					
i. Total costs (add items a through h)					
j. Subordinate financing					
k. Borrower's closing costs paid by Seller					
l. Other Credits (explain)					
m. Loan amount (exclude PMI, MIP, Funding Fee financed)					
n. PMI, MIP, Funding Fee financed					
o. Loan amount (add m & n)					
p. Cash from / to Borrower (subtract j, k, l & o from i)					
		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? (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.)			
		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.			
		g. Are you obligated to pay alimony, child support, or separate maintenance?			
		h. Is any part of the down payment borrowed?			
		i. Are you a co-maker or endorser on a note?			
		j. Are you a U.S. citizen?			
		Are you a permanent resident alien?			
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.			
		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)?			
		(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. ACKNOWLEDGMENT 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 reverification 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 or 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 a 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

I do not wish to furnish this information

Race/National Origin:

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

I do not wish to furnish this information

Race/National Origin:

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

American Mortgage Securities Exchange, Inc.

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Loan Application Disclosure

DISCLAIMER OF COMMITMENT: I/We understand that signing an application or other documents in connection with applying for a home loan with American Mortgage Securities Exchange, Inc. does not mean or imply that there is a commitment on the part of American Mortgage Securities Exchange, Inc. to grant us such loan.

I/We understand that home financing rates, terms and points are unpredictable, and subject to change daily. I/We recognize that any statement by the loan representatives of American Mortgage Securities Exchange, Inc. that I/we obtain, is the opinion of the representative. That opinion is based on the initial information we have provided and is in relation to the current market conditions. The contracted rate, points and loan amount, can only be committed once formal, written approval is received, legal documents are signed, and all funding requirements are satisfied.

RIGHT TO FINANCIAL PRIVACY: This is notice to you as required by the Right to Financial Privacy Act of 1978, that the Department of Housing and Urban Development has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development without further notice or authorization, but will not be disclosed or released to another government agency or department without your consent, except as required or permitted by law.

FAIR CREDIT REPORTING ACT: American Mortgage Securities Exchange, Inc. as part of processing your application for a real estate loan, may request a consumer report bearing your credit worthiness, credit standing and credit capacity. This notice is given pursuant to the Fair Credit Reporting Act of 1970, Section 601 to Section 622, inclusive. You are entitled to such information within 60 days of written demand, therefore made to the credit reporting agency pursuant Section 606(b) of the Fair Credit Reporting Act.

EQUAL CREDIT REPORTING ACT: The Federal Equal Credit Opportunity Act, 15U.S.C. 1661 set. seq., prohibits discrimination against credit applicants on the basis of sex and marital status. Beginning March 23, 1977, the Act extends this protection to race, color, religion, national origin, age (provided the applicant has the capacity to contract), whether all or part of the applicant's income is derived from any public assistance program, or if the application has in good faith exercised any under the Consumer Credit Protection Act. The federal agency which administers compliance with this law concerning this lender is the Federal Trade Commission, 450 Golden Gate Avenue, San Francisco, California 94102.

STATE OF CALIFORNIA FAIR LENDING NOTICE: Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to refuse to make a loan or to offer less favorable terms than normal (such as higher interest rate, larger down payment or shorter maturity) based on any of the following conditions: 1. Neighborhood characteristics (such as the average of homes or the income level in the neighborhood) except to a limited extent necessary to avoid an unsafe and unsound practice. 2. Race, sex, color, religion, marital status, national origin or ancestry.

It is also unlawful to consider, in appraising a residence, the racial, ethnic, or religious composition of a particular neighborhood, whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint, or if you have questions about your rights, contact: Department of Real Estate, 180 Berry Street, Room 5816, San Francisco, California 94102 or Department of Real Estate, 107 South Broadway, Room 8107, Los Angeles, California 90012. If you file a complaint, the law requires that you receive a decision within thirty (30) days.

APPRAISAL REPORT: You have the right to a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that, you have paid for, or are willing to pay for the appraisal. If you want a copy of the appraisal report, please submit a written request to the following address: 7056 Elmsdale Drive, Suite 2, San Jose, CA 95120.

The appraisal report is made for the exclusive benefit of the lender. Neither you nor any other person or entity has the right to use the appraisal for any purpose, and it will be provided to you at your request for informational purposes only in accordance with the requirements of the State and Federal law.

TAX RETURN CERTIFICATION: The undersigned applicant hereby acknowledges that the lender is relying on income and other information contained in the applicant's federal tax returns. The undersigned hereby certifies, under penalty of perjury, that the attached tax return documents are a true and accurate copy of the executed return actually submitted to the Internal Revenue Service and/or to the applicable State agency for the tax year indicated on the return. In the event any statement contained in this certification is subsequently discovered to be false or incorrect, such false or incorrect statement shall be deemed a material misrepresentation of the credit information submitted to the lender and a breach of the applicable provision of the Deed of Trust securing any loan made by the lender to the undersigned. Executed at _____ County of _____ State of California, on the _____ day of _____ 19 ____.

IMPOUND INFORMATION: Please indicate whether or not an impound account for taxes and hazard insurance is elected.
Yes _____ No _____

X
BORROWER SIGNATURE DATE

X
CO-BORROWER SIGNATURE DATE

American Mortgage Securities Exchange, Inc.

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FLOOD NOTICE: You are hereby notified that the Flood Disaster Protection Act of 1973 may require you to purchase flood insurance as a condition to receiving the loan for which you have applied. You will be required to purchase flood insurance, if on the date of loan closing the property which will secure the loan is located in an area that has been identified by the United States Department of Housing and Urban Development as having special flood or mud slide hazards and if the community in which the property is located is participating in the National Flood Insurance Program. Therefore, if such flood insurance is so required as of the date of loan closing, approval of any loan by American Mortgage Securities Exchange, Inc., or any loan commitment by American Mortgage Securities Exchange, Inc., is expressly conditioned on the following:

Purchase by the borrower of a Standard Flood Insurance Policy which meets the requirements of Section 102 of the Flood Disaster Protection Act of 1973 and any guidelines or regulations promulgated thereunder. Purchase of such flood insurance shall be evidenced by either 1) a copy of the Standard Flood Insurance Policy, (endorsed to show American Mortgage Securities Exchange, Inc. as beneficiary), or 2) a copy of the Standard Flood Insurance Policy application indicating that the full premium has been paid 15 days prior to loan closing.

Renewal and maintenance of such flood insurance for the entire duration of your loan. In the event the Borrower does not renew his policy on time, American Mortgage Securities Exchange, Inc., or its assigns, will have the option of renewing it for him or calling the loan. The policy shall provide that American Mortgage Securities Exchange, Inc., or its assigns, shall receive renewal notices no less than thirty days prior to the expiration date of the policy.

The amount of flood insurance required shall be the lesser of the following: The maximum amount available under the National Flood Insurance Program or the amount of the loan.

American Mortgage Securities Exchange, Inc.'s determination that flood insurance is required and of the amount of required coverage shall be final.

I/We have received a copy of this notice and read it in its entirety. I/We understand that I/we may be required to purchase flood insurance as a condition for receiving a loan from American Mortgage Securities Exchange, Inc..

FEDERAL FAIR LENDING NOTICE: American Mortgage Securities Exchange, Inc. does business in accordance with the federal housing law and the equal credit opportunity act. It is illegal to:

- Discourage a loan inquiry or refuse to accept a written loan application;
- Discriminate in fixing the amount, interest rate, duration, application procedures, or other terms or conditions of a loan; or
- Deny a loan for the purchase, construction, improving, repairing or maintaining a dwelling.

On the basis of race, color, national origin, religion, marital status or age; or because a person receives income from public assistance program, or has in good faith exercised any right under the consumer credit protection act. If you believe you have been discriminated against, you may:

- Speak with the management of this institution;
- Complain to the Office of Community Investment, Federal Home Loan Bank Board, Washington D.C. 20552, or the Assistant Secretary for Fair Housing & Equal Opportunity, Department of Housing and Urban Development, Washington D.C. 20010; or
- Consider filing a civil suit under federal laws.

INTEREST STATEMENT: I/We am/are applying for a new home loan and agree to inform the Lender of any changes in my/our financial or employment status which may arise between this date and the closing of this transaction. I/We understand and agree that no commitment is made by the Lender either verbally or in writing to guarantee the interest rate for the requested home loan. Borrower fully understands that the Good Faith Estimate and the Initial Disclosure Statement which borrower will receive are not to be construed as a commitment by the Lender to guarantee the interest rate for this loan.

I/We am/are applying for this loan to assist in the purchase of a home for occupancy by myself and my family tenant occupancy. This home will be my primary residence, secondary residence, investment property. I/We fully understand that failure to occupy the property, if so indicated above or subsequently, upon taking title may be a direct violation of Federal Statutes.

I/We wish to take title on the note and deed of trust as: _____

VESTING: Husband and Wife, An Unmarried Man / An Unmarried Woman, A Single Man / A Single Woman

X
BORROWER SIGNATURE _____ DATE _____

X
CO-BORROWER SIGNATURE _____ DATE _____

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HOME LOAN APPLICATION KIT LIST OF REQUIRED DOCUMENTS

Please follow the instructions for each form carefully when completing the loan application. These instructions will save you time and insure that we have all the information we need to process your application. Be sure that forms are completed in ink. Sign all forms and return. Retain the Settlement Costs booklet and colored blue forms. Feel free to make copies of all forms and retain them for your records. Please use the checklist below as your guide for the necessary information to complete your loan application. If a particular document does not apply then disregard the request.

- Copies of "federal" tax return's for the past two years including all schedules (self employed or rental properties).
- Copies of W-2's for past two years.
- Copies of last two consecutive payroll check stubs for each borrower.
- Copies of last three consecutive monthly bank statements for all checking and savings accounts (all pages of all accounts i.e. 1 of 4 all 4 pages needed not just page 1).
- Copies of most recent quarterly or annual IRA/401k statements (if applicable all pages needed ie.1 of 3 all 3 pages needed not just page 1).
- Copies of signed current profit & loss statement & balance sheet (self employed).
- Copies of federal tax return's on business including all schedules for the past two years and/or corporate/partnership tax returns (self employed).
- Copies of stocks and bonds (if applicable).
- Addresses and account numbers for mortgage information on all real estate owned.
- Copies of current signed rental agreements on all rental properties owned (if applicable).
- Copies of divorce papers (if applicable).
- Gift letter, proof of receipt, proof of donor's ability to gift funds, and proof of deposit of funds into your account (if applicable must state "Not to be repaid").
- Permanent resident alien card (if applicable).
- Name & address of landlord (if applicable)_____.
- Bankruptcy papers or letter of explanation on any derogatory credit (if applicable).

Thank you for the opportunity to be of service.

American Mortgage Securities Exchange, Inc.

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CREDIT AUTHORIZATION

TO WHOM IT MAY CONCERN:

IN CONNECTION WITH A LOAN APPLICATION I/WE HEREBY AUTHORIZE:

American Mortgage Securities Exchange, Inc.

TO VERIFY ANY INFORMATION OR REQUEST FOR INFORMATION ATTACHED TO THIS FORM INCLUDING BUT NOT LIMITED TO THE FOLLOWING:

CREDIT HISTORY EMPLOYMENT HISTORY

BANK ACCOUNT RENTAL RATING

AUTHORIZATION IS FURTHER GRANTED TO LENDER NAMED ABOVE TO USE A PHOTOSTATIC COPY OF MY/OUR SIGNATURE(S), BELOW, TO OBTAIN INFORMATION REGARDING ANY OF THESE ITEMS LISTED ABOVE.

THIS AUTHORIZATION EXPIRES ONE YEAR FROM THE DATE SIGNED.

TYPE NAME

TYPE NAME

X _____
BORROWER SIGNATURE DATE

X _____
CO-BORROWER SIGNATURE DATE

PRIVACY ACT NOTICE STATEMENT – THIS INFORMATION IS TO BE USED BY THE AGENCY COLLECTING IT IN DETERMINING WHETHER YOU QUALIFY AS A PROSPECTIVE MORTGAGOR FOR MORTGAGE INSURANCE OR GUARANTY OR AS A BORROWER FOR A REHABILITATION LOAN UNDER THE AGENCY'S PROGRAM. IT WILL NOT BE DISCLOSED OUTSIDE THE AGENCY WITHOUT YOUR CONSENT EXCEPT TO FINANCIAL INSTITUTIONS FOR VERIFICATION OF YOUR PLAN AND AS REQUIRED AND PERMITTED BY LAW. YOU DO NOT HAVE TO GIVE US THIS INFORMATION, BUT, IF YOU DO NOT, YOUR APPLICATION FOR APPROVAL AS A PROSPECTIVE MORTGAGOR FOR MORTGAGE INSURANCE OR GUARANTY OR AS A BORROWER FOR A REHABILITATION LOAN MAY BE DELAYED OR REJECTED. THIS INFORMATION REQUEST IS AUTHORIZED BY TITLE 38, U.S.C., CHAPTER 37 (IF VA); BY 12 U.S.C., SECTION 1701 ET SEQ., (IF HUD/FHA); AND BY 42 U.S.C., SECTION 1452b (IF HUD/CDP).