



Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **PLUM TREE MORTGAGE**. 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 of 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 fully understand that it is a Federal crime punishable by 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 from **PLUM TREE MORTGAGE**. As part of the application process, the lender and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to the lender, and to any investor to whom the lender may sell my mortgage, and to the mortgage guaranty insurer (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. The lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to the lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.

Borrower

Date

Co-Borrower

Date

Mortgage Consultant

Date



PLUM TREE
MORTGAGE

Interest Rate Lock Agreement

I choose to float the interest rate.

I choose to lock the interest rate.

Interest Rate: _____ % Margin: _____ % Index: _____ % Life Cap: _____ %

Type of Loan: _____ Term: _____

Amortization Type: _____

Loan Amount \$: _____

Origination Fee: _____ % Discount Points: _____ %

Expiration Date: ____/____/____

By signing this lock agreement, **PLUM TREE MORTGAGE** will float or lock your interest rate according to the terms set in this agreement.

This agreement may be subject to change if any loan factors change. If the lock expires, the rate and points are subject to change. This agreement is conditional and void if your loan is not approved or you are unable to provide necessary documentation, explanations and/or any other information required to approve your loan. Furthermore, should you fail to sign closing documents when required, or are unable to bring required funds to close by the expiration date this agreement is void.

Subject Property _____

City _____ State _____ Zip _____

Borrower _____ Date ____/____/____

Co-Borrower _____ Date ____/____/____

Mortgage Consultant _____ Date ____/____/____



Privacy Policy Statement

We may be collecting from you certain nonpublic personal information – that is, information that is personally identifiable financial information that you provided to us as a result of a service we provided to you, or otherwise obtained from you in the course of a financial transaction. It is our pledge to you to maintain and use this information in accordance with the principles outlined in this policy.

What Information will you be collecting from me?

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on various forms, including loan applications. This may include your name, address, social security number, information about your income, accounts you hold, your occupation;
- Information relating to your transactions with us, our affiliated companies, or others, such as your account balances, payment history, and information about other parties to the transaction; and,
- Information we receive from outside sources, like consumer reporting agencies, such as your credit history, and companies providing account verifications and employment histories.

Will you be sharing this information?

No, it is not our policy to share your nonpublic personal information with affiliates or non-affiliates. We may, however, be sharing the information described above with affiliates and nonaffiliated third parties in connection with processing your request for credit. We may also disclose all of the information we collect from you to companies that administer and service your accounts on our behalf - such as loan companies that service your loan on our behalf, hazard and flood insurance providers, credit reporting agencies, and other parties required to service and enforce your loan. We may also disclose to companies that acquire all or part of the rights under your Note.

- **Affiliates** - This information may be shared with our affiliates – that is, a company that controls, is controlled by, or under common control with us. In most cases, sharing information will be related to processing your loan request with us.
- **Nonaffiliated third parties** - Except as permitted by law, we generally do not disclose nonpublic personal information about our customers or former customers to nonaffiliated third parties – that is, a person or company that does NOT control, is NOT controlled by, or NOT under common control with us. Nonpublic personal information may be shared with nonaffiliated third parties such as those providing insurance services, title services, escrow services, appraisal services, credit reporting services and auditing services in connection with processing your loan request with us.

Is my information protected?

Yes, it is. No person or persons have access to nonpublic personal information about you, except for our employees, affiliates or nonaffiliated third parties who need to know the information to provide services, directly or indirectly, or products to you. We maintain physical, electronic and procedural safeguards that comply with federal standard to guard your nonpublic personal information.

I acknowledge receipt of this Statement.

Borrower

Date

Co-Borrower

Date



Borrower's Acknowledgement & Joint Credit Addendum

Copy of Appraisal Report

You have the right to a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that, you have paid for or are willing to pay for the appraisal. If you would like a copy of the appraisal report, please contact your loan officer.

The signature below acknowledges your receipt of this notice of your right to a copy of the appraisal report. Please keep a copy of this notice with your other loan records.

Acknowledgement of Fees

I/We acknowledge that I/We are responsible for payment of credit report fees, appraisal fees, and courier/delivery fees that are incurred in the processing of this loan with **PLUM TREE MORTGAGE**.

If a rate lock is desired, and a fee is incurred, then the borrower agrees to pay all fees for said rate lock to **PLUM TREE MORTGAGE**.

All fees collected and paid out are *non-refundable* whether or not this transaction is consummated.

Joint Credit Addendum to the Uniform Residential Loan Application

I/We are applying for credit in the amount of \$ _____ on _____ with **PLUM TREE MORTGAGE**.

- I am applying for individual credit in my own name and I am relying on my own income and assets.
- I am applying for individual credit and I am relying on my income or assets, as well as income or assets from other sources.
- We are applying for joint credit.

Borrower

Date

Co-Borrower

Date



Hazard Insurance/Condo/PUD Information Sheet

To assist us in the processing of your real estate loan application, we ask that you furnish us with the following hazard insurance information or contact info for your home owner association or planned unit development if applicable. Please note you should either give us info on either your insurance agent, HOA, or PUD. If you provide us with the complete information at the time of application, we will be able to expedite the processing of your loan request.

We request that you immediately inform your hazard insurance agent of your pending transaction with us and to provide him or her with any necessary information. Please also advise your agent that our employee, the lender or your escrow officer will be contacting the agent if the loan is approved to request a hazard insurance binder/policy. At that time the correct loss payee description will be provided to your insurance agent. To avoid any unnecessary delays it is important that the agent confirm all the required hazard insurance information with us prior to issuing a binder/policy. Please remember that your agent should not issue an insurance policy or binder until you have obtained loan approval.

The premium must be \$1000 or less. If you are financing an investment property, please include renters insurance.

Condo owners should simply provide contact information for their home owner association. We will contact them to get further information.

Insurance Company / Condo Association / Planned Unit Development

Insurance Agent / Name of contact at Condo Association/Planned Unit Development

Phone Number

Fax Number

Annual Premium Quoted / Monthly HOA/PUD dues

Policy Dates



Mortgage Loan Origination Agreement

You agree to enter into this Mortgage Loan Origination Agreement with **PLUM TREE MORTGAGE** as an independent contractor 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. This form supplements other disclosures or agreements required by law that you receive from us concerning your application.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan.

- We are acting as an independent contractor and not as your agent.
- We will enter into separate independent contractor agreements with various lenders.
- 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.

SECTION 2. THE BROKERS COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- The retail price we offer you – your interest rate, total points and fees – will include our compensation.
- In some cases, we may be paid all of its compensation either you or the lender.
- Alternatively, we may be paid a portion of its compensation by both you and the lender. For example, in some cases, if you would rather receive a lower interest rate, you may pay higher up-front points and fees.
- Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly from the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

The amount of fees and charges that you pay in connection with your loan will be estimated on your Good Faith Estimate. The final amounts disclosed on your HUD-1 or HUD-1A Settlement Statement.

By signing below, the mortgage loan originator and mortgage loan applicant(s) acknowledge receipt of copy of this signed Agreement.

Borrower

Date

Co-Borrower

Date

Mortgage Consultant

Date



Escrow / Servicing Disclosure

Reserve Account Requirements

FHA/VA loans: Reserve Account Required

Conventional: **I DO NOT** wish to establish a reserve account. I am aware that payment of taxes, insurance and any other applicable reserves will be my responsibility.*

I DO wish to establish a reserve account. My taxes insurance and any other applicable reserves will be paid through my monthly payment.

*In the following instances, a reserve account may be required; If Private Mortgage Insurance is required, Investment Property, Second Home, damaged credit loans or loans with higher than 80% LTV. Please note that in some instances there may be a charge to waive the collection up front. This charge is estimated to be _____.

Servicing Transfer Disclosure

Notice to Mortgage Loan Applicants: The right to collect your mortgage loan payments will be transferred. Federal Law gives you certain rights, read this statement and sign it in acknowledgment.

If the servicing of your loan is transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new servicer must also send you notice within 15 days after the effective date of the transfer. The 15 day period is not applicable if a **notice of prospective transfer is provided to you at settlement**. Notices must contain effective date of transfer, the name, address, and telephone number of your present and new servicer. During the 60 day period following the transfer a payment received by your old servicer before its due date may not be treated by the new servicer as a late payment. **We do not service mortgage loans, and we presently intend to assign, sell or transfer the servicing of you mortgage loan. You will be informed about your servicer at the time of settlement.**

Acknowledgement of Mortgage Loan Applicant

I/we have read this disclosure form, and understand its contents, as evidenced by my/our signatures(s) below.

Borrower

Date

Co-Borrower

Date

Mortgage Consultant

Date



The Federal Equal Credit Opportunity Act

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of 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 right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is:

Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, Texas 77010-9050

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income show on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

Borrower

Date

Co-Borrower

Date



Borrower Appraisal Disclosure Form

We are pleased that you have chosen Plum Tree Mortgage, Inc., for your home financing needs. Our goal is to provide you with the highest possible level of customer service. But before we consider your request for financing, we require that an appraisal of the property be conducted by an appraisal management company (“AMC”), such as Rels Valuation or Lender’s Service, Inc.

You Will Have to Pay for an Appraisal. You do not need to pay for the appraisal at this time. Your mortgage broker has or will collect credit card information from you to transmit to the AMC to pay for the appraisal. The AMC will then charge your credit card. The appraisal fee that you pay to the AMC is **nonrefundable**. The collection of the appraisal fee does not guarantee a loan approval and is not a commitment by us to lend.

On Purchase Transactions the AMC or appraiser will contact the seller to arrange access to the property.

On Refinance transactions the AMC or appraiser will contact you to arrange access to the property, please call them back as soon as possible. The sooner they hear back from you, the sooner they can begin the appraisal process. Any delay in doing so can slow down our approval of your loan, delay your loan closing, and put your rate lock, if any, in jeopardy. If you do not return the AMC or appraiser’s call we will be unable to further process your request.

You Are Entitled to a Copy of the Appraisal. Once the appraisal is complete, both you and our investor will be provided a copy. In turn, we may receive a copy of the appraisal so that we may better assist you in your home financing process.

The Loan Closing. Depending on your loan type, your loan closing cannot occur until at least three business days after you have received a copy of the appraisal. You may waive this requirement if you so choose. At the loan closing, the amount you have paid the AMC will be reflected on your closing documentation. If the amount you paid the AMC is insufficient to cover the actual cost of the appraisal, you will be responsible for the remaining portion.

If you have questions regarding this process, please contact us as soon as possible.

I acknowledge receipt of this Statement.

Borrower

Date

Co-Borrower

Date

Request for Transcript of Tax Return

OMB No. 1545-1872

(Rev. April 2006)

Department of the Treasury
Internal Revenue Service

- ▶ Do not sign this form unless all applicable lines have been completed.
Read the instructions on page 2.
- ▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

Caution: If a third party requires you to complete Form 4506-T, **do not** sign Form 4506-T if lines 6 and 9 are blank.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

_____ / _____ / _____ _____ / _____ / _____ _____ / _____ / _____ _____ / _____ / _____

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a ()
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

Note. If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501 978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 678-530-5326
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888 559-253-4990
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	RAIVS Team Stop 6705-B41 Kansas City, MO 64999 816-823-7667
New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592
A foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.