



**RESIDENTIAL LOAN
APPLICATION PACKAGE**

	RESIDENTIAL LOAN REQUEST FORM Information Checklist
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Thank you for applying for a private money loan with GW Private Capital, Inc. The following checklist will help you gather the necessary information we need to approve your loan request and issue you a loan approval "Letter of Intent." We pride ourselves on easy loan process and fast fundings!

Please email these completed forms back to us at info@gwprivatecapitalinc.com.

- Uniform Residential Loan Application**
- Borrower Contact Information**
- Certificate of Business Purpose of Loan**
- Equal Credit Opportunity Act Disclosure**
- Authorization to Release Information**
- Fair Lending Notice - The Housing Financial Discrimination Act of 1977**
- Source of Repayment**
- Certificate of Non-Owner Occupancy**
- Loan Purpose Letter**
- Borrower Identification Information**
- Notice to Applicant of Right To Receive Copy of Appraisal Report**
- Patriot Act Information Disclosure**
- Declaration of Oral Disclosure**
- Consumer Caution & Home Ownership Counseling Notice**
- Privacy Notice**
- Letter of Experience (THIS FORM ONLY REQUIRED FOR INVESTMENT FIX AND FLIP AND CONSTRUCTION)**
- Estimated Rehab & Repairs Budget (THIS FORM ONLY REQUIRED FOR INVESTMENT FIX AND FLIP AND CONSTRUCTION)**

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 checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input checked="" 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
Legal Description of Subject Property (attach description if necessary)	Year Built
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

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

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
DOB (mm/dd/yyyy)	DOB (mm/dd/yyyy)
Yrs. School	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners)	<input type="checkbox"/> Married (includes registered domestic partners)
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	<input type="checkbox"/> Unmarried (includes single, divorced, widowed)
<input type="checkbox"/> Separated	<input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower)	Dependents (not listed by Borrower)
No. _____	No. _____
Ages _____	Ages _____
Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
/ United States	/ United States
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	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:

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)
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)
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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.

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 by that spouse or other person also.

Completed Jointly Not Jointly

Description	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.			
			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 Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$	
			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.			
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.			
Life insurance net cash value		\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$						
Subtotal Liquid Assets		\$	Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)		\$	Name and address of Company	\$ Payment/Months	\$	
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	\$		
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
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<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td>a. Purchase price</td><td style="text-align: right;">\$</td></tr> <tr><td>b. Alterations, improvements, repairs</td><td></td></tr> <tr><td>c. Land (if acquired separately)</td><td></td></tr> <tr><td>d. Refinance (incl. debts to be paid off)</td><td></td></tr> <tr><td>e. Estimated prepaid items</td><td></td></tr> <tr><td>f. Estimated closing costs</td><td></td></tr> <tr><td>g. PMI, MIP, Funding Fee</td><td></td></tr> <tr><td>h. Discount (if Borrower will pay)</td><td></td></tr> <tr><td>i. Total costs (add items a through h)</td><td></td></tr> <tr><td>j. Subordinate financing</td><td></td></tr> <tr><td>k. Borrower's closing costs paid by Seller</td><td></td></tr> <tr><td>l. Other Credits (explain)</td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td>m. Loan amount (exclude PMI, MIP, Funding Fee financed)</td><td></td></tr> <tr><td>n. PMI, MIP, Funding Fee financed</td><td></td></tr> <tr><td>o. 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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 credit 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 purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application. If you would like a copy of the appraisal report, contact:

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 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"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	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 Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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To be Completed by Loan Originator:
 This information was provided:
 In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview 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 Origination Company's Name	Loan Origination Company Identifier
	Loan Originator's Phone Number (including area code)
	Loan Origination Company's Address



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Whittier, CA 90603
(562) 789-1000
www.gwprivatecapital.com

BORROWER CONTACT INFORMATION

TRUSTOR/BORROWER 1: _____

TRUSTOR/BORROWER 2: _____

I hereby certify that the subject property for the loan located at the address indicated below, and that the correct mailing address of the Trustor(s)/Borrower(s) is also indicated below:

ADDRESS FOR THE SUBJECT PROPERTY

MAILING ADDRESS OF THE BORROWER(S)

PLEASE PROVIDE THE FOLLOWING CONTACT INFORMATION FOR EACH BORROWER OR SIGNATORY.

BORROWER/SIGNATORY 1

Home Phone # _____

Work Phone # _____

Cell Phone # _____

Email Address: _____

Trustor/Borrower

BORROWER/SIGNATORY 2

Home Phone # _____

Work Phone # _____

Cell Phone # _____

Email Address: _____

Trustor/Borrower

By signing the certification, I consent and authorize you to contact me at the numbers listed above and furthermore, I authorize you to contact me and send me

information via e-mail.

CERTIFICATE OF BUSINESS PURPOSE OF LOAN

Borrower certifies to GW Private Capital, Inc. (Originator) as follows:

1. I have applied to Originator for a trust deed loan of \$ _____ secured by the real property located at _____ (the Loan).
2. Originator has stressed to me the **importance** of knowing the primary purpose of the loan. I know that the legal responsibilities of Originator vary considerably depending upon whether the Loan is a consumer loan (for personal, household or family purposed), or a business loan.
3. I have **represented** to Originator and again **represent** to Originator that all the purpose of the Loan, exclusive of commission and loan expenses incurred to obtain the Loan are:

<u>Purpose</u>	<u>Approximate Amount</u>
A. _____	\$ _____
B. _____	\$ _____
C. _____	\$ _____
D. _____	\$ _____

4. The **primary** purpose of the Loan is to finance the business enterprise known as:

that is in the business of

5. **NO** part of the Loan proceeds are intended to be used for a nonbusiness (i.e., consumer) purpose except:

<u>Purpose</u>	<u>Approximate Amount</u>
A. _____	\$ _____
B. _____	\$ _____
C. _____	\$ _____

The lender, broker, assignees and successors of the Originator may rely upon this certificate. I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

_____	_____
Signature	Date

_____	_____
Signature	Date



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EQUAL CREDIT OPPORTUNITY ACT DISCLOSURE

Date: _____

Loan Amount Requested: \$ _____

Loan Secured By a Trust Deed Against
The Following Property: _____

Loan Applicant: _____

Intended Creditor: **GW PRIVATE CAPITAL, INC.**

The Federal Equal Credit Opportunity Act Prohibits creditors from discriminating against credit applicants based on race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program: or because the applicant has in good faith exercised any rights under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

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

When adverse action is taken by a creditor regarding an application for credit, the applicant has the right to receive a statement of specific reasons why the creditor took such adverse action. Should the creditor reviewing this application for credit take adverse action regarding such applicant, you may request a statement of specific reasons why such action was taken by contacting:

GW Private Capital, Inc.
15820 Whittier Blvd, Suite E
Whittier, CA 90603
562-789-1000

If the creditor chooses to provide the reasons orally, the applicant has a right to have them confirmed in writing within 60 days of the creditor's receipt of the applicant's written request for confirmation.

Furthermore, pursuant to 202.5(d)(2) of Title 12 off the U.S. Code of Federal Regulations, in making an application for credit, the Applicant need not reveal income from alimony, child support, or separate maintenance payments if the applicant does not want the creditor to consider it in determining the applicant's creditworthiness.

X _____
Borrower Date

X _____
Co-Borrower Date



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AUTHORIZATION TO RELEASE INFORMATION

BORROWER'S CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan through GW Private Capital Inc. In applying for the loan I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/we certify that all the information is true and complete. I/we made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that GW Private Capital Inc. reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal punishment by a fine or imprisonment or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through GW Private Capital, Inc. As part of the application process, GW Private Capital Inc. and the mortgage guaranty insurer (if any), may verify information contained in my/our 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 GW Private Capital, Inc. and to any investor to whom GW Private Capital Inc. may sell my mortgage, and to the mortgage guaranty (if any), 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. GW Private Capital, Inc. or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
4. A copy of this authorization may be accepted as an original.
- 5.

X _____

Borrower Signature

Date

X _____

Co-Signature

Date



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FAIR LENDING NOTICE
The Housing Financial Discrimination Act of 1977

Date: _____ Application #: _____

Property Address: _____

It is illegal to discriminate in the provisions 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 Institute can demonstrate in the case that such consideration is required to avoid an unsafe and unsound business practice or
2. Race, Color, Religion, Sex, Martial Status, Domestic partnership, 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 such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in the 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 a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

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

CA Bureau of Real Estate
2201 Broadway
Sacramento, CA 95818-2500
Tel: (916) 227-0864

CA Bureau of Real Estate
320 West 4th Street, Suite 350
Los Angeles, CA 90013-1105
Tel: (213) 620-2072

ACKNOWLEDGEMENT OF RECEIPT

I (We) have received a copy of this notice.

X _____
Signature of Applicant Date

X _____
Signature of Co-Applicant Date



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SOURCE OF REPAYMENT

Dear Borrower(s):


In order to grant your loan request, we require that you tell us your source for repayment of your loan:


NOTE: THIS MUST BE HANDWRITTEN BY BORROWER

Please explain how will you repay your monthly interest payment:

Explain how you plan to pay off the balloon payment when it is due:

I / We hereby certify that the above information is correct and I / We understand that the lender will rely on these representations when making the loan.

 _____
Borrower Date

 _____
Co-Borrower Date



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CERTIFICATE OF NON-OWNER OCCUPANCY

Borrower: _____ Escrow Number: _____

Borrower certifies to GW Private Capital, Inc as follows:

1. I/We have applied to GW Private Capital, Inc., for a Trust Deed loan of \$ _____

Secured by the real property, also known as the subject property located at:

(*Borrower must write in the subject property address in the line above)

2. Originator has stressed to me/us the importance of knowing whether the subject property or not the subject property is my/our primary residence. I/We know that the legal responsibilities of Originator vary considerably depending upon whether the Loan is secured by me/our primary residence or not.

3. I/We have **represented** to originator and again **represent** that the property referenced above is not my primary residence and I/we do not intend to occupy at any time soon.

My/Our primary residence now and at the closing of this loan is:

(*Borrower must write in primary residence address in the line above)

By signing below, I/we certify that I/we will **NOT** be occupying the subject property we are acquiring the loan on.

Borrower (Print Name)

Signature

Date

Borrower (Print Name)

Signature

Date



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LOAN PURPOSE LETTER

Borrower Name: _____

Property Address: _____

_____ X _____
Borrower (Print Name) Signature Date

_____ X _____
Co-Borrower (Print Name) Signature Date



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BORROWER IDENTIFICATION INFORMATION

Please provide the following information:

Borrower Name: _____

Address: _____

Please provide a copy of your **Driver's License** and a secondary form of indentation showing your current address.

CDL # _____ EXP. _____

Borrower Signature Date

Co-Borrower Signature Date



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NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

Borrowers Names(s): _____

Property Address: _____

The Equal Credit Opportunity Act (Regulation B) requires creditors to provide applicants with a copy of the appraisal report used in conjunction with their loan application.

Pursuant to the Appraiser Independence Requirements, you are entitled to receive a copy of any appraisal report that is obtained on your behalf, concerning your subject property, at least three business days prior to closing of your loan. A copy of any and all such appraisal reports will be delivered to you, or may have already been delivered to you, allowing you at least three business days to review the appraisal prior to closing of your loan.

If you wish to proceed with loan closing, your signature will acknowledge either:

- 1) Your receipt of the appraisal report three or more business days prior to your loan closing or alternatively.
- 2) That you previously waived your right to review the appraisal report three or more days prior to the closing of your loan.

X

Applicant Signature

Date

X

Co-Applicant Signature

Date



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PATRIOT ACT INFORMATION DISCLOSURE

Applicant Name: _____
Co-Applicant Name: _____
Present Address: _____
Mailing Address: _____

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 each person who opens an account.

What this means for you – When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documentation.

X _____
Applicant's Signature Date

X _____
Applicant's Signature Date



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DECLARATION OF ORAL DISCLOSURE

Borrower(s) Name(s): _____

Loan Amount: \$ _____

Interest Rate: _____

Monthly Payment: \$ _____

Term of Loan:

Interest Only, Amortized, Partially Amortized: _____

Prepayment Penalty: _____

Lender and Broker Origination Fees (not including customary title and escrow):
\$ _____

Non-Owner Occupied or Owner Occupied Non-Owner Occupied Owner Occupied

Negotiation of loan conducted in English Yes No

Broker (print name) & BRE License Number Signature _____ Date

Borrower(s) (print name(s)) Signature(s) _____ Date

CONSUMER CAUTION & HOME OWNERSHIP COUNSELING NOTICE

If you obtain this loan, this lender will have a mortgage on your home. You could lose your home, and any money you have put into it, if you do not meet your obligation under the loan.

Mortgage loan rates and closing costs and fees vary based on many other factors, including your particular credit and financial circumstances, your earning history, the loan-to-value requested, and the type of property that will secure your loan. Higher rates and fees may be justified depending on the individual circumstances of a particular consumer's application. You should shop around and compare loan rates and fees.

This particular loan may have a higher rate and total points and fees than other mortgage loans and is, or may be, subject to the additional disclosure and substantive protections under Division 1.6 (commencing with Section 4970 of the Financial Code). You should consider consulting a qualified independent credit counselor or other experienced financial advisor regarding the rate, fees, and provisions of this mortgage loan before you proceed. For information on contacting a qualified credit counselor, ask your lender or call the United States Department of Housing and Urban Development's counseling hotline at 1-800-569-4287 or go to <https://entp.hud.gov/idapp/html/hecmagencylook.cfm> for a list of counselors.

You are not required to complete any loan agreement merely because you have received these disclosures or have signed a loan application. If you proceed with this mortgage loan, you should also remember that you may face serious financial risks if you use this loan to pay off credit card debts in connection with this transaction and then subsequently incur significant new credit card debts. If you continue to accumulate debt after this loan is closed and then experience financial difficulties, you could lose your home and any equity you have in it if you do not meet your mortgage loan obligations.

Property taxes and homeowner's insurance are your responsibility. Not all lenders provide escrow for these payments. You should ask your lender about these services. Your payments on existing debts contribute to your credit ratings. You should not accept any advice to ignore your regular payments on your existing creditors.

I / We acknowledge receipt of a copy of this Notice on the dates indicated besides our signature.

Borrower

Date

Co-Borrower

Date



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PRIVACY POLICY

Borrower: _____

Property
Address: _____

We collect nonpublic information about you from the following sources: Information we receive from you on applications and other forms; Information about your transactions with us, our affiliates, or others; and Information we receive from a consumer reporting agency. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Date: _____

Borrower Signature

Date: _____

Co-Borrower Signature

LETTER OF EXPERIENCE

THIS FORM REQUIRED ONLY IF THIS LOAN IS FOR A CONSTRUCTION OR FIX AND FLIP

1. How many Investor Rehab Projects have you participated in?
2. How many in the last 12 months?
3. What has been your average profit?
4. Do you have a Rehab Quote for the work to be performed?
How much is it?
5. Have you ever lost money on an Investment Rehab project? If so explain.
6. What is your estimate of the A.R.V. (After Repaired Value) and how did you arrive at that number? Do you have actual Comps?
7. How long will it take you to perform the rehab work?
8. What is the name of the company/contractor you intend to use?
9. Have you used this company before?
10. What has been your worst Investor Rehab experience and why?
11. What is your exist strategy for this loan and how long will it take?
12. What are your plans if you cannot sell the property?
13. Please re-state in your own words the loan terms, rate, fees etc. for the loan for which you are applying.
14. Please state in your own words that you do not intend to occupy this property as your primary residence, and that you understand this is a commercial loan for business purposes. Please hand write this at the bottom of your LOE, prior to signing and dating your LOE. " I realize the lender, broker and assignees rely on this information. I declare under penalty of perjury under the laws of the state of California the foregoing is true and correct."



PRIVATE CAPITAL

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ESTIMATED REHAB & REPAIRS BUDGET

THIS FORM REQUIRED ONLY IF THIS LOAN FOR A CONSTRUCTION OR FIX AND FLIP

Demolition and Trash Removal	\$
Plans and Permits:	\$
Framing, Texture, Mud and Texture:	\$
Doors:	\$
Interior Paint:	\$
Exterior Paint:	\$
Flooring:	\$
Kitchen Cabinets:	\$
Kitchen Counter Tops:	\$
Appliances:	\$
Electrical:	\$
Roof:	\$
Garage Door(s):	\$
Plumbing:	\$
Windows:	\$
Staging:	\$
Fencing:	\$
Landscape:	\$
Bathroom 1 Remodel:	\$
Bathroom 2 Remodel:	\$
Heating and AC Repair or Installation:	\$
Hardware and Fixtures:	\$
TOTAL ESTIMATED REHAB & REPAIRS BUDGET:	\$