



MICHAEL RAND
& ASSOCIATES

PROFESSIONAL MORTGAGE SERVICES

www.MRALoans.com

Office: (818) 594-0441
Fax: (818) 594-0422
Toll Free: (877) LOAN-606

6740 Fallbrook Ave. Suite #201
West Hills, CA 91307

CaIBRE 01364816

NMLS 234892

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 \$18.78 for single and \$22.81 for joint credit report. To charge to a credit card add \$2.00 additional for \$20.78 or \$24.81.

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!

Michael Rand & Associates, Inc.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including 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	

Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number
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)	No. of Units
County:	
Legal Description of Subject Property (attach description if necessary)	Year Built
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	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) \$
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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 \$
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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 <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

Borrower	III. BORROWER INFORMATION	Co-Borrower
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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"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no. ages	
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
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.
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Borrower	IV. EMPLOYMENT INFORMATION	Co-Borrower
-----------------	-----------------------------------	--------------------

Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	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:

Michael Rand & Associates, Inc.

Borrower		IV. EMPLOYMENT INFORMATION		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:		
Total	\$	\$	\$	Total	\$	\$

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

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

Michael Rand & Associates, Inc.

VI. ASSETS AND LIABILITIES (cont.)				
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)	\$			
		Acct. no.		
		Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$			
Face amount: \$				
Subtotal Liquid Assets	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.		
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$	Acct. no.		
		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.

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																																		
a. Purchase Price	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Borrower</th> <th colspan="2">Co-Borrower</th> </tr> <tr> <th>Yes</th> <th>No</th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>a. Are there any outstanding judgments against you?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>b. Have you been declared bankrupt within the past 7 years?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>d. Are you a party to a lawsuit?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(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.)</small></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		Borrower		Co-Borrower		Yes	No	Yes	No	a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	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"/>	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(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.)</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Borrower		Co-Borrower																														
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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																																			
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																																			

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
I. Other Credits (explain)		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		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)		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from / to Borrower (subtract j, k, l & o from i)		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(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. 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 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 X	Date	Co-Borrower's Signature X	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.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:

This information was provided:
 In a face-to-face interview
 In a telephone interview
 By the applicant and submitted by fax or mail
 By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature X	Date
Loan Originator's Name (print or type)	Loan Originator Identifier
	Loan Originator's Phone Number (including area code) 818.594.0441
Loan Origination Company's Name Michael Rand & Associates, Inc.	Loan Origination Company Identifier 234892
	Loan Origination Company's Address 6740 Fallbrook Avenue, #201 West Hills, CA 91307

Michael Rand & Associates, Inc.

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:
Co-Borrower:

Agency Case Number:
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:	Date	Co-Borrower's Signature:	Date
X		X	



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CalBRE 01364816

NMLS 234892

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

**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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NMLS 234892

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 & Associates, Inc.
6740 Fallbrook Avenue, #201
West Hills, CA 91307
Phone: (818) 594-0441 Fax: (818) 594-0422

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

www.MRALoans.com

Office: (818) 594-0441
Fax: (818) 594-0422
Toll Free: (877) LOAN-606

6740 Fallbrook Ave. Suite #201
West Hills, CA 91307

CalBRE 01364816

NMLS 234892

Mortgage Loan Origination Agreement

You (the Applicant) agree to enter into this Mortgage Loan Origination Agreement with **MICHAEL RAND AND ASSOCIATES, INC.**, to apply for a residential mortgage loan from a participating lender with which we, from time to time, contract upon such terms and conditions as you may request or a lender may require. Michael Rand and Associates, Inc. is licensed by the California Bureau of Real Estate and registered as doing business as a Mortgage Broker. You inquired into mortgage financing with Michael Rand and Associates, Inc. on: _____

NATURE OF RELATIONSHIP . Michael Rand and Associates, Inc. has entered into various independent contractor agreements with various lenders. We will place your loan application with a lender that, to the best of our knowledge, fits your specific request. These lenders may or may not have guidelines that effect the approval of your specific request. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

OUR COMPENSATION . The lenders with whom Michael Rand and Associates, Inc. have an independent contractor relationship, provide us their products at a wholesale rate. The retail price (rate, points & fees) we deliver to you will include our compensation. In some cases, we may be paid all or a portion of our compensation by you and/or the lender. We also may be paid by the lender based on the value of the Mortgage Loan or related servicing rights in the market place or other services, goods or facilities performed or provided by us to the lender.

ADJUSTING YOUR INTEREST RATE . If you would rather pay a lower interest rate than what has been quoted, you may pay higher points and fees to adjust the interest rate downward. Also, if you would rather pay less in fees and points, you may be able to adjust your interest rate upward to have some or all of your loan costs paid directly by the lender. This does not effect our compensation.

LOCKING IN AN INTEREST RATE . You may lock in an interest rate to protect you from interest rates rising. Each lender has different policies regarding locking in an interest rate including, disposition of the application, length of lock and cancellation. You may at any time ask to have your interest rate, however, you may be required to lock the interest rate for a period long enough to complete the application. This may effect your interest rate. In general, lenders charge more for longer lock periods. In some cases, if the interest rates fall during your lock and you want to cancel the lock, the lender may not allow Michael Rand and Associates, Inc. to re-lock at a lower rate. As such, we will be forced to seek approval from another lender.

**I hereby acknowledge that I have read and received a copy of this
MORTGAGE LOAN ORIGINATION AGREEMENT**

X _____
Signature of Applicant

Date

X _____
Signature of Applicant

Date



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Broker Information, Broker License Identification Number & Bureau 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 BRE 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

6740 Fallbrook Avenue, #201

West Hills, CA 91307

(818) 594-0441

California Bureau of Real Estate Corporate License #01364816

Bureau of Real Estate License information telephone # (916) 227-0931

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



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CalBRE 01364816

NMLS 234892

Affiliated Business Arrangement Disclosure Statement

To:
From: Michael Rand & Associates, Inc.
Property Address:

Thank you for contacting us, Michael Rand & Associates, Inc. Professional Mortgage 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. We will not be paid a referral fee as a result of any referral to the non-real estate brokerage company.

In connection with providing Mortgage loan brokerage services, Broker may receive a commission or a cooperative brokerage referral fee for a referred to another mortgage brokerage company (which is typical in the mortgage brokerage industry); however, this will not affect the amount you pay to finance your property.

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 or sale 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:	HUD-1 DESCRIPTION/LINE DESIGNATION	ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER
Michael Rand & Associates, Inc. (Real Estate Division)	Commission	4% - 6% of Sales Price
	Administration Fee	\$330
West Hills Escrow Division Expert handling of all details In transferring the property in accordance with the real estate contract and Refinancing.	Settlement/escrow (1101) on:	
	\$100,000 home	\$300 - \$500
	\$250,000 home	\$500 - \$800
	\$500,000 home	\$900 - \$1,250
	Doc prep/processing fees	\$0 - \$500

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.

Buyer/Borrower _____ Date _____

Seller _____ Date _____

Buyer/Borrower _____ Date _____

Seller _____ Date _____



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CaIBRE 01364816

NMLS 234892

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
www.MRALoans.com

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Fax: (818) 594-0422
Toll Free: (877) LOAN-606
6740 Fallbrook Ave. Suite #201
West Hills, CA 91307

CaIBRE 01364816

NMLS 234892

BORROWER'S AUTHORIZATION TO RECEIVE DOCUMENTS ELECTRONICALLY

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

BORROWER E-MAIL: _____

CO-BORROWER E-MAIL: _____

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

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 ID (Visa): Country _____	# _____	Issue Date _____	Exp. Date _____
Gov 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 _____