

**AMERICA2030**

*Investment Banking/Mortgages*

*since 1986*

*"We know where the lowest mortgage rates are"*

# Residential Loan Request Packet

**Confidential**

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# Section 1

## **How We Work**

## HOW WE WORK

AMERICA 2030 IS AN INVESTMENT BANKING FIRM AND ONLINE MORTGAGE "MESH-UP" LENDING EXCHANGE THAT CONNECTS CONSUMERS WITH MULTIPLE LENDERS, BANKS AND CREDIT PARTNERS WHO COMPETE FOR YOUR MORTGAGE BUSINESS. AMERICA 2030 IS NOT A DIRECT SUPPLIER OF LOANS, NOR ARE WE MORTGAGE BROKERS. WE GENERATE LEADS AND THEN PRESENT YOUR LOAN APPLICATION TO DOZENS OF BANKS WHO WILL OFFER TO YOU THEIR BEST TERMS AT THE BEST RATE, GIVEN YOUR FINANCIAL SITUATION AND LOAN TYPE.

WE HAVE REFERRAL ARRANGEMENTS WITH BANKS AND DIRECT LENDERS AND WE UTILIZE A PROPRIETARY WEB CRAWLER ALGORITHM, WHICH SCANS INTERNET FOR LOWEST POSSIBLE MORTGAGE RATES THROUGHOUT THE DAY. WE ALSO ROUTINELY CONTACT MOST OF THE NATIONS BANKS TO NEGOTIATE LOWEST POSSIBLE RATES FOR OUR BORROWERS. YOU WILL NOT FIND LOWER RATES THAN WE CAN FIND.

WE DO NOT QUOTE RATES, WE DO NOT UNDERWRITE LOANS AND WE DO NOT ANALYZE OR CRITIZE YOUR FINANCIAL SITUATION. WE TAKE THE INFORMATION THAT YOU HAVE PROVIDED TO US, AND DISTRIBUTE IT TO NUMEROUS DIRECT LENDERS, THEREBY DOING YOUR LENDER SHOPPING FOR YOU. THEREAFTER THE BEST LENDER OR SEVERAL LENDERS WILL CONTACT YOU WITH THE BEST TERMS AND RATES AND THEN THE LENDER WILL PROCEED WITH YOU DIRECTLY.

WE SAVE YOU TIME AND MONEY BY SEARCHING THE INTERNET AND BY CALLING BANKS FOR LOWEST RATES NATIONWIDE. OUR SERVICE IS FREE TO YOU THE BORROWER. AS A RESULT OF OUR REFERRAL VOLUME, WE ENCOURAGE LENDERS TO OFFER TO YOU THEIR LOWEST "PREFERRED CUSTOMER" RATE AND TERMS.

PLEASE NOTE, THE RATES THAT WE PRINT ARE NOT QUOTES OR AN OFFER TO PROVIDE FINANCING TO YOU, RATHER THESE ARE ILLUSTRATED RATES PUBLISHED AND OFFERED BY VARIOUS THIRD PARTY LENDERS, FINANCIAL INSTITUTIONS, SAVINGS & LOANS AND MORTGAGE SOURCES. WE SCRUB THE INTERNET AND RELAY THE LOWEST RATES PUBLISHED BY OTHERS. RATES ARE APPROXIMATE AND SUBJECT TO CHANGE DAILY. BORROWER MUST MEET LENDERS CRITERIA IN ORDER TO QUALIFY. WE ARE MORTGAGE LEAD GENERATORS SEARCHING AMONGST 6,000 MORTGAGE LENDING SOURCES FOR LOWEST QUOTES.

WE DO NOT NEGOTIATE YOUR LOAN WITH YOU. ONLY THE LENDER WILL DISCUSS WITH YOU YOUR FINANCIAL SITUATION AND PROPOSE MOST ATTRACTIVE AND COMPETITIVE FINANCING TO YOU.

## STEPS

1. FILL-OUT THE LOAN APPLICATION FORMS IN THIS LOAN PACKET. SELECT PURCHASE OR REFINANCE INTAKE FORM, SCAN THEM AND EMAIL THEM BACK TO US.
2. WE TRANSMIT YOUR APPLICATION TO DOZENS OF BANKS & DIRECT MORTGAGE LENDERS. THE MORE COMPLETE THE PACKET, THE BETTER THE CHANCES OF BEST LENDERS INTERESTED.
3. AWAIT A CALL FROM A LENDER AND DISCUSS YOUR NEEDS WITH THE LENDERS LOAN OFFICER. IF YOU ARE NOT PLEASED, WE WILL REFER YOU TO ANOTHER LENDER UNTIL YOUR LOAN IS CLOSED TO YOUR SATISFACTION.
4. SUBMIT ANY ADDITIONAL REQUIRED DOCUMENTS DIRECTLY TO LENDER. WE DO NOT NEGOTIATE YOUR LOAN WITH YOU. ONLY THE LENDER WILL DISCUSS WITH YOU YOUR FINANCIAL SITUATION AND PROPOSE MOST ATTRACTIVE AND COMPETITIVE FINANCING TO YOU.
5. RECEIVE LENDER APPROVAL AND COMMITMENT DIRECTLY FROM LENDER.
6. LENDER SCHEDULES CLOSING DIRECTLY WITH YOU.

PLEASE NOTE, ALL FORMS MUST BE FILLED OUT IN ORDER FOR US TO SUBMIT YOUR LOAN TO LENDERS. IT SHOULD TAKE YOU NO MORE THAN 2-3 HOURS TO FILL OUT THE FORMS AND ASSEMBLE THE REQUIRED DOCUMENTS, SCAN AND EMAIL THEM. WE HANDLE THE REST.

WE ARE YOUR MORTGAGE EXPEDITORS!

● FHA LOANS ● VA LOANS ● NON-CONVENTIONAL MORTGAGES ● COMMERCIAL MORTGAGES ●  
● REFINANCE ● CASH-OUT ● REVERSE MORTGAGES ● JUMBO ● BUSINESS LOANS ●  
● LOANS AGAINST RECEIVABLES ● NO JUNK FEES ● LOW DOWN ● CONSTRUCTION LOANS ●

Section 2

**Form 1003 Residential**

# 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 the Borrower's spouse) will be used as a basis for 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 person 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.

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

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state & ZIP)	No. of Units Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <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 \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a + b) \$
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*Complete this line if this is a refinance loan.*

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

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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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)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no.   ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no.   ages	
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

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

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.
---	---

Borrower	IV. 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)

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

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
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)		
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)		

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

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

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	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 non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed  Jointly  Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		
Description			Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			\$ Payment/Months	\$
<i>List checking and savings accounts below</i>					
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		

**VI. ASSETS AND LIABILITIES (cont'd)**

Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)	\$	Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value	\$	Name and address of Company		\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets	\$				
Real estate owned (enter market value from schedule of real estate owned)	\$				
Vested interest in retirement fund	\$				
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		\$	
<b>Total Assets a.</b>	<b>\$</b>	<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b.</b>	<b>\$</b>

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
		\$	\$	\$	\$	\$	\$
	<b>Totals</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

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					
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
e. Estimated prepaid items		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"/>	
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
g. PMI, MIP, Funding Fee		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"/>	
h. Discount (if Borrower will pay)		(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.)					
i. Total costs (add items a through h)							

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
		If you answer "Yes" to any question a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
j.	Subordinate financing					
k.	Borrower's closing costs paid by Seller	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l.	Other Credits (explain)	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"/>
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)	-----				
n.	PMI, MIP, Funding Fee financed	j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o.	Loan amount (add m & n)	k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p.	Cash from/to Borrower (subtract j, k, l & o from i)	l. <b>Do you intend to occupy the property as your primary residence?</b> If Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home—by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**IX. 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 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; and (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.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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**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 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"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <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

<b>To be Completed by Loan Originator:</b>		
This information was provided: <input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> In a telephone interview <input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet		
Loan Originator's Signature <b>X</b>	Date	
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

**CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION**

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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It is hereby acknowledged by the lending institution and entity in possession of this document that the borrower/s who's name appear herein are proprietary and confidential referral leads from America 2030 Capital, LLC and the lending institution in possession of this document will not circumvent America 2030 Capital, LLC in processing a loan for subject borrowers by foregoing obligatory and contractual remuneration to America 2030 Capital, LLC for making a referral. By underwriting and funding the herein borrower/s, the lending institution will adhere to contractual arrangement and any contract which was entered by and between the lending institution underwriting and funding this loan and America 2030 Capital, LLC, whether such contract was written or oral. The lending institution warrants that a referral fee will be paid to America 2030 Capital, LLC for said borrower/s as remuneration for accepting, underwriting and processing the said loan. This provision will enure to all successors and assignees of this document. By processing, underwriting and funding the said borrower/s, the lender waives right to contest payment of referral fees to America 2030 Capital, LLC.

- FHA LOANS ● VA LOANS ● NON-CONVENTIONAL MORTGAGES ● COMMERCIAL MORTGAGES ●
- REFINANCE ● CASH-OUT ● REVERSE MORTGAGES ● JUMBO ● BUSINESS LOANS ●
- LOANS AGAINST RECEIVABLES ● NO JUNK FEES ● LOW DOWN ● CONSTRUCTION LOANS ●

# Section 3

## **Intake Form**

## PURCHASE INTAKE

DATE: \_\_\_\_\_ INTAKE AGENT: \_\_\_\_\_

NAME OF APPLICANT: \_\_\_\_\_

LAST

FIRST

MIDDLE

HOME ADDRESS: \_\_\_\_\_

STREET

CITY

STATE

ZIP

D.O.B.: \_\_\_\_\_ SS# \_\_\_\_\_

HOME PHONE #: \_\_\_\_\_ BEST TIME TO CALL \_\_\_\_\_

DAYTIME PHONE: \_\_\_\_\_ BEST TIME TO CALL \_\_\_\_\_

CO-APPLICANT: \_\_\_\_\_

LAST

FIRST

MIDDLE

D.O.B.: \_\_\_\_\_ SS# \_\_\_\_\_

ADDRESS

TO BE PURCHASED: \_\_\_\_\_

STREET

CITY

STATE

ZIP

TYPE OF PROPERTY: \_\_\_\_\_ PURCHASE PRICE: \_\_\_\_\_

IN CONTRACT?: \_\_\_\_\_ LOOKING FOR PRE-APPROVAL: \_\_\_\_\_

YES / NO

YES / NO

DOWN-PAYMENT? 3% 5% 10% 20% 25% OTHER?: \_\_\_\_\_

HOW MUCH DO YOU HAVE FOR DOWN-PAYMENT AND CLOSING COSTS? \_\_\_\_\_

PRESENTLY RENTING?: \_\_\_\_\_ OWN A HOME?: \_\_\_\_\_

YES / NO

YES / NO

IF RENTING, HOW LONG?: \_\_\_\_\_ MONTHLY RENT?: \_\_\_\_\_

DO YOU OWN A HOME NOW?: \_\_\_\_\_ DO YOU HAVE A MORTGAGE: \_\_\_\_\_

YES / NO

YES / NO

- FHA LOANS ● VA LOANS ● NON-CONVENTIONAL MORTGAGES ● COMMERCIAL MORTGAGES ●
- REFINANCE ● CASH-OUT ● REVERSE MORTGAGES ● JUMBO ● BUSINESS LOANS ●
- LOANS AGAINST RECEIVABLES ● NO JUNK FEES ● LOW DOWN ● CONSTRUCTION LOANS ●

IS YOUR RENT OR MORTGAGE PAID ON-TIME?: \_\_\_\_\_

YES / NO

IF NOT, WHY? \_\_\_\_\_

HOW IS YOUR CREDIT?: EXCELLENT: \_\_\_\_\_ GOOD: \_\_\_\_\_ AVERAGE: \_\_\_\_\_

WHY?: \_\_\_\_\_

DO YOU HAVE CREDIT CARDS? \_\_\_\_\_ ARE THEY PAID ON TIME? \_\_\_\_\_

YES / NO

YES / NO

INCOME ON LAST YEARS' TAXES?: \_\_\_\_\_ CO-APP: \_\_\_\_\_

INCOME ON PREVIOUS YEARS' TAXES?: \_\_\_\_\_ CO-APP: \_\_\_\_\_

SELF-EMPLOYED?: \_\_\_\_\_ CO-APP: \_\_\_\_\_

YES/NO

YES/NO

SAME WORK FOR PAST TWO YEARS?: \_\_\_\_\_

YES/NO

ATTORNEY NAME: \_\_\_\_\_ EMAIL: \_\_\_\_\_

PHONE: \_\_\_\_\_ BEST TIME TO CALL \_\_\_\_\_

- |   |  |
|---|--|
| <input type="checkbox"/> FHA              | <input type="checkbox"/> HARP                        |
| <input type="checkbox"/> VA               | <input type="checkbox"/> NICHE PRODUCTS              |
| <input type="checkbox"/> CONVENTIONAL     | <input type="checkbox"/> MORTGAGES FOR SELF EMPLOYED |
| <input type="checkbox"/> NON-CONVENTIONAL | <input type="checkbox"/> CASH-OUT                    |
| <input type="checkbox"/> REVERSE MORTGAGE | <input type="checkbox"/> MINIMUM DOWN                |
| <input type="checkbox"/> JUMBO            |  |

**EXPLAIN YOUR NEEDS AND SITUATION:**

It is hereby acknowledged by the lending institution and entity in possession of this document that the borrower/s who's name appear herein are proprietary and confidential referral leads from America 2030 Capital, LLC and the lending institution in possession of this document will not circumvent America 2030 Capital, LLC in processing a loan for subject borrowers by foregoing obligatory and contractual remuneration to America 2030 Capital, LLC for making a referral. By underwriting and funding the herein borrower/s, the lending institution will adhere to contractual arrangement and any contract which was entered by and between the lending institution underwriting and funding this loan and America 2030 Capital, LLC, whether such contract was written or oral. The lending institution warrants that a referral fee will be paid to America 2030 Capital, LLC for said borrower/s as remuneration for accepting, underwriting and processing the said loan. This provision will enure to all successors and assignees of this document. By processing, underwriting and funding the said borrower/s, the lender waives right to contest payment of referral fees to America 2030 Capital, LLC.

- FHA LOANS ● VA LOANS ● NON-CONVENTIONAL MORTGAGES ● COMMERCIAL MORTGAGES ●
- REFINANCE ● CASH-OUT ● REVERSE MORTGAGES ● JUMBO ● BUSINESS LOANS ●
- LOANS AGAINST RECEIVABLES ● NO JUNK FEES ● LOW DOWN ● CONSTRUCTION LOANS ●

## REFINANCE INTAKE

DATE: \_\_\_\_\_ INTAKE AGENT \_\_\_\_\_

NAME OF APPLICANT: \_\_\_\_\_

LAST

FIRST

MIDDLE

ADDRESS: \_\_\_\_\_

STREET

CITY

STATE

ZIP

D.O.B.: \_\_\_\_\_ SS# \_\_\_\_\_

HOME PHONE #: \_\_\_\_\_ BEST TIME TO CALL \_\_\_\_\_

DAYTIME PHONE #: \_\_\_\_\_ BEST TIME TO CALL \_\_\_\_\_

CELLPHONE #: \_\_\_\_\_ BEST TIME TO CALL \_\_\_\_\_

CO-APPLICANT: \_\_\_\_\_

LAST

FIRST

MIDDLE

D.O.B.: \_\_\_\_\_ SS# \_\_\_\_\_

PHONE #: \_\_\_\_\_ BEST CALL BACK TIME: \_\_\_\_\_

ADDRESS  
TO BE SECURED: \_\_\_\_\_

STREET

CITY

STATE

ZIP

PROPERTY VALUE?: \_\_\_\_\_ PROPERTY TYPE?: \_\_\_\_\_

YEAR PURCHASED?: \_\_\_\_\_ PURCHASE PRICE?: \_\_\_\_\_

1ST MORTGAGE HOLDER? \_\_\_\_\_ MTG. BALANCE?: \_\_\_\_\_

MONTHLY PAYMENT?: \_\_\_\_\_ INT. RATE?: \_\_\_\_\_% HOW MANY YRS.? \_\_\_\_\_

ANNUAL TAXES?: \_\_\_\_\_ ANNUAL INSURANCE?: \_\_\_\_\_

2" MORTGAGE HOLDER? \_\_\_\_\_ MTG. BALANCE?: \_\_\_\_\_

MORTGAGE TERM 10/15/20 OR 30 YR HOW LONG INTO MORTGAGE (YEARS LEFT)  
YEARS? \_\_\_\_ MONTHLY PAYMENT?: \_\_\_\_ INT. RATE?: \_\_\_\_% HOW MANY YRS.? \_\_\_\_

ARE MORTGAGES CURRENT?: \_\_\_\_\_ 1ST?: \_\_\_\_\_ 2ND: \_\_\_\_\_

IF NOT, HOW FAR BEHIND?: \_\_\_\_\_

OTHER FINANCIAL OBLIGATIONS?: \_\_\_\_\_

HOW MUCH MONEY WOULD YOU LIKE TO BORROW?: \_\_\_\_\_

HOW IS YOUR CREDIT?: \_\_\_\_\_ EXCELLENT: \_\_\_\_\_ GOOD: \_\_\_\_\_ SLOW: \_\_\_\_\_

IF SLOW, WHY?: \_\_\_\_\_

PURPOSE OF THIS LOAN?: \_\_\_\_\_

SELF EMPLOYED?: \_\_\_\_\_ HOW LONG IN YOUR PROFESSION?: \_\_\_\_\_

INCOME ON LAST YEARS' TAXES?: \_\_\_\_\_ CO-APP: \_\_\_\_\_

INCOME ON PREVIOUS YEARS' TAXES?: \_\_\_\_\_ CO-APP: \_\_\_\_\_

ATTORNEY NAME: \_\_\_\_\_ EMAIL: \_\_\_\_\_

PHONE: \_\_\_\_\_ BEST TIME TO CALL \_\_\_\_\_

- |   |  |
|---|--|
| <input type="checkbox"/> FHA              | <input type="checkbox"/> HARP                        |
| <input type="checkbox"/> VA               | <input type="checkbox"/> NICHE PRODUCTS              |
| <input type="checkbox"/> CONVENTIONAL     | <input type="checkbox"/> MORTGAGES FOR SELF EMPLOYED |
| <input type="checkbox"/> NON-CONVENTIONAL | <input type="checkbox"/> CASH-OUT                    |
| <input type="checkbox"/> REVERSE MORTGAGE | <input type="checkbox"/> MINIMUM DOWN                |
| <input type="checkbox"/> JUMBO            |  |

**EXPLAIN YOUR NEEDS AND SITUATION:**

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● REFINANCE ● CASH-OUT ● REVERSE MORTGAGES ● JUMBO ● BUSINESS LOANS ●  
● LOANS AGAINST RECEIVABLES ● NO JUNK FEES ● LOW DOWN ● CONSTRUCTION LOANS ●

# Section 4

## **Authorization to Release Credit**

## CONSUMER CREDIT AND BACKGROUND REPORT RELEASE FORM PLEASE READ CAREFULLY

BY MY SIGNATURE BELOW I AUTHORIZE

to obtain a Consumer Credit Report and/or a Background Report on me. This authorization is valid for purposes of verifying information given pursuant to employment, leasing, rental, business negotiations, or any other lawful purpose covered under the Fair Credit Reporting Act. (FCRA)

The Background Check may contain information available in the Public Domain but may not include interviews with persons other than previous employers or their agents.

By my signature below, I hereby authorize all corporations, former employers, credit agencies, educational institutions, law enforcement agencies, city, state, county and federal courts and agencies, military services and persons to release all information they may have about me including criminal and driving history. This authorization shall be valid in original or copy form

### AUTHORIZATION TO RELEASE uthorization to Release Information

To Whom it May Concern:

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

Applicant's Name \_\_\_\_\_

Social Security Number \_\_\_\_\_

Date of Birth \_\_\_\_\_

Current Street Address \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_

Drivers License # \_\_\_\_\_ State \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**\*\*NOTE: PLEASE INCLUDE A COPY OF A VALID DRIVERS LICENSE\*\***

# Section 5

## **Document Check-List**

## PURCHASE

Form 1003

W-2, most recent

Pay stubs, most recent 1-2 months

2 years Tax Return, if Self Employed

Most recent credit report or Authorization to Release Credit

Purchase Contract (if available)

Purchase Intake (from Section 3)

## REFINANCE

Form 1003

W-2, most recent

Pay stubs, most recent 1-2 months

2 years Tax Return, if Self Employed

Most recent credit report or Authorization to Release Credit

2 most recent Mortgage Statements

Insurance Declaration Page

Refinance Intake (from Section 3)

# Section 6

**Mortgage Interest  
Rates and Few Reasons  
Why You Might Not  
Get the Lowest Rate**

## MORTGAGE INTEREST RATES AND FEW REASONS WHY YOU MIGHT NOT GET THE LOWEST RATE

THERE ARE SEVERAL REASONS WHY A BORROWER MAY NOT GET THE LOWEST INTEREST RATE ON THE MORTGAGE. YOU MIGHT HAVE BEEN PRE-QUALIFIED FOR A NEW HOME LOAN BUT YOU'RE IN A SHOCK THAT YOUR QUOTED RATE IS MUCH HIGHER THAN WHAT THE LENDER ADVERTISED AS POSSIBLE. THE REALITY IS THAT THE LOWEST ADVERTISED INTEREST RATE MAY NOT BE ANYWHERE CLOSE TO THE RATE FOR WHICH YOU CAN QUALIFY.

THE INTEREST RATE YOU'RE OFFERED MAY BE HIGHER THAN THE ADVERTISED RATE FOR A VARIETY OF REASONS, FROM YOUR CREDIT SCORE, TO YOUR CREDIT BALANCES, TO DEBT, TO INCOME RATIO, TO THE PROPERTY YOU ARE BUYING, JOB LONGEVITY, OTHER DEBT OBLIGATIONS AND A VARIETY OF OTHER REASONS, MOST OF WHICH HAVE TO DO WITH YOUR FINANCES.

LENDERS TEND TO ADVERTISE THEIR LOWEST POSSIBLE RATES, BUT IN REALITY WHEN THE LENDER LOOKS AT THE ENTIRE PICTURE, YOUR FINANCES AND CREDIT HISTORY MAY NOT BE AS PERFECT AS YOU ONCE THOUGHT. AMERICA 2030 SAVES YOUR TIME BY PRESENTING YOUR LOAN TO NUMEROUS LENDERS BY CREATING A COMPETITIVE SITUATION AMONGST THE LENDERS, THUS PLACING YOUR LOAN WITH THE BEST LENDER FOR YOUR SITUATION AND WITH A LENDER WHO WANTS YOUR BUSINESS.

BESIDES THE FACT THAT LENDERS HAVE VARIOUS INTERNAL POLICIES, INTERNAL QUOTAS TO MEET AND OTHER FACTORS, A LENDER MAY CHANGE ITS INTERNAL UNDERWRITING CRITERIA AT A MOMENTS NOTICE AND MAY NOT APPEAR AS ATTRACTIVE AS THEY WERE JUST LAST MONTH OR EVEN LAST WEEK. IF A LENDER FOR WHATEVER REASON IS NOT FULFILLING ITS INTERNAL PROFIT MARGINS, A LENDER MAY DECIDE SPONTANEOUSLY TO RAISE INTEREST RATES AND EVEN ITS UNDERWRITING CRITERIA.

MANY LENDERS CHANGE THEIR POLICIES AND UNDERWRITING CRITERIA JUST LIKE THE WEATHER. SINCE WE HAVE A RELATIONSHIP WITH MOST OF OUR LENDERS, WE CAN ATTEMPT TO EXERT CERTAIN INFLUENCE UPON THEM IN GIVING OUR CLIENTS LOWEST RATES AND STICKING TO THOSE LOWEST RATES, UNLESS THERE WAS A MATERIAL CHANGE IN BORROWERS CREDIT, JOB, FINANCES OR SOME CRITICAL INFORMATION WAS WITH-HELD THAT LENDER LATER FOUND OUT.

DESPITE THE FACT THAT WE ARE CURRENTLY EXPERIENCING SOME OF THE LOWEST MORTGAGE RATES IN HISTORY, MARKET CONDITIONS ALSO FLUCTUATE HERE AND THERE. SO A LOAN QUOTED BY A LENDER HAS NO CONTROL OVER. IT'S A MATTER OF COST OF FUNDS TO THE LENDER. MEANING, IF THE LENDER HAS TO PAY MORE TODAY FOR ITS FUNDS, IT WILL CHARGE YOU MORE BASED ON THE INCREASE IN THE COST OF FUNDS.

LENDERS WILL OFTEN PUBLICIZE THEIR BEST RATES FOR THEIR OWN CUSTOMERS AND AT TIMES WILL NOT PASS-ON THESE "PRIME OR HOUSE" RATES TO NEW CUSTOMERS. BUT SINCE WE KNOW OF THESE LOW RATES, WE ROUTINELY ASK THE LENDERS TO OFFER THESE RATES TO OUR CUSTOMERS AND MOST OFTEN THEY DO.

**IN SUMMARY, EXPECT THE RATES TO FLUCTUATE SOME. WE AT AMERICA 2030 WILL PRESENT YOUR CASE TO NUMEROUS LENDERS AND EXERT OUR INFLUENCE TO OBTAIN THE BEST RATE FOR YOU.**

**LOAN@AMERICA2030.NET**

# Section 7

## **Notices**

## DISCLAIMER AND WARNING NOTICES

AMERICA 2030 DOES NOT ORIGINATE LOANS. WE DO NOT UNDERWRITE LOANS, WE DO NOT FUND LOANS AND WE DO NOT ASSIST IN FILING OUT LOAN APPLICATIONS. WE DO HOWEVER CONSULT AND ADVISE ON THE TYPE OF A BUSINESS OR COMMERCIAL LOAN THAT YOU MAY NEED. WE DO NOT GIVE THE APPEARANCE TO BE A LENDER. WE ARE BUSINESS LOAN BROKERS. WE NEGOTIATE WITH LENDERS TO OFFER OUR CLIENTS LOWEST POSSIBLE PREFERRED LOAN RATES. WE ANALYZE YOUR SUBMITTED DOCUMENTS AND WE REFER YOU TO A LENDER OR AFFILIATE LOAN EXPEDITOR. WE ARE CONFIDENT THAT OUR LENDERS WILL OFFER YOU THE LOWEST POSSIBLE RATE AND THE BEST TERMS. FILL-OUT A LOAN APPLICATION ONCE AND WE WILL HELP YOU SECURE A LOAN.

## COOPERATION AND ACCESS TO BORROWER

IT IS IMPERATIVE THAT THE LENDER HAS ACCESS TO THE BORROWER TO DISCUSS THE FILE. THE BORROWER MUST MAKE THEMSELVES AVAILABLE TO DISCUSS THEIR LOAN WITH THE LENDER. IF BORROWER WILL NOT BE AVAILABLE OR IS DIFFICULT TO REACH, THE LENDER THEN WILL GIVE-UP THEIR EFFORT TO WORK ON THE LOAN.

## FRAUD WARNING NOTICE

IT IS FEDERAL OFFENSE TO OBTAIN OR ATTEMPT TO OBTAIN A LOAN UNDER FALSE PRETENCES, WITHHOLDING MATERIAL INFORMATION, FALSIFYING IDENTITY OR DOCUMENTS OR COMMITTING ANY ACT WHICH IS NOT TRUE IN NATURE IN AN EFFORT TO PERSUDE A LENDER TO OBTAIN A LOAN.

WE WILL NOT BE A PART OF ANY SCAM AND WE STRONGLY ADVISE ANYONE THINKING OF PARTICIPATING IN A SCAM TO OBTAIN A LOAN UNDER FALSE PRETENCES NOT TO FORWARD TO US YOUR LOAN DOCUMENTS, AS WE WILL NOT BE A PART OF ANY SCAM. ANY ATTEMPT TO COMMIT FRAUD WILL BE REPORTED TO AUTHORITIES.

## LENDER DUE DILIGENCE

BORROWER SHOULD BE AWARE THAT ALL LENDERS PERFORM EXTENSIVE DUE DILIGENCE ON THE BORROWER AND THE DOCUMENTS THAT ARE SUBMITTED. PLEASE TAKE THAT IN TO CONSIDERATION WHEN SUBMITTING DOCUMENTS. THERE ARE NO STUPID LENDERS WHO JUST WRITE CHECKS. THESE DAYS EXTENSIVE AND COMPLETE DUE DILIGENCE IS PERFORMED BY EVERY LENDER.