



MICHAEL RAND & ASSOCIATES

PROFESSIONAL MORTGAGE SERVICES

DRE # 01364816

NMLS # 234892

1124 N. Hollywood Way, #B Burbank, CA 91505

818.736.5858 Fax: 818.736.5854

www.mraloans.com

HOME LOAN APPLICATION

Please Read Before Completing Your Loan Application

Dear Client,

Thank you for applying for your loan with **Michael Rand & Associates, Inc.** Enclosed is a loan application and required disclosures. Complete the loan application on both sides, sign and date it along with all attached disclosures. Please provide all information regarding your mortgages and installments (i.e. auto). Please do not forget any account numbers or addresses. Please do not list all revolving (charge) account information on your loan application as your credit report will provide us with this information. Income you receive from alimony, child support or separate maintenance need not be shown, unless you want us to consider it in evaluating your credit worthiness. If both husband and wife will take title to the property, complete both Borrower and Co-Borrower sections of the loan application. If someone other than your spouse will take title with you, a loan application must be completed separately by each borrower; including a separate credit report.

Please provide the following information:

Last two years personal (signed) federal income tax returns (1040's) with all supporting schedules.

Last two years W2's and 1099's forms if applicable.

Copy of 2 forms of ID (Driver's License, Social Security Card, etc.)

Recent payroll stubs from your employer, showing year-to-date figures, covering 1 full month

If self-employed, year-to-date Profit & Loss statement.

Two months bank statements and/or quarterly statement for each account.

Recent mortgage statement/coupon or Landlord information if currently renting..

Rental agreements, when receiving rental income.

Copies of Divorce Decree, Notes owned, 401K and/or Retirement statements.

Copy of Note for 1st mortgage and 2nd Mortgage if applicable.

Make check payable to **CISCO Credit**, in the amount of \$33.27 for single and \$49.34 for joint

Refinance only, please provide additional information:

Current fire insurance policy and the name and address of agent or carrier.

Reason for purpose of refinance or obtaining any cash-out.

Original sale/escrow closing statement (HUD 1) if you have owned the property less than 2 years.

Copy of the closing statement if you have sold a property recently.

The Appraiser will call you for an appointment, this fee will be paid upfront via credit card. **Purchase only, please provide additional information:**

Name and telephone number of your real estate agent

The Appraisal fee will be paid upfront via credit card and your loan officer will contact you.

Please note: Please provide information as complete as possible as it will expedite the processing and closing of your loan in a timely manner. Thank you for your cooperation!

To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 2202MRA008256

Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) _____		Social Security Number _____ (or Individual Taxpayer Identification Number)	
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____ _____		Date of Birth (mm/dd/yyyy) _____	Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Type of Credit <input type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____		List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names _____	
Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number _____ Ages _____	Contact Information Home Phone _____ Cell Phone _____ Work Phone _____ Ext. _____ Email _____	
Current Address Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Current Address? _____ Years _____ Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ _____ /month)			
If at Current Address for LESS than 2 years, list Former Address <input type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Former Address? _____ Years _____ Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ _____ /month)			
Mailing Address – if different from Current Address <input type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____			

1b. Current Employment/Self Employment and Income

☐ Does not apply

Employer or Business Name _____ Phone _____		Gross Monthly Income	
Street _____ Unit # _____		Base _____ /month	
City _____ State _____ ZIP _____ Country _____		Overtime _____ /month	
Position or Title _____		Bonus _____ /month	
Start Date ____ / ____ / ____ (mm/dd/yyyy)		Commission _____ /month	
How long in this line of work? _____ Years _____ Months		Military _____ /month	
Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.		Entitlements _____ /month	
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Other _____ /month	
Monthly Income (or Loss) _____		TOTAL _____ /month	

☐ Does not apply

Employer or Business Name _____		Phone _____	Gross Monthly Income	
Street _____		Unit # _____	Base _____	/month
City _____ State _____ ZIP _____		Country _____	Overtime _____	/month
Position or Title _____		Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Bonus _____	/month
Start Date ____ / ____ / ____ (mm/dd/yyyy)			Commission _____	/month
How long in this line of work? ____ Years ____ Months			Military _____	
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed		<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Entitlements _____	/month
		Monthly Income (or Loss) _____	Other _____	/month
			TOTAL _____	/month

☐ Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name _____		Previous Gross Monthly Income _____ /month
Street _____ Unit # _____		
City _____ State _____ ZIP _____	Country _____	
Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) End Date ____ / ____ / ____ (mm/dd/yyyy)		
<input type="checkbox"/> Check if you were the Business Owner or Self-Employed		

☐ Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- | | | | | | |
|--|--|---|---|--|---|
| <ul style="list-style-type: none"> • Alimony • Automobile Allowance • Boarder Income • Capital Gains | <ul style="list-style-type: none"> • Child Support • Disability • Foster Care • Housing or Parsonage | <ul style="list-style-type: none"> • Interest and Dividends • Mortgage Credit Certificate • Mortgage Differential Payments | <ul style="list-style-type: none"> • Notes Receivable • Public Assistance • Retirement
(<i>e.g., Pension, IRA</i>) | <ul style="list-style-type: none"> • Royalty Payments • Separate Maintenance • Social Security • Trust | <ul style="list-style-type: none"> • Unemployment Benefits • VA Compensation • Other |
|--|--|---|---|--|---|

NOTE: *Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.*

Income Source - <i>use list above</i>	Monthly Income
Provide TOTAL Amount Here	

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (*e.g., 401k, IRA*)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (*used for the transaction*)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Provide TOTAL Amount Here			

☐ Does not apply

Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type – use list above	Cash or Market Value
Provide TOTAL Amount Here	

☐ Does not apply

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – <i>use list above</i>	Company Name	Account Number	Unpaid Balance <i>To be paid off at or before closing</i>	Monthly Payment
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	

☐ Does not apply

• Alimony	• Child Support	• Separate Maintenance	• Job Related Expenses	• Other	Monthly Payment

☐ I do not own any real estate

If you are refinancing, list the property you are refinancing FIRST.

Address	Street	Unit #
	City	State ZIP Country

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$				\$	\$

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
			<input type="checkbox"/>		
			<input type="checkbox"/>		

☒ Does not apply☒ Does not apply

Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ _____ Loan Purpose ☐ Purchase ☐ Refinance ☐ Other (specify) _____
Property Address Street _____ Unit # _____
City _____ State _____ ZIP _____ County _____
Number of Units _____ Property Value \$ _____

Occupancy ☐ Primary Residence ☐ Second Home ☐ Investment Property ☐ FHA Secondary Residence

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) ☐ NO ☐ YES
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) ☐ NO ☐ YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

☐ Does not apply

Creditor Name	Lien Type		Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____

4c. Rental Income on the Property You Want to Purchase

For Purchase Only ☐ Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$ _____
For LENDER to calculate: Expected Net Monthly Rental Income	\$ _____

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

☐ Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit
- Federal Agency
- Relative
- State Agency
- Lender
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____

Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (<i>e.g., money for your closing costs or down payment</i>) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input type="radio"/> NO <input type="radio"/> YES \$ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (<i>e.g., installment loan, credit card, etc.</i>) on or before closing this loan that is not disclosed on this application?	<input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (<i>e.g., the Property Assessed Clean Energy Program</i>)?	<input type="radio"/> NO <input type="radio"/> YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="radio"/> NO <input type="radio"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input type="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input type="radio"/> NO <input type="radio"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="radio"/> NO <input type="radio"/> YES

Section 6: Acknowledgements and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- “Lender” includes the Lender’s agents, service providers, and any of their successors and assigns.
- “Other Loan Participants” includes (i) any actual or potential owners of a loan resulting from this application (the “Loan”), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties’ service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property’s Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property’s Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an “electronic application”, I consent to the use of “electronic records” and “electronic signatures” as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature _____ Date (mm/dd/yyyy) _____

Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☐ NO ☐ YES
If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)
☐ Currently retired, discharged, or separated from service
☐ Only period of service was as a non-activated member of the Reserve or National Guard
☐ Surviving spouse

Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: *Check one or more*

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Race: *Check one or more*

- ☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian – *Print race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – *Print race:* _____

For example: Fijian, Tongan, and so on.

- ☐ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Section 9: Loan Originator Information. To be completed by your **Loan Originator**.

Loan Originator Information

Loan Originator Organization Name Michael Rand & Associates, Inc.

Address 1124 N. Hollywood Way, Suite B, Burbank, CA 91505-2593

Loan Originator Organization NMLSR ID# 234892 State License ID# 01364816

Loan Originator Name Michael Rand

Loan Originator NMLSR ID# 234476 State License ID# 00899843

Email mrando@mraloans.com Phone 818-736-5858

Signature _____ Date (mm/dd/yyyy) _____



MICHAEL RAND & ASSOCIATES

PROFESSIONAL MORTGAGE SERVICES

DRE # 01364816

NMLS # 234892

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818.736.5858

Fax: 818.736.5854

www.mraloans.com

CREDIT AUTHORIZATION LETTER

THE UNDERSIGNED HEREBY GRANTS TO **MICHAEL RAND AND ASSOCIATES, INC.** FULL AUTHORIZATION TO OBTAIN ALL INFORMATION REGARDING EMPLOYMENT, SAVINGS AND CHECKING ACCOUNTS, AND ANY PREVIOUS OR PRESENT CREDIT (WHETHER ON AN OPEN OR CLOSED STATUS). ADDITIONALLY, YOU MAY REQUEST FROM A COMPANY OR COMPANIES OF YOUR CHOICE A FULL CREDIT REPORT DELINEATING MY/OUR PREVIOUS AND PRESENT CREDIT HISTORY.

A PHOTOSTATIC COPY OF MY SIGNATURE MAY BE USED TO OBTAIN ANY OR ALL OF THE INFORMATION STATED ABOVE.

I understand that **MICHAEL RAND AND ASSOCIATES, INC.** cannot guarantee the accuracy of a credit report, and hereby agree to and do release **MICHAEL RAND AND ASSOCIATES, INC.** from any and all responsibility thereof, and agree to hold them harmless for any loss or damage which I may suffer due to any false or inaccurate report.

I hereby acknowledge that I have read and received a copy of this
CREDIT AUTHORIZATION LETTER.

X _____
Signature of Applicant Date

X _____
Signature of Applicant Date



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STATE OF CALIFORNIA AND FEDERAL 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 RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT 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:

California Bureau of Real Estate
320 W. 4th Street, Suite 350
Los Angeles, CA 90013-1105

EQUAL CREDIT OPPORTUNITY NOTICE

THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF SEX OR MARITAL STATUS. THE FEDERAL AGENCY WHICH ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS LENDER IS:

Federal Trade Commission
10877 Wilshire Boulevard, Suite 700
Los Angeles, CA 90024

**I hereby acknowledge that I have read and received a copy of this notice
as well as a Consumer Handbook on Adjustable Rate Mortgages.**

X _____
Signature of Applicant Date

X _____
Signature of Applicant Date



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EQUAL CREDIT OPPORTUNITY NOTICE

THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF SEX OR MARITAL STATUS. THE FEDERAL AGENCY WHICH ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS LENDER IS:

**Federal Trade Commission
10877 Wilshire Boulevard, Suite 700
Los Angeles, CA 90024**

I hereby acknowledge that I have read and received a copy of this notice.

X _____
Signature of Applicant

Date

X _____
Signature of Applicant

Date



MICHAEL RAND
& ASSOCIATES

PROFESSIONAL MORTGAGE SERVICES

DRE # 01364816

NMLS # 234892

1124 N. Hollywood Way, #B Burbank, CA 91505

818.736.5858

Fax: 818.736.5854

www.mraloans.com

Broker Information, Broker License Identification Number & Department of Real Estate Information Phone Number

Whenever a borrower is a party to a transaction and signs any document, the broker's license identification number and the CA DRE license information telephone numbers are to be disclosed to the borrower. You are entitled to information about Michael Rand and Associates, Inc.'s broker's license. Additionally, you are entitled to know who to contact if you have any questions regarding the status of the license or have reason to seek the authority governing the licensee.

Michael Rand and Associates, Inc., requires this disclosure to be signed prior to you signing any documents related to the real estate loan transaction you are about to enter with Michael Rand and Associates, Inc.

Michael Rand and Associates, Inc.
Professional Mortgage Services
1124 N Hollywood Way, #B
Burbank, CA 91505
818.736.5858

California Department of Real Estate Corporate License #01364816
California Department of Real Estate License information telephone # 877.373.4542

National Mortgage Licensing System & Registry - NMLS #234892
National Mortgage Licensing System & Registry telephone # 855.665.7123

I hereby acknowledge that I have read and received a copy of this Broker Information, Broker License Identification Number, Bureau of Real Estate Information Phone Number, National Mortgage Licensing System & Registry Identification Number and National Mortgage Licensing System & Registry Phone Number.

X _____
Signature of Applicant

Date

X _____
Signature of Applicant

Date



MICHAEL RAND
& ASSOCIATES

PROFESSIONAL MORTGAGE SERVICES

DRE # 01364816

NMLS # 234892

1124 N. Hollywood Way, #B Burbank, CA 91505

818.736.5858

Fax: 818.736.5854

www.mraloans.com

APPRAISAL DISCLOSURE

Date: _____

Borrower(s): _____

Subject Property Address: _____

You have the right to a copy of the appraisal report used in connection with your application for credit. You must respond within ninety (90) days after you are notified of any action taken on your credit request, or cancellation of your loan request. If you wish to receive a copy, please write to:

Michael Rand and Associates, Inc.

1124 N. Hollywood Way, #B

Burbank, CA 91505

Phone: 818.736-5858 Fax: 818.736.5854

In your written request, please provide the following information: Your full name, your mailing and/or subject property address, and your loan application number. Unless otherwise prohibited, Federal Law allows us to charge fees for photocopying and postal expenses incurred in providing copies to you.

I hereby acknowledge that I have read and received a copy of this notice

X _____
Signature of Applicant

Date

X _____
Signature of Applicant

Date



MICHAEL RAND & ASSOCIATES

PROFESSIONAL MORTGAGE SERVICES

DRE 01364816

NMLS 234892

Affiliated Business Arrangement Disclosure Statement

To: Borrowers, Buyers and Sellers

From: Michael Rand & Associates, Inc.

Property Address:

Thank you for contacting us, Michael Rand & Associates, Inc. Professional Mortgage & Real Estate Services (hereinafter Broker), in connection with the purchase or refinance of a home or other property. This is to give you notice this Broker has a business relationship with the company listed in this Statement, in that this company is wholly owned by Broker. Because of this relationship, the referral of business to this company may provide to us or other related parties noted herein a financial or other benefit.

In connection with providing Real Estate and Mortgage loan brokerage services, we have set forth below the full range of services that this company provides, along with an estimate of the range of charges generally made for these services. You are NOT required to use the listed company as a condition of the purchase, sale or refinance of your 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.

COMPANY:	DESCRIPTION/LINE DESIGNATION MADE BY PROVIDER	ESTIMATE OF RANGE OF CHARGES GENERALLY
Michael Rand & Associates, Inc. (Real Estate Division)	Commission Administration Fee	4% - 6% of Sales Price \$400
Michael Rand & Associates, Inc. (Loan Division) Provide a full range of residential First and Second Mortgage Loan Products and Services	Loan origination fee Loan discount fee/points	\$ 0 – 3% of Loan Amount \$ 0 – 3% of Loan Amount
West Hills Escrow Division Expert handling of all details In transferring the property in Accordance with the real estate Contract	Settlement / Escrow Services \$100,000 home \$250,000 home \$500,000 home Doc Prep/Processing Fees/Other	\$550 - \$650 \$650 - \$850 \$850 - \$1,250 \$0 - \$650

The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates.

There are other charges imposed in connection with mortgage loans. If you apply to this company for a loan, you will receive additional information regarding anticipated charges.

I/We have received the Affiliated Business Arrangement Disclosure Statement from Broker and understand that Broker may refer me/us to the other settlement service providers and they may also refer me/us to the settlement service providers listed in this Statement. Broker or its affiliate may receive a financial or other benefit as the result of that referral.

Acknowledgement of Receipt:

_____ Borrower/Buyer	_____ Date	_____ Seller	_____ Date
_____ Borrower/Buyer	_____ Date	_____ Seller	_____ Date



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BORROWER'S AUTHORIZATION TO RECEIVE DOCUMENTS ELECTRONICALLY

I (We), _____, hereby give authorization for Michael Rand & Associates, Inc., to send my disclosures and appraisal electronically to my e-mail address at:

BORROWER E-MAIL: _____ **(Please fill in)**

CO-BORROWER E-MAIL: _____ **(Please fill in)**

This includes, but is not limited to, the initial disclosures along with any updated disclosures that may be required to be generated in order to close my loan.

BORROWER (Signature)

Date

CO-BORROWER (Signature)

Date



MICHAEL RAND & ASSOCIATES PROFESSIONAL MORTGAGE SERVICES

PATRIOT ACT INFORMATION FORM

Loan Number: _____

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 Borrower. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants will also be asked to show their driver's license or other identifying documents. The Borrower's information will be protected by our Privacy Policy and Federal Law.

COMPLETION OF THIS FORM IS REQUIRED IN ORDER TO COMPLY WITH THE PATRIOT ACT. A COPY OF THIS COMPLETED FORM MUST BE PLACED IN THE LOAN FILE.

Required Information:

Borrower Name: _____
Borrower Date of Birth: _____
Borrower Current Physical Address: _____
Borrower Taxpayer Identification # _____

(SSN or TIN) For persons without a SSN/TIN the ID number must be from one of the following: Passport, Alien ID Card or any other Government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

At least 2 forms of identification must be reviewed and documented. For applications taken in person, at least one "Primary" form of ID must be used. For all other applications, any combination of Primary and Secondary IDs may be used. Complete a separate form for each Borrower.

IMPORTANT – Information listed below must be exactly as indicated on the document

PRIMARY FORMS OF IDENTIFICATION (Must display Name & only (1) Form of Verification is Required)

Driver's License: State _____	# _____	Issue Date _____	Exp. Date _____
Passport: Country _____	# _____	Issue Date _____	Exp. Date _____
Military ID: Country _____	# _____	Issue Date _____	Exp. Date _____
State ID: State _____	# _____	Issue Date _____	Exp. Date _____
Green Card: Country _____	# _____	Issue Date _____	Exp. Date _____
Immigration Card: Country _____	# _____	Issue Date _____	Exp. Date _____
Gov't ID (Visa): Country _____	# _____	Issue Date _____	Exp. Date _____
Gov't Branch: Country _____	# _____	Issue Date _____	Exp. Date _____

SECONDARY FORMS OF IDENTIFICATION (Must display Borrower's name)

	<u>Name of Issuer</u>	<u>ID Number</u>	<u>Issuance Date</u>	<u>Exp. Date</u>
Social Security Card	_____	_____	_____	_____
Government Issued VISA	_____	_____	_____	_____
Birth Certificate	_____	_____	_____	_____
Non-US Driver's License	_____	_____	_____	_____
Most Recent Signed Tax Returns	_____	_____	_____	_____
Property Tax Bill	_____	_____	_____	_____
Voter Registration Card	_____	_____	_____	_____
Bank/Investment/Loan Statements	_____	_____	_____	_____
Paycheck Stub with Name	_____	_____	_____	_____
Most Recent W-2	_____	_____	_____	_____
Home/Car/Renter Insurance Docs	_____	_____	_____	_____
Recent Utility Bill	_____	_____	_____	_____

Borrower's Acknowledgement: _____ **Date:** _____

Borrower Signature

Reviewer's Acknowledgement

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 Borrower.

Reviewer's Signature: _____ **Date:** _____

Reviewer's Printed Name _____