



San Francisco Office

1290 24th Avenue
San Francisco, CA 94122
Tel: 415-731-3100
Fax: 415-731-5438
www.e-allmoney.com

Dear Borrower:

Thank you for selecting All Money.com, Inc. We are a mortgage banker/broker company licensed under the Department of Real Estate, License No. 01275803 and the Department of Corporations, License No. 605-3785. If you have any licensing concerns, you may contact either office. This application is being processed under the license of ___ Department of Real Estate or ___ Department of Corporations.

We have included in this loan package all of the standard forms required to complete your application. Please fill them out and return them as soon as possible. If you should need any assistance, please call either office at telephone numbers listed above.

ITEMS NEEDED AT THE TIME OF YOUR LOAN APPLICATION:

- Last 2 years W-2's or 1099's
- 1 month of consecutive paycheck stubs from present employer(s).
- 3 months of current complete statements with mailing address and account numbers on ALL assets, i.e. bank accounts, retirement accounts, 401K's, stock portfolios, IRA's, etc.
- Current mortgage statement with mailing address and account number for existing loan(s).
- Copy of the Note on subject property NOT being paid off
- If you own additional properties, please provide the following: 2 years COMPLETE Federal Tax Returns, mortgage statements, tax bills, insurance bills, and rental agreements for each property.
- If you own more than 25% of a company or partnership, on commission, or your income is derived from dividend or interest, please provide the following:
 1. Last 2 years of COMPLETE Federal Tax Returns with ALL Schedules
 2. Current Profit and Loss Statement
- Purchase Contract and escrow information:
Agent Name _____ Phone No. _____
- Homeowner's Insurance
Company _____
Agent _____ Phone No. _____
- Homeowner's Association
Name of Association _____ Phone No. _____
- Landlord's Name _____ Phone No. _____
Address _____
- Email Address _____

PAYMENT OPTIONS:

- A check payable to All Money.com, Inc in the amount of \$_____ for the credit report.
- A check payable to _____ in the amount of \$_____ for the appraisal report OR
- Credit Card payment Visa/MasterCard/American Express No. _____
Expiration Date _____

Thank you for choosing All Money.com, Inc for your financial needs.



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 I - General Information

1. Borrower Name(s)		2. Name and address of Lender/Broker	
		All Money.com, Inc 1290 24TH Avenue San Francisco, CA 94122 TEL: 415-731-3100 FAX: 415-731-0611	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker 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 to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtain is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date



MORTGAGE BROKER FEE DISCLOSURE

You have applied with us, All Money mortgage, a mortgage banker/broker, for a residential mortgage loan. We will submit your application for a residential mortgage loan to a participating lender with which it from time to time contracts upon such terms and conditions as you may request or a lender may require. The lenders have asked that this form be furnished to you to clarify the role of mortgage brokers. This form supplements other disclosures or agreements required by law that you should receive from us concerning your application.

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

- ❖ We have 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 BROKER'S COMPENSATION. The lenders whose loan products are distributed by us 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 our compensation by either you or the lender.
- ❖ Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay 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 wish to have some or all of our fees paid directly by the lender, which will result in a higher interest rate and higher monthly loan payment than you would otherwise be required to pay.
- ❖ 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.

You may work with us to select the method in which we receive our compensation depending on your financial needs, subject to the lender's loan program requirements and credit underwriting guidelines.

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 will be disclosed on your HUD-1 or HUD-1A Settlement Statement.

By signing below, you, the applicant(s) acknowledge that you have read and understand this document. By your signature, you also acknowledge that you have received a copy of this document.

DATE: _____

APPLICANT(S)

BROKER / LOAN OFFICER

Printed Name / Signature

Signature

Printed Name / Signature

Printed Name



General Acknowledgment

I, the undersigned Applicant, hereby made the following certifications with regards to my mortgage application.

Borrower's Notice

1. The signing of the loan application form and any related documents, in connection with my loan, do not constitute a commitment or grant of a loan.
2. The interest rate on the loan will be determined at the time of locking or at the time of the lender's loan approval. The rate may be higher or lower than today's current interest rate.

Appraisal Notice

If I pay for the appraisal, I have the right to a copy of the appraisal report used in connection with my application for credit. I may call All Money.com, Inc at (415) 731 – 3100 or write to the address below.

Early Payoff Notice

All loan applicants are being notified about provisions that may exist in the agreement between the mortgage broker and the lender. An early payoff occurs when a borrower decides to refinance the loan within a period of from 4 – 6 months depending on the lender and causes the previous lender to be paid off from proceeds of the new loan. In some cases, the mortgage broker and loan agent may be required to refund all monies paid by the lender. If the borrower wishes to refinance within this period, please notify your loan agent and this can be arranged without any penalty.

In the event the undersigned borrower pays off this mortgage loan within 4 months from close of escrow, the lender may impose a penalty to cover all the lender's out-of-pocket expenses which may include the closing cost and rebates to broker.

Equal Credit Opportunity Act (ECOA) Notice

The Federal ECOA prohibits creditors from discrimination against credit applications on the basis of sex or marital status. The Federal Home Loan Board is located at the Office of the Supervisory Agent, Federal Home Loan Bank Board, 600 California St, P.O. Box 7948, San Francisco, CA 94120. The state agency that administers compliance with the state law (if applicable) is the Attorney General's Office, Sacramento, CA.

Fair Lending Notice

All applicants for a loan for the purchase, construction, rehabilitation, improvement or refinance of a one to four family residence:

Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to refuse to make a loan or to offer less than favorable terms than normal (such as higher interest rates or larger down payment) based on any of the following characteristics:

1. Neighborhood Characteristics (such as the average age of the homes or income level in the neighborhood) except to a limited extent necessary to avoid an unsafe and/or unsound business practice.
2. Race, sex, color, religion, marital status, national origin or ancestry. It is also unlawful to consider when appraising a residence, the racial, ethnic or religious composition of a particular neighborhood, whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint, or you have questions about your rights, please contact:

The Office of Fair Lending, 1120 N. Street, Sacramento, CA 95814 or call (916) 322 – 9851

Loan Purpose

- | | | |
|---------------------------------------|---|---|
| <input type="checkbox"/> Purchase | <input type="checkbox"/> Refinance | <input type="checkbox"/> Owner Occupied |
| <input type="checkbox"/> Construction | <input type="checkbox"/> Cash Out Refinance | <input type="checkbox"/> Non-Owner Occupied |

The undersigned herein certify that they have applied for a mortgage loan from All Money.com, Inc. In applying for the loan, the undersigned warrant that various information furnished in the loan application for the purpose of obtaining the loan, the amount and source of the down payment, whether the subject property is owner-occupied or otherwise, employment and income information, and assets and liabilities, are true and complete. The undersigned shall indemnify and hold harmless ALL MONEY.COM, INC, its directors, officers, employees, agents and its assignees (collectively "indemnities") from any and all demands, claims, suits, fines, damages, judgments and liability (including reasonable attorney's fees and expenses) incurred because of such various information furnished to ALL MONEY.COM, INC.

APPLICANT

Date _____

Printed Name / Signature

Printed Name / Signature



ALL MONEY.COM, INC PRIVACY POLICY

At All Money.com, Inc, the basis of each customer relationship is TRUST. You have chosen to do business with All Money.com, Inc and we are obligated to honor that relationship with great care, beginning with the information you have chosen to share with us. We believe that your privacy should not be compromised. Our Customer Information Privacy Principles serve as standards for all All Money.com, Inc employees for collection, retention, and security of individual customer information.

RECOGNITION OF YOUR EXPECTATION OF YOUR INFORMATION

At All Money.com, Inc, we believe the confidentiality and protection of customer information is one of our fundamental responsibilities. And while information is critical to providing quality service, we recognize that one of our most important assets is our customer's trust. Thus, safekeeping of customer information is a priority for All Money.com, Inc.

OUR USE, COLLECTION, AND RETENTION OF YOUR INFORMATION

We collect, retain and use information about you only when such information is required by law, or when such information is reasonably necessary to administer our business while providing services and other opportunities to you.

We collect the following types of non-public personal information about you from the following sources: 1) Information we receive about your identity, such as name, address, telephone numbers, or social security number; 2) Information we receive from you on loan applications or other forms, such as information about your employment history, income, bank information / balances, financial statements and other assets; 3) Information about your transactions with us or with others, such as your account balances, and/or loan payment history; 4) Information we receive from consumer reporting agencies, such as your credit history and credit worthiness; 5) Information we receive from appraisal and title companies relative to your transaction.

MAINTENANCE OF ACCURATE INFORMATION

All Money.com, Inc has established procedures to ensure that your financial information is accurate, current, and complete, in keeping with current industry standards and practices. We also pledge to respond to requests to correct inaccurate information in a timely manner.

LIMITATIONS ON EMPLOYEE ACCESS TO INFORMATION

Each All Money.com, Inc employee is required to follow our Company's "Code of Conduct", which states that all customer information is considered private and privileged and is to be used solely for the purpose of providing you with the finest service available.

SECURITY PROCEDURES TO PROTECT INFORMATION

We safeguard information according to established security standards and procedures. Our employees are trained to understand and comply with these information principles.

RESTRICTIONS ON SHARING INFORMATION

We do not share your information with outside companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies. We do not reveal specific information about your personally identifiable data to third parties for their independent use, unless: 1) The data is provided to help comply with requirements and condition(s) relative to your loan application; 2) You request the data to be released to the third party; or 3) The disclosure is required or allowed by law.

LIMITATIONS ON SHARING OF INFORMATION WITH THIRD PARTIES

Your instruction on the limitation of information you provided to All Money.com, Inc is very important to us. However, in order to get you the best financing available on your loan requirement, we submit pertinent information on you to our lenders, investors, or other affiliated brokers. All Money.com, Inc, in such event, will not be able to control the use of this information. However, we will do our utmost best to remind third parties to keep such information confidential.