

LOAN APPLICATION

BORROWER SIGNATURE AUTHORIZATION

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. seq. (if USDA/FHA).

PART 1 - GENERAL INFORMATION

1. Borrower Name <input type="text"/>		2. Name and address of Lender/Broker	
3. Date <input type="text"/>	4. Social Security Number <input type="text"/>	4. Date of Birth <input type="text"/>	

PART 2 - BORROWER AUTHORIZATION

I hereby authorize the Lender/Broker, its affiliates, successors and/or assigns to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker, its affiliates, successors and/or assigns to order a consumer credit report and criminal background checks to verify other credit information, including but not limited to past and present mortgages and landlord references. It is understood that a copy of this form will also serve as authorization. *

The information the Lender/Broker, its affiliates, successors and/or assigns obtains is only to be used in the processing of my application for a mortgage loan.

Guarantor Name Printed

Date

Guarantor Signature

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ECOA - 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 company is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

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

Having made this disclosure to you, we are permitted to inquire if any of the income shown 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.

Guarantor Printed Name

Date

Guarantor Signature

Property Address