

WESTERN COMMERCE BANK

REAL ESTATE LOAN APPLICATION INFORMATION

IN ORDER TO EXPEDITE THE PROCESSING OF YOUR REAL ESTATE LOAN APPLICATION, PLEASE BRING WITH YOU TO THE INTERVIEW ANY OF THE FOLLOWING INFORMATION THAT APPLIES FOR EACH APPLICANT.

PLEASE BRING ORIGINAL DOCUMENTS for the following items, if applicable:

1. **TAX RETURNS:** Tax returns for the past 2 years and for Self Employed Borrowers - YTD Profit and Loss Statement and Balance Sheet.
2. Most recent pay stub or stubs reflecting 30 days' pay and Year-to-Date information.
3. Last 2 months Bank statements for all bank accounts or thrift plan statement.
4. **MORTGAGEE/LANDLORD:** Name, addresses, and phone number for all Mortgagees/landlords within the past 24 months or canceled checks and/or rent receipts.
5. **EMPLOYERS:** W-2's for past 2 years for each applicant, or Name, address, and phone number for all employers within the past 24 months. If less than 24 months work history, please provide a copy of your College Transcript.
6. Name, address, and phone number of all credit references. If your credit history is limited (4 or less accounts), please bring copies of recent bills for utility companies, insurance company, cell phone, or other non-reporting creditors, etc. that include name, address and company contact for those accounts listed in your name.
7. Benefit statements for any income generated from special programs. (Examples are: Social Security, SSI, VA, Retirement, Pension, etc.)
8. 12 months of receipts from/for child support.
9. Court stamped copy of your divorce decree showing any property settlement or child support obligations.
10. Court stamped Copy of Bankruptcy Papers including discharge and explanation, if applicable. (Secondary Market financing requires 4 years from date of Discharge)
11. Up-front Processing Fees: **\$22.11(for each individual credit report - 2nd Market) and \$3.83(for each individual credit report - In-house) and after Loan Estimate is provided \$650.00.** Fees are credited at closing for costs of credit report, appraisal, etc.
12. Two forms of Identification required. (i.e. Driver's License or Passport, and Social Security Card)
13. Insurance requirement information (attached)



IMPORTANT INSURANCE INFORMATION

This is to advise you that you have the opportunity to choose the carrier of the required title insurance provided the title insurance is being paid by you. You also have the right to choose the carrier of your hazard or flood insurance provided the insurer is licensed and an admitted carrier or otherwise approved to do business in our jurisdiction. Deductible amounts may be up to \$1,000 or 1% of the face amount of the policy, whichever is higher. **Insurance must protect against loss or damage covered by standard extended coverage endorsement.** Surplus Lines Coverage for Flood Insurance may be required when property values are in excess of FEMA Program limits.

Once your loan has been approved and closed we may be collecting funds in escrow for your hazard insurance, and possible other insurance such as mortgage insurance and flood insurance. **PRIOR TO CLOSING**, you will have to take the following action:

1. Select and notify the insurance company for hazard insurance and flood insurance, if required.
2. Make sure the actual policies and premium information are provided to the Bank or sent to the Title Company.
3. The amount of insurance coverage should equal at least the lesser of 100% of the insurable value of the improvements—as established by the property insurer, or the unpaid principal balance of all mortgages, as long as it equals the minimum amount—usually 80% of the insurable value of the improvements—required to compensate for damage or loss on a replacement cost basis.
4. Lender's Mortgagee Clause must read as follows:
**Western Commerce Bank, Its respective successors and/or assigns, as their interest may appear
PO Box 1358
Carlsbad NM 88221-1358**

NO INSURANCE BINDERS WILL BE ACCEPTED

LOAN PROGRAMS

We have both fixed and adjustable rate mortgages available, with financing terms up to 30 years. Please feel free to discuss all financing options with your lender. If you choose an adjustable rate mortgage, additional disclosures will be provided.

Universal Credit Application

(Consumer Real Estate)

1. Type of Application

(Check only one of the four checkboxes; and sign, if joint credit. Use another application if more than two applicants.)

- Individual Credit.** If checked, this is an *Application for Individual Credit* - relying solely on my income and assets.
- Individual Credit with Another.** If checked, this is an *Application for Individual Credit* - relying on my income and assets and on income and/or assets of another as a basis for loan qualification. *(Complete Applicant and Co-Applicant sections.)*
- Individual Credit (Community Property State).** If checked, this is an *Application for Individual Credit* - relying on my income or assets. The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. *(Complete Applicant and Co-Applicant sections.)*
- Joint Credit.** If checked, this is an *Application for Joint Credit*. By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for joint credit. *(Complete Applicant and Co-Applicant sections.)*

Applicant for Joint Credit

Co-Applicant for Joint Credit

2. Type of Mortgage and Terms of Credit

Mortgage Applied For <input type="checkbox"/> Home Purchase or Refinancing <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/>			Lender's Case No.
Amount/Credit Limit \$	Interest Rate %	No. of Months	Amortization Type <input type="checkbox"/> Fixed <input type="checkbox"/> ARM <input type="checkbox"/>

3. Property Information and Purpose of Credit

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 type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other: <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment Residence			
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.			Describe Improvements		
Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	<input type="checkbox"/> made <input type="checkbox"/> to be made Cost: \$	
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 type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Applicant

4. Applicant Information

Co-Applicant

Applicant's Name				Co-Applicant's Name			
Social Security No.	Primary Phone	<input type="checkbox"/> Cell	Date of Birth	Social Security No.	Primary Phone	<input type="checkbox"/> Cell	Date of Birth
ID Type & No.	Issued By	Issue Date	Exp. Date	ID Type & No.	Issued By	Issue Date	Exp. Date
E-mail Address				E-mail Address			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <small>(as defined by state law; incl. domestic partnership, civil union)</small>		Dependents <small>(not listed by Co-Applicant)</small>		<input type="checkbox"/> Married <input type="checkbox"/> Separated <small>(as defined by state law; incl. domestic partnership, civil union)</small>		Dependents <small>(not listed by Applicant)</small>	
<input type="checkbox"/> Unmarried <small>(including single, divorced, widowed)</small>		No. Ages		<input type="checkbox"/> Unmarried <small>(including single, divorced, widowed)</small>		No. Ages	
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ No. Yrs. _____				Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ No. Yrs. _____			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ No. Yrs. _____				Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ No. Yrs. _____			

Applicant		5. Employment Information		Co-Applicant	
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	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	Position/Title/Type of Business	Business Phone	Position/Title/Type of Business	Business Phone

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)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)
	Business Phone		Business Phone		
Position/Title/Type of Business	Gross Monthly Income \$	Position/Title/Type of Business	Gross Monthly Income \$	Position/Title/Type of Business	Gross Monthly Income \$
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)
	Business Phone		Business Phone		
Position/Title/Type of Business	Gross Monthly Income \$	Position/Title/Type of Business	Gross Monthly Income \$	Position/Title/Type of Business	Gross Monthly Income \$

6. Monthly Income and Combined Housing Expense Information

Gross Monthly Income	Applicant	Co-Applicant	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 Applicant(s) may be required to provide additional documentation such as tax returns and financial statements.

A/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Applicant (A) or Co-Applicant (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$
			\$
			\$

7. Assets and Liabilities

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Applicants 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-Applicant section* was completed about a non-applicant spouse or other person, this Statement and supporting schedules must also be completed about that spouse or other person.

Completed Jointly Not Jointly

Schedule of Real Estate Owned. (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale, R if rental for income or O for other)	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

7. Assets and Liabilities (Continued)

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.			
Description					
Cash deposit toward purchase held by:	\$				
List checking and savings accounts below		Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$	
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$	
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$	
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$	
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving		
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/ Months	\$	
		Acct. no.	<input type="checkbox"/> Revolving		
Life Insurance net cash value	\$	Name and address of Company	\$ Payment/ Months	\$	
Face amount: \$					
Subtotal Liquid Assets	\$				
Real estate owned (enter market value from schedule of real estate owned)	\$				
		Acct. no.	<input type="checkbox"/> Revolving		
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/ Months	\$	
Net worth of business(es) owned (attach financial statement)	\$				
		Acct. no.	<input type="checkbox"/> Revolving		
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
		Job-Related Expense (child care, union dues, etc.)	\$		
Other Assets (itemize)	\$				
		Total Monthly Payments	\$		
Other Assets (from continuation page, if any)	\$	Other Liabilities (from continuation page, if any)		\$	
Total Assets (a)	\$	Net Worth (a - b)	\$	Total Liabilities (b)	\$

8. Declarations

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

8. Declarations (Continued)

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?	_____	_____	_____	_____
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	_____	_____	_____	_____
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	n. Are there any other equity loans on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

9. Continuation and Additional Information

Instructions. Use this section if you need more space to complete the Universal Credit Application. Mark "A" for Applicant and "C" for Co-Applicant. Use this space if you answered "Yes" to any of the questions in Section 8.

10. Federal Notices

Important Information to Applicant(s). 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 applies for a loan or opens an account.

What this means for you. When you apply for a loan or 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 and/or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

False Statements. By signing below, I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, *et seq.*

11. State Notices

California Residents. Each applicant, if married, may apply for a separate account.

Massachusetts Residents. Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:

1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.
2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

For Home Equity Line of Credit. The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

12. Acknowledgment 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

12. Acknowledgment and Agreement (Continued)

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 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.

Consent. You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

Acknowledgment. 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 business purpose through any source, including a source named in this application or a consumer reporting agency.

X	X
Applicant's Signature	Co-Applicant's Signature
Date	Date

13. Information for Government Monitoring Purposes

Instruction to Lender: Cross out this entire section (or instruct the applicant to do so), if this information is not required by law for this type of credit.

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 neither on the basis of this information, nor 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, the Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.

Applicant <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"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Co-Applicant <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"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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For Mortgage Loan Originator

This information was provided: <input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> In a telephone interview		
<input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet		
Loan Originator's Signature	Date	Loan Originator's Phone Number
Loan Originator's Name: Western Commerce Bank Loan Originator Identifier: 597869		Loan Origination Company's Address: PO Box 1358 Carlsbad NM 88221-1358

Transaction Worksheet - Optional

a. Purchase price	\$	k. Applicant's closing costs paid by Seller	\$
b. Alterations, improvements, repairs	\$	l. Other Credits (explain)	\$
c. Land (if acquired separately)	\$	m. Loan amount (exclude PMI, MIP, Funding Fee financed)	\$
d. Refinance (include debts to be paid off)	\$	n. PMI, MIP, Funding Fee financed	\$
e. Estimated prepaid items	\$	o. Loan amount (add m & n)	\$
f. Estimated closing costs	\$	p. Cash from/to Applicant (subtract j, k, l & o from i)	\$
g. PMI, MIP, Funding Fee	\$		
h. Discount (if Applicant will pay)	\$		
i. Total costs (add items a through h)	\$		
j. Subordinate financing	\$		

For Lender's Use

Lender's Initial Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Second Lien <input type="checkbox"/> Subordinate Lien	First Lien Holder's Name & Address (if any) Loan No.	Second Lien Holder's Name & Address (if any) Loan No.	
Date Application Received	Received By	Amount Requested \$	
Decision <input type="checkbox"/> Approved <input type="checkbox"/> Denied	Decision Date	Decision By	
HMDA Reportable <input type="checkbox"/> Yes	Amount Approved \$	Initial Advance (if applicable)	Funding Date
Refinancing <input type="checkbox"/> Yes <input type="checkbox"/> Cash Out	Rescindable <input type="checkbox"/> Yes	Early Disclosures Given <input type="checkbox"/> Yes, on	High Cost Mortgage <input type="checkbox"/> Yes High Priced Mortgage <input type="checkbox"/> Yes

Demographic Information Addendum.

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 Alaska 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: _____

Demographic Information Addendum.

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 Alaska 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: _____

REAL ESTATE DISCLOSURES

GENERAL AUTHORIZATION

I/We have applied to have Western Commerce Bank, hereafter referred to as WCB, for a loan secured by real estate. As part of the application process, WCB 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**. This will authorize WCB to: **A.** Order a credit report on me/us from any credit reporting agency for which I/We agree to pay for; and **B.** Verify my/our employment, income, deposit or other accounts which I/We list and verify information from any source WCB thinks necessary in underwriting this application. This will authorize the respective Title Company to obtain payoff information on my /our mortgage loan.

I/We agree to pay for any necessary charges incurred with the processing of this application whether it be approved, denied, transferred or withdrawn.

A photographic copy or FAX copy of this authorization may be accepted as an original.

Borrower

Co-Borrower

Date

NOTICE – JOINT CREDIT

We intend to apply for joint credit. (initials) _____

UPFRONT COSTS

Western Commerce Bank will order certain documents required to process and close the loan. These may include **credit report(s), appraisal and title commitment fees**. The credit report fee will be collected upfront and the remainder of any other fees will be collected once a Loan Estimate has been provided to the applicant and we have received the signed Intent to Proceed. The Loan Estimate will be provided upon receipt of the following 6 items: Name, Social Security Number, Income, Property Address, Estimated Property Value and Loan Amount. These fees will be paid by the applicant or Seller and are not refundable if the service has been performed.

INTEREST RATE AND DISCOUNT UNDERSTANDING

Applicant understands that the Bank will close the loan at their prevailing rate of interest and discount points at the **time of closing** unless written guaranty is issued and is still in effect. Initial rate disclosures are **ESTIMATES ONLY**.

IMPORTANT INSURANCE INFORMATION

This is to advise you that you have the opportunity to choose the carrier of the required title insurance provided the title insurance is being paid by you. You also have the right to choose the carrier of your hazard or flood insurance provided the insurer is licensed and an admitted carrier or otherwise approved to do business in our jurisdiction. Deductible amounts may be up to \$1,000 or 1% of the face amount of the policy, whichever is higher. **Insurance must protect against loss or damage covered by standard extended coverage endorsement.** Surplus Lines Coverage for Flood Insurance may be required when property values are in excess of FEMA Program limits.

Once your loan has been approved and closed we may be collecting funds in escrow for your hazard insurance, and possible other insurance such as mortgage insurance and flood insurance. **PRIOR TO CLOSING**, you will have to take the following action:

1. Select and notify the insurance company for hazard insurance and flood insurance, if required.
2. Make sure the actual policies and premium information are sent to the Bank or Title Company.
3. The amount of insurance coverage should equal at least the lesser of 100% of the insurable value of the improvements—as established by the property insurer, or the unpaid principal balance of all mortgages, as long as it equals the minimum amount—usually 80% of the insurable value of the improvements—required to compensate for damage or loss on a replacement cost basis.
4. Lender's Mortgagee Clause must read as follows:
**Western Commerce Bank, Its respective successors and/or assigns, as their interest may appear
PO Box 1358
Carlsbad NM 88221-1358**
5. **NO INSURANCE BINDERS WILL BE ACCEPTED.**

Initials: _____

OCCUPANCY STATEMENT

This is to certify that I/We ___do ___not intend to occupy the subject property as my/our principal residence. I/We hereby certify under penalty of the U.S. Criminal Code Section 1010 Title 18 U.S.C., that the above statement submitted for the purpose of obtaining mortgage insurance under the National Housing Act is true and correct.

TIME FRAME

The entire procedure from time of application to closing takes approximately 20 to 45 days depending upon your loan program.

SALE/LEASE/RENT OF OTHER REAL ESTATE

For qualifying purposes, if you have submitted information with your application stating that the home you now have will be sold, it is to be fully understood that this other real estate must be closed and the deed recorded before Western Commerce Bank can close on the property you are purchasing. In the event your present real estate is not closed and recorded prior to closing, it is understood that this application is subject to re-processing. If you will be renting or leasing the property, a copy of that agreement must be provided.

NOTIFICATION OF RIGHT TO RECEIVE A COPY OF APPRAISAL

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

The lender certifies that a completed copy of the Notice was _____mailed _____delivered to the applicant(s) on

(Date)

NOTICE OF RIGHTS UNDER EQUAL CREDIT OPPORTUNITY ACT

The Equal Credit Opportunity Act, as implemented by "Regulation B" granted certain rights to you about which Western Commerce Bank wishes to make you aware. Please read the following before completing any application for credit:

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex, marital status, race, color, religion, national origin, 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. For the purpose of your loan application, income from alimony, child support or separate maintenance payments need not be revealed if applicant or Co-applicant does not choose to disclose such income. Use of courtesy title (Mr., Mrs., Ms. or Miss) is not a requirement and the use of such titles is entirely optional with applicant(s). The Federal Agency that administers compliance with this law concerning this creditor (Western Commerce Bank) is: **Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St, Box #11, Kansas City MO 64106.**

Initials: _____

NOTICE TO BORROWERS OF RIGHT OF FINANCIAL PRIVACY

This is Notice to you as required by the Right to Financial Privacy Act of 1978 that:

- The Department of Housing and Urban Development
- The Veterans Administration Loan Guaranty Service or Division
- The New Mexico Mortgage Finance Authority
- The Rural Economic and Community Development (RECD)
- Fannie Mae or another Secondary Market Lender

has the right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the above agency without further notice or authorization but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law.

_____ NO _____ YES

I/We authorize Western Commerce Bank to release information regarding our loan application, progress reports or answer inquiries from _____ who is an interested party to this transaction.

We certify that all the foregoing has been explained and accepted by us. I/We have received a copy of the Equal Credit Opportunity Act Notice & Right of Financial Privacy Notice, the CFPB "Your Home Loan Tool Kit" and Servicing Disclosure Statement. I/We have also received the Notice of Rights to Financial Privacy disclosure.

Borrower

Co-Borrower

Date

REQUIRED PROVIDER LIST

Credit Reporting Agencies

Kroll Factual Data
5200 Hahns Peak Dr.
Loveland CO 80538
1-800-766-5600

Flood Certification Vendor

Factual Data Flood
5200 Hahns Peak Dr.
Loveland CO 80538
1-800-730-6374

Mortgage Insurers

MGIC
PO Box 566
Milwaukee WI 53201-0566
1-800-424-6442

Genworth Mortgage Insurance Corp.
PO Box 847694
Dallas TX 75284-7694
1-800-334-9270

Appraisers

The lender will select an appraiser from a list of certified appraisers compiled pursuant to the requirements imposed by Title 11 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 ("FIRREA"). The Loan Estimate provides the estimated costs for appraisals made by these providers. Please let us know if you would like a copy of our approved list of appraisers for your community.

Initials: _____

**YOU AS A CONSUMER ARE PERMITTED TO SHOP FOR A SETTLEMENT SERVICE WITHIN
OUR LIST OF AVAILABLE PROVIDERS BELOW OR YOU MAY CHOOSE A DIFFERENT
PROVIDER OF YOUR CHOICE FOR THAT SERVICE.**

Title Company

The lender has provided the following list of title companies frequently used within your community. This list can be updated periodically, based on additions and changes.

Guaranty Title Co. 103 W Mermod St. Carlsbad NM 88220 (575) 887-3593	Eddy County Abstract 116 N Canyon St. Carlsbad NM 88220 (575) 887-2828	Currier Abstract 506 W Texas St. Artesia NM 88210 (575) 887-1003
Elliott & Waldron 1819 N Turner, Ste B Hobbs NM 88240 (575) 393-7706	Fidelity National Title 8500 Manual Blvd NE , Ste B150 Albuquerque NM 87112 (505) 296-5418 (505) 332-6281	Stewart Title 6759 Academy Rd., NE Albuquerque, NM 87109 505-828-1700
Fidelity National Title 2155 Louisiana NE STE 4000 Albuquerque, NM 87110 505-883-9595	First American Title 7517 Montgomery Blvd NE, Ste B Albuquerque NM 87109 (505) 881-8985 (505) 348-3434 fax	

Old Republic National Title Insurance Company
9201 Montgomery BLVD NE Building 7
Albuquerque NM 87111
(505) 994-6700
(505) 296-3129 fax

Surveyors/Elevation Certificates

The lender has provided the following list of surveyors frequently used within your community. This list can be updated periodically, based on additions and changes.

Dan R Reddy 401 W Greene St. Carlsbad NM 88220 (575) 887-6483	R & R Surveying, LLC 423 W Greene St. Carlsbad NM 88220 (575) 885-6867	Terry D Rains PO Box 1474 Roswell NM 88202 (575) 622-8411
Johnny Hopper 4001 Mahan Dr. Hobbs NM 88240 (575) 392-6618	Gary Edison PO Box 2344 Hobbs NM 88241 (575) 318-1157	Pettigrew & Associates 1110 N Grimes St. Hobbs NM 88240 (575) 393-9827
Survtek, Inc. 9384 Valley View Dr. Albuquerque NM 87112 (505) 897-3366	Rhombus Consulting 2620 San Mateo NE Suite B Albuquerque NM 87110 (505) 881-6690	

Initials: _____

Termite Inspectors

The lender has provided the following list of pest inspection companies frequently used within your community. This list can be updated periodically, based on additions and changes.

Carlsbad Pest Control
401 S Mesa St.
Carlsbad NM 88220
(575) 885-0277

Bob Reed Pest Control
1206 W Hobbs
Roswell NM 88203
(575) 623-5344

Concept III
PO Box 1062
Hobbs NM 88241
(575) 393-0394

Pro-Treat LLC
PO Box 6071
Hobbs NM 88241
(575) 392-3261

Integrity Pest Consultants
6612 Ventana Hills Rd NW
Albuquerque NM 87114
(505) 836-5400

Gary's Pest Control Mgt.
220 1st St. NE
Albuquerque NM 87124
(505) 270-9620

Home Inspectors

The lender has provided the following list of home inspection companies frequently used within your community. This list can be updated periodically, based on additions and changes.

Garriott Home Inspections, LLC
1423 S Country Club Cir.
Carlsbad NM 88220
(575) 706-3263 – Robert Garriott OR (575) 706-5488 – Orin Garriott

Roof Inspectors

The lender has provided the following list of roof inspection companies frequently used within your community. This list can be updated periodically, based on additions and changes.

Allen Roofing Co., Inc.
2323 W Texas St.
Carlsbad NM 88220
(575) 887-5589

Hamilton Roofing Co.
916 ½ N Main St.
Carlsbad NM 88220
(575) 885-6676

JAG Roofing Co.
1119 W Copper St.
Hobbs NM 88240
(575) 392-6332

Moreno Roofing
1017 W Monroe
Lovington NM 88260
(575) 396-7182

FINDING APPROVED HOUSING COUNSELING AGENCIES

Instructions on Finding Approved Housing Counseling Agencies.

Housing counseling agencies approved by the U.S. Department of Housing and Urban Development (“HUD”) can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objective and circumstances, often at little or no cost.

If you are interested in contacting a HUD-approved housing counseling agency in your area, you can visit the Consumer Financial Protection Bureau’s (“CFPB”) website, www.consumerfinance.gov/find-a-housing-counselor, and enter your zip code.

You can also access HUD’s housing counseling agency website via www.consumerfinance.gov/mortgagehelp.

For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB(2372).

Initials: _____

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provide with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency play no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have any questions concerning the terms of the loan, contact the lender.

Name, Address and Phone Number of Consumer Reporting Agencies providing the credit score(s):

Experian (888) 397-3742
PO Box 2104
Allen TX 75013-0949
www.experian.com

Equifax (800) 685-1111
PO Box 740241
Atlanta GA 30374
www.equifax.com

Trans Union (866) 887-2673
PO Box 4000
Chester PA 19016
www.transunion.com

Borrower

Co-Borrower

Date

LENDER NAME AND ADDRESS: WESTERN COMMERCE BANK
P.O. BOX 1358
CARLSBAD, NM 88221-1358

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. § 2601 et seq.). RESPA gives you certain rights under that Federal Law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

- A. We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- B. We do not service mortgage loans of the type for which you applied. We intend to assign, sell or transfer the servicing of your mortgage loan before the first payment is due.
- C. The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

ACKNOWLEDGEMENT OF MORTGAGE LOAN APPLICANT

By signing below, I/We acknowledge receiving a copy of this disclosure.

APPLICANT DATE

APPLICANT DATE

APPLICANT DATE

APPLICANT DATE

INFORMED CONSUMER CHOICE DISCLOSURE NOTICE

In addition to an FHA-insured mortgage, you may also qualify for other mortgage products offered by your lender. To assure that you are aware of possible choices in financing, your lender has prepared a comparison of the typical costs of alternative conventional mortgage products(s) below, using representative loan amounts and costs (the actual loan amounts and associated costs shown below will vary from your own mortgage loan transaction). You should study the comparison carefully, ask questions, and determine which product is best for you. The information provided below was prepared as of January 2018.

Neither your lender nor FHA warrants that you actually qualify for any mortgage loan offered by your lender. This notice is provided to you to identify the key differences between these mortgage products offered by your lender. **This disclosure is NOT a contract and does NOT constitute loan approval.** Actual mortgage approval can only be made following a full underwriting analysis by your mortgage lender.

		FHA Financing 203(b) Fixed Rate	Conventional Financing 95% with Mortgage Insurance (MI)
1.	Sales Price	\$100,000	\$100,000
2.	Mortgage Amount	\$96,500 (\$98,188 w/Upfront Mortgage Insurance Premium)	\$95,000
3.	Closing Costs	\$2,000	\$2,000
4.	Down payment Needed	\$3,500	\$5,000
5.	Interest Rate and Term of Loan in Years	4.375% / 30 Year Loan	4.125% / 30 Year Loan
6.	Monthly Payment (principal and interest only)	\$490	\$460
7.	Loan to Value	96.50%	95.00%
8.	Monthly Mortgage Insurance Premium (first year)	\$70.83*	\$60.17
9.	Maximum Number of Years of Monthly Insurance Premium Payments	30 Years	Approx. 13 Years
10.	Upfront Mortgage Insurance Premium (if applicable)	\$1688.75** (Included in Mortgage Amount, line 2)	N/A

*Monthly mortgage insurance premiums are calculated on the average annual principal balance, i.e., as the amount you owe on the loan decreases each year so does the amount of the monthly premium

**Based on an upfront mortgage insurance premium rate of 1.75%.

FHA Mortgage Insurance Premium Information

In addition to an upfront mortgage insurance premium (UFMIP), you may also be charged a monthly mortgage insurance premium. You will pay the monthly premium for either:

- The first 11 years of the mortgage term, or the end of the mortgage term, whichever occurs first, if your mortgage had an original principal obligation (excluding financed UFMIP) with a loan-to-value (LTV) ratio of less than or equal to 90 percent; or
- The first 30 years of the mortgage term, or the end of the mortgage term, whichever occurs first, for any mortgage involving an original principal obligation (excluding financed (UFMIP) with an LTV greater than 90 percent.

If you were not charged an up-front premium, as for example on condominiums, you will pay the monthly premium for the life of the mortgage.

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE

Borrower Date

Borrower Date

REFERENCE LIST

Date: _____

Borrower: _____

Date of Birth: _____ SS# _____

Hm &/Cell Phone #'s: _____

Driver's License # _____ State _____

Email: _____

Co-Borrower: _____

Date of Birth: _____ SS# _____

Hm/Cell Phone #'s: _____

Driver's License # _____ State _____

Email: _____

For loan servicing purposes, please indicate the names and **street** addresses of your nearest relatives, and other personal references that we may contact if the need arises to properly service your account. **Please do not list two references in the same household. All references should have different addresses and phone numbers. If mail is NOT received at a street address, ALSO include the PO Box.**

Two Nearest Relatives:

(1) _____ (_____) _____
Name Relationship Area Code Phone #

Address: _____
Street **and** PO Box, if applicable City State Zip

(2) _____ (_____) _____
Name Relationship Area Code Phone #

Address: _____
Street **and** PO Box, if applicable City State Zip

Two Personal References:

(1) _____ (_____) _____
Name Relationship Area Code Phone #

Address: _____
Street **and** PO Box, if applicable City State Zip

(2) _____ (_____) _____
Name Relationship Area Code Phone #

Address: _____
Street **and** PO Box, if applicable City State Zip

Thank You,
Western Commerce Bank
Loan Servicing

Request for Transcript of Tax Return

- ▶ **Do not sign this form unless all applicable lines have been completed.**
- ▶ **Request may be rejected if the form is incomplete or illegible.**
- ▶ **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. 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, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
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.	

Western Commerce Bank, PO Box 1358, Carlsbad NM 88221 - (575)887-6686 MAILBOX USER ID#

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

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. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, 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 10 business days

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. 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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business 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.

_____ / _____ / _____ | _____ / _____ / _____ | _____ / _____ / _____ | _____ / _____ / _____

Caution: Do not sign this form unless all applicable lines have been completed.

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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Phone number of taxpayer on line 1a or 2a

Sign Here

Signature (see instructions)	Date
Title (if line 1a above is a corporation, partnership, estate, or trust)	
Spouse's signature	Date

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

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

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was 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.

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

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
	801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	859-669-3592

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

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

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 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

CAUTION You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

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 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.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

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.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

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. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations 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, the District of Columbia, and U.S. commonwealths and possessions 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:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.