

LOAN APPLICATION
Empire West Mortgage
193 Blue Ravine Rd Suite 260
Folsom, Ca. 95630
Office 916-988-5500 fax 916-988-5509

AMOUNT OF LOAN DESIRED: \$ _____

PURPOSE OF THIS LOAN: Payoff Bills ___ Vacation ___ Investment ___ Other ___

Applicant _____ Co-Applicant _____

Applicants Married? Yes ___ No ___

HomeAddress: _____

City _____ State _____ Zip _____

HomePhone: _____ WorkPhone: _____ CellPhone: _____

SUBJECT PROPERTYADDRESS: _____

(If different than residence) _____

Present Market Value of Subject Property: \$ _____

Is this loan for business purposes? Yes ___ No ___

Does the subject property contain more than 4 dwelling units? Yes ___ No ___

Is the loan on a vacation/second home (not principal residence) that will be occupied as a principal residence? Yes ___

No ___

Is this loan being made to an existing corporation, partnership or LLC? Yes ___ No ___

Name of 1stLender: _____ MonthlyPayment:\$ _____

Loan# _____ InterestRate: _____ Balance of 1stMortgage: _____

Address: _____ PhoneNo: _____

City/State _____ Zip _____

Are payments current? Yes ___ No ___

Type of Loan: Adjustable ___ Fixed ___ Negative Amortization ___ Impound Account ___

Name of 2nd Lender: _____ Monthly Pmt: \$ _____

Loan # _____ Interest Rate: _____ Balance of 2nd Mortgage: _____

Address: _____ PhoneNo: _____

City/State _____ Zip _____

HOMEOWNERS INSURANCE COMPANY:

_____ PolicyNo: _____

Agents Name: _____ Phone No: _____

Address: _____

City/State _____ Zip _____

EMPLOYMENT INFORMATION (complete even if you are self employed)

Employer of Applicant _____ Phone No: _____

Address: _____ City: _____ State: _____ Zip: _____

Position: _____ Gross Annual Income: \$ _____

Number of Years at present job: _____ Other Income: \$ _____

Employer of Co-Applicant _____ Phone No: _____

Address: _____ City: _____ State: _____ Zip: _____

Position: _____ Gross Annual Income: \$ _____

Number of Years at present job: _____ Other Income: \$ _____

Are there any Liens or judgments outstanding at this time? Yes _____ No _____

If yes, list name, address, loan number and balance on each item:

Is any Applicant a member of the Armed Forces of the United States of America?

Yes _____ No _____ (If yes please indicate) Active Duty Reserves

Are you currently in Foreclosure? Yes _____ No _____ (if "Yes", include a copy of the Notice of Default)

Are you currently in Bankruptcy? Yes _____ No _____

YOU ARE AUTHORIZED TO PAY OFF ALL LIENS, JUDGMENTS, OR DEEDS OF TRUST OF RECORD OTHER THAN THE FIRST DEED OF TRUST (WHICH WILL ALSO BE PAID OFF IF THIS IS TO BE A FIRST DEED OF TRUST LOAN)

*****INCOMPLETE APPLICATIONS WILL DELAY FUNDING OF YOUR LOAN*****

The Undersigned Declare, Under Penalty Of Perjury, That The Foregoing Is True and Correct.

_____/_____/_____

Applicant Date Social Security Number

_____/_____/_____

Applicant Date Social Security Number

REFERRED BY: _____ PHONE NO. _____

COMPANY NAME: _____

****INCOMPLETE APPLICATIONS WILL BE RETURNED UNPROCESSED FOR COMPLETION. NO EXCEPTIONS.****

PLEASE BE SURE TO INCLUDE COPIES OF THE FOLLOWING DOCUMENTS WITH YOUR COMPLETED APPLICATION:

____ COPY OF EVIDENCE OF HOMEOWNERS INSURANCE

(Be sure it includes the Company name and phone number)

____ COPY OF MOST RECENT STATEMENT FROM 1ST LENDER

____ COPY OF NOTICE OF DEFAULT IF PROPERTY IS IN FORECLOSURE

____ COPY OF LEASE AGREEMENT (if applicable)

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STATEMENT OF INFORMATION

CONFIDENTIAL INFORMATION FOR YOUR PROTECTION

Escrow:

This statement is to be signed personally by each party to the transaction and both husband and wife before title insurance can be written. When filled in completely, it serves to establish identity, eliminate matters affecting persons of similar name, and protect you against forgeries, and speed the completion of your title order.

NAME AND PERSONAL INFORMATION

APPLICANT

FIRST NAME: _____ MIDDLE NAME: _____ LAST NAME: _____

HOME PHONE: _____ BUSINESS PHONE: _____

BIRTHPLACE: _____

YEAR OF BIRTH: _____ SOCIAL SECURITY NO.: _____ DRIVER LICENSE # _____

LIST ANY OTHER NAME YOU HAVE USED OR BEEN KNOWN BY:

ARE YOU CURRENTLY MARRIED? ____ IF YES, COMPLETE THE FOLLOWING INFORMATION: _____ DATE AND

PLACE OF MARRIAGE: _____

Co-APPLICANT

FIRST NAME: _____ MIDDLE NAME: _____ LAST NAME: _____

HOME PHONE: _____ BUSINESS PHONE: _____

BIRTHPLACE: _____

YEAR OF BIRTH: _____ SOCIAL SECURITY NO.: _____ DRIVERS LICENSE # _____

LIST ANY OTHER NAME YOU HAVE USED OR BEEN KNOWN BY: _____

RESIDENCES DURING PAST 10 YEARS

NUMBER AND STREET CITY FROM (DATE) TO (DATE) _____

NUMBER AND STREET CITY FROM (DATE) TO (DATE) _____

NUMBER AND STREET CITY FROM (DATE) TO _____

OCCUPATIONS DURING PAST 10 YEARS

APPLICANT

OCCUPATION FIRM NAME CITY FROM (DATE) TO (DATE) _____

OCCUPATION FIRM NAME CITY FROM (DATE) TO (DATE) _____

Co-APPLICANT

OCCUPATION FIRM NAME CITY FROM (DATE) TO (DATE) _____

PRIOR MARRIAGE(S)

ANY PRIOR MARRIAGES FOR ANY APPLICANT? Yes ___ No ___ IF YES, COMPLETE THE FOLLOWING:

Applicant's Prior Spouse's Name:

Marriage Terminated By: Death _____ Divorce _____ Date of Termination _____

Co-Applicant's Prior Spouse's Name:

Marriage Terminated By: Death _____ Divorce _____ Date of Termination _____

INFORMATION ABOUT THE PROPERTY

Street Address of Property in This Transaction: _____

Any Construction on This Property Pending or Contemplated? ___ Yes ___ No

THE UNDERSIGNED DECLARE, UNDER PENALTY OF PERJURY, THAT THE FOREGOING IS TRUE AND CORRECT

Executed On:

_____ At: _____

Signature: _____ Signature: _____

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PRIVATE POLICY NOTICE

This notice is provided to you pursuant to the Privacy of Consumer Financial Information Act And the Federal Trade Commission’s implementing regulation there under, 16 CFR Part 313.

1. Collection Sources:

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

- i. Information we receive from you on applications or other forms
- ii. Information about your transactions with us, our affiliates, or others
- iii. Information we receive from a consumer reporting agency.

2. We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted by law.

3. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the requested loan origination services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

By signing below, you acknowledge receipt of this Notice.

Applicant Date _____

Co. Applicant Date _____

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RELEASE AUTHORIZATION

To whom it may concern:

The undersigned applicant has applied for a real estate loan with Empire West Mortgage. You are hereby authorized to release any information required by Empire West Mortgage or their title company, to complete the processing of the loan request. Necessary information may include requesting in writing: payoff demands and/or statements of condition on any and all lien holders (Deeds of Trust, tax liens, abstracts of judgment, etc.), which will facilitate the closing of escrow.

Authorization is further granted to use a photo static copy of my/our signature to obtain information regarding the aforementioned items.

Applicant _____

Co, Applicant _____

Date: _____

