



**RESIDENTIAL LOAN
APPLICATION PACKAGE**



15820 Whittier Blvd, Suite E
Whittier, CA 90603
(562) 789-1000
www.gwprivatecapital.com

LOAN APPLICATION PACKAGE

Dear Loan Applicant:

Thank you for applying for a private money mortgage with GW Private Capital, Inc. We look forward to providing you with a fast, formal, loan approval **“Letter of Intent.”** We can issue you a written formal loan approval with the following:

- Residential and Commercial Loan Application
- Authorization to Release Information (or a copy of a current credit report)
- Broker’s Opinion of Value

Please keep in mind that we will need **ALL** of the following documents before we draw your loan documents, fund and close your loan.

- Residential and Commercial Loan Application
- Borrower Contact Information
- Certificate of Business Purpose of Loan
- Equal Credit Opportunity Act Disclosure
- Authorization to Release Information
- Declaration of Oral Disclosure
- Patriot Act Information Disclosure
- Consumer Caution & Home Ownership Counseling Notice
- Source of Payment
- Certification of Non-Owner Occupancy
- Loan Purpose Letter
- Borrower Identification Information
- Fair Lending Notice (THFDA 1977)
- Notice to Applicant of Right to Receive Appraisal
- Privacy Policy

Depending on the type of loan you are applying for, we may also require the following:

- Copy of 1st Mortgage Statement
- Copy of 2nd Mortgage Statement
- Purchase Agreement and All Counters
- Copy of Rental Agreements and Leases
- Copy of Trust
- Copy of HOA and Master Insurance Documents
- Corporation or LLC Documents
- Contractor Information
- Estimated Rehab & Repairs Budget
- Letter of Experience

Please contact us with any questions 562-789-1000. Please email these forms to:
jayg@gwprivatecapitalinc.com.

Thank you

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier _____

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

- U.S. Citizen
- Permanent Resident Alien
- Non-Permanent Resident Alien

Type of Credit

- I am applying for individual credit.
- 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)

Marital Status

- Married
- Separated
- Unmarried

Dependents (not listed by another Borrower)

Number _____
Ages _____

Contact Information

Home Phone _____
Cell Phone _____
Work Phone _____ Ext. _____
Email _____

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Current Address

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

How Long at Current Address? _____ Years _____ Months Housing No primary housing expense Own Rent (\$ _____/month)

If at Current Address for LESS than 2 years, list Former Address Does not apply

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

How Long at Former Address? _____ Years _____ Months Housing No primary housing expense Own Rent (\$ _____/month)

Mailing Address - if different from Current Address Does not apply

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self-Employment and Income Does not apply

Employer or Business Name _____ Phone _____

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

Position or Title _____

Start Date _____ (mm/dd/yyyy)

How long in this line of work? _____ Years _____ Months

Check if this statement applies:

- I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business I have an ownership share of less than 25%. Monthly Income (or Loss)

Owner or Self-Employed I have an ownership share of 25% or more. \$ _____

Gross Monthly Income

Base \$ _____/month

Overtime \$ _____/month

Bonus \$ _____/month

Commission \$ _____/month

Military

Entitlements \$ _____/month

Other \$ _____/month

TOTAL \$ _____/month

Borrower Name: _____

1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

Does not apply

Employer or Business Name _____ Phone _____
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Gross Monthly Income

Base \$ _____ /month
 Overtime \$ _____ /month
 Bonus \$ _____ /month
 Commission \$ _____ /month
 Military Entitlements \$ _____ /month
 Other \$ _____ /month
TOTAL \$ _____ /month

Position or Title _____
 Start Date _____ (mm/dd/yyyy)
 How long in this line of work? _____ Years _____ Months

Check if this statement applies:
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business Owner or Self-Employed I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ _____
 I have an ownership share of 25% or more. \$ _____

1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income

Does not apply

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

Employer or Business Name _____
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Previous Gross Monthly Income \$ _____ /month

Position or Title _____
 Start Date _____ (mm/dd/yyyy)
 End Date _____ (mm/dd/yyyy)

Check if you were the Business Owner or Self-Employed

1e. Income from Other Sources

Does not apply

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

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement
- (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- 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 - use list above	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) Account
- 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			\$

2b. Other Assets and Credits You Have Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- | | |
|---|---|
| <p><i>Assets</i></p> <ul style="list-style-type: none"> • 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 | <p><i>Credits</i></p> <ul style="list-style-type: none"> • 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		\$

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

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

2d. Other Liabilities and Expenses Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment
	\$
	\$
	\$

Borrower Name: _____

Section 3 : Financial Information — Real Estate. This section asks you to list all properties you currently own and what you owe on them. *I do not own any real estate*

3a. Property You Own

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. if not included in Monthly Mortgage Payment	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	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

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. if not included in Monthly Mortgage Payment	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	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply

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. if not included in Monthly Mortgage Payment	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	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

Borrower Name: _____

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		\$ _____

Borrower Name: _____

Section 5: Declarations. This section asks about specific questions about the property, your funding, and your past financial history.

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

<p>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)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p>	<p><input type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>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 (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES</p>
<p>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 (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a federal debt?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>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?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>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</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

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

Acknowledgements and Agreements

Definitions

- "Lender" includes the Lender's agents, service providers and any of their successors and assigns.
- "Other Loan Participants" (this includes 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) guarantor, (v)any servicers or service providers 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 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 of 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)** ____/____/____

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 Alaskan 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

Borrower Name: _____

Section 9: Loan Originator Information.

Loan Originator Information

Loan Originator Organization Name GW Private Capital, Inc.

Address 15820 Whittier Blvd., Suite E Whittier, CA 90603

Loan Originator Organization NMLSR ID# _____ State License ID# 01988401

Loan Originator Name _____

Loan Originator NMLSR ID# _____ State License ID# _____

Email _____ Phone _____

Signature _____ Date (mm/dd/yyyy) _____



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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.



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www.gwprivatecapital.com

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:

Table with 2 columns: Purpose, Approximate Amount. Rows 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:

Table with 2 columns: Purpose, Approximate Amount. Rows 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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Whittier, CA 90603
(562) 789-1000

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.

Borrower Date

Co-Borrower Date



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Whittier, CA 90603
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www.gwprivatecapital.com

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



15820 Whittier Blvd, Suite E
Whittier, CA 90603
(562) 789-1000
www.gwprivatecapital.com

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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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. _____

X _____

Borrower Signature

Date

X _____

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 X Signature Date

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

CONSUMER CAUTION & HOME OWNERSHIP COUNSELING

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 your 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 is required only if this is an Investment Fix and Flip transaction)

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."

