

AE Name: _____ Account Manager: _____ Estimated Closing Date: _____

Broker/Contact Information			
Broker Name		Broker NMLS	
Processor Name		Loan Officer Name	
Processor Phone		Loan Officer Phone	
Processor Email		Loan Officer Email	
3rd Party Processing Fee \$		Broker Credit Report Fee	
Broker Origination \$ _____ Yield Spread Premium \$ _____ Paid to Broker Yield Spread Credit \$ _____ Paid to Borrower			

Borrower Information			
Borrower Name		FICO	Borrower Email
Co-Borrower Name		FICO	Co-Borrower Email
Co-Borrower Name		FICO	Co-Borrower Email

Property Information			
Property Address			
City	State	Zip Code	
Property Value	Property Type	AMC	

Loan Information			
Loan Amount		Interest Rate	LTV
Loan Purpose	<input type="checkbox"/> Purchase <input type="checkbox"/> R/T Refinance <input type="checkbox"/> Cash Out	Occupancy	CLTV
		Primary - Not eligible Secondary - Not eligible <input type="checkbox"/> Investment- Eligible	

Loan Terms

NONI (Investment Property Only)																
<p>ALL QUESTIONS IN THIS SECTION MUST BE ANSWERED TO SUBMIT</p> <p>Will title be held in entity? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, entity name: _____</p> <p>How many members in entity (Max 4): _____ *Each member must complete an application</p> <p>Is subject property currently leased? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is the monthly rent received? _____</p> <p>Has the applicant and/or co-applicant had any foreclosures in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Has the applicant and/or co-applicant declared bankruptcy in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Does the applicant and/or co-applicant (s) intend to occupy the property for more than 14 days per year? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Does the applicant currently live rent free? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If this is a refinance transaction; Has the subject been listed for sale within the last 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, the subject must be de-listed prior to application date. Date de-listed _____</p>	<p>Product Type</p> <p><input type="checkbox"/> NONI - ≥ 1.00 DSCR <input type="checkbox"/> NearNONI - ≤1.00 DSCR</p> <p><input type="checkbox"/> Foreign National <input type="checkbox"/> NONI58 <input type="checkbox"/> NONI65</p> <p>ACH - <input type="checkbox"/> Yes <input type="checkbox"/> No *0.125% LLRA hit if waived</p> <table border="1"> <thead> <tr> <th>LOAN TERMS</th> <th>IMPOUNDS</th> <th>PREPAYMENT OPTIONS</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> 7/6 Arm <input type="checkbox"/> 10/6 Arm</td> <td><input type="checkbox"/> Yes</td> <td><input type="checkbox"/> 5 yr <input type="checkbox"/> 4 yr <input type="checkbox"/> 3 yr</td> </tr> <tr> <td><input type="checkbox"/> 30 Yr Fixed <input type="checkbox"/> 40 Yr Fixed</td> <td><input type="checkbox"/> No</td> <td><input type="checkbox"/> 2 yr <input type="checkbox"/> 1 yr</td> </tr> <tr> <td><input type="checkbox"/> 30 Yr Fixed I/O (10yr I/O period) <input type="checkbox"/> 40 Yr Fixed I/O (10yr I/O period)</td> <td></td> <td><input type="checkbox"/> 0 Prepay Penalty **Eligible in **AK, KS, MI, MN, NM, OH, & RI only. See matrix for details**</td> </tr> <tr> <td><input type="checkbox"/> Interest Only (10yr I/O period)</td> <td></td> <td></td> </tr> </tbody> </table> <p>NONI Submission Requirements</p> <p><input type="checkbox"/> Fannie 3.4 uploaded and registered</p> <p><input type="checkbox"/> Business Purpose Submission form</p> <p><input type="checkbox"/> Credit Authorization (only if lender is pulling credit)</p> <p><input type="checkbox"/> Credit report within 60 days of submission</p> <p><input type="checkbox"/> Purchase Contract (if applicable)</p> <p><input type="checkbox"/> NONI Calculator</p> <p>New York CEMA (If applicable)</p> <p><input type="checkbox"/> CEMA - Order Request Form</p> <p><input type="checkbox"/> Calculation of the net savings to the borrower by doing the CEMA/Assignment.</p> <p><input type="checkbox"/> Turnaround time for receipt of the collateral documents.</p> <p><input type="checkbox"/> Information on any upfront fees paid to the current lender.</p> <p><input type="checkbox"/> All costs associated with the CEMA/Assignment process.</p> <p><input type="checkbox"/> Letter(s) of Authorization to be signed by the borrower.</p>	LOAN TERMS	IMPOUNDS	PREPAYMENT OPTIONS	<input type="checkbox"/> 7/6 Arm <input type="checkbox"/> 10/6 Arm	<input type="checkbox"/> Yes	<input type="checkbox"/> 5 yr <input type="checkbox"/> 4 yr <input type="checkbox"/> 3 yr	<input type="checkbox"/> 30 Yr Fixed <input type="checkbox"/> 40 Yr Fixed	<input type="checkbox"/> No	<input type="checkbox"/> 2 yr <input type="checkbox"/> 1 yr	<input type="checkbox"/> 30 Yr Fixed I/O (10yr I/O period) <input type="checkbox"/> 40 Yr Fixed I/O (10yr I/O period)		<input type="checkbox"/> 0 Prepay Penalty **Eligible in **AK, KS, MI, MN, NM, OH, & RI only. See matrix for details**	<input type="checkbox"/> Interest Only (10yr I/O period)		
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NONI Fast Track

Benefits		
Priority Setup	Priority Underwriting Review	Close in weeks, not months
<input type="checkbox"/> Check here for NONI Fast Track Submission		

How to Close a NONI Faster!

*All items below must be submitted in order to take advantage of the NONI Fast Track

<input type="checkbox"/> Business Purpose Submission form <input type="checkbox"/> Business Purpose Credit Authorization (If lender is pulling credit) <input type="checkbox"/> Business Purpose Acknowledgement and Disclosure / or Cash Out Letter signed by borrower <input type="checkbox"/> Borrower Certification of Business Purpose <input type="checkbox"/> Credit report dated within 60 days of submission <input type="checkbox"/> Most recent 12 mo Mortgage history on all properties <input type="checkbox"/> Lease Agreement or LOE for unleased (Refi Only) <input type="checkbox"/> Verified Funds to Close (2 Months Bank Statements)	<input type="checkbox"/> Title Report <input type="checkbox"/> Purchase Contract and or/Escrow Instruction (if applicable) <input type="checkbox"/> Appraisal w/1007 <input type="checkbox"/> Hazard Insurance- with rent loss coverage <input type="checkbox"/> Settlement Statement/Pre Hud-1 <input type="checkbox"/> Payoff Demand (Refi Only) <input type="checkbox"/> HOA Cert(if applicable) <input type="checkbox"/> Personal Guaranty Form- (If Closing in LLC)
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Mortgagee clause - Hometown Equity Mortgage, LLC dba theLender its successors and/or assigns 25531 Commercentre Dr #250 Lake Forest, CA 92630



Applicant(s) Information

Applicant			3. APPLICANT INFORMATION (Borrower and/or Guarantor)			Co-Applicant		
Applicant's Name (include Jr. or Sr. if applicable)			Co-Applicant's Name (include Jr. or Sr. if applicable)					
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)			
<input type="checkbox"/> Married (include registered domestic partners)	<input type="checkbox"/> Residency Status:	<input type="checkbox"/> Us Citizen	<input type="checkbox"/> Married (include registered domestic partners)	<input type="checkbox"/> Residency Status:	<input type="checkbox"/> Us Citizen			
<input type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Permanent Resident Alien	<input type="checkbox"/> Non-Permanent Resident Alien	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Permanent Resident Alien	<input type="checkbox"/> Non-Permanent Resident Alien			
<input type="checkbox"/> Separated	<input type="checkbox"/> Foreign National		<input type="checkbox"/> Separated	<input type="checkbox"/> Foreign National				
Present Address (street, city, state, ZIP)			Present Address (street, city, state, ZIP)					
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. <input type="checkbox"/>			<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. <input type="checkbox"/>					
<input type="checkbox"/> Living Rent Free			<input type="checkbox"/> Living Rent Free					
Mailing Address, if different from Present Address			Mailing Address, if different from Present Address					

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. <input type="checkbox"/>	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. <input type="checkbox"/>
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	Applicant	Co-Applicant
Has the applicant and/or co-applicant had any foreclosure in the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has the applicant and/or co-applicant declared bankruptcy in the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does the applicant and /or co-applicant (s) intend to occupy the property for more than 14 days per year?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are there any outstanding judgments against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you party to a lawsuit?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you had any ownership interest in a property in the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

COMPLETE THE SECTION BELOW FOR EACH BORROWER, ONLY IF VESTING WILL BE HELD AS AN INDIVIDUAL.

DO NOT COMPLETE THIS SECTION FOR INDIVIDUALS THAT ARE GUARANTORS ONLY

<p>Sex:</p> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information	<p>Sex:</p> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information
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<p>Ethnicity:</p> <input type="checkbox"/> I do not wish to provide this information <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Hispanic Or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican Other <input type="checkbox"/> Cuban <input type="checkbox"/> Hispanic or Latino - <i>Print origin:</i> _____ <small>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</small>	<p>Ethnicity:</p> <input type="checkbox"/> I do not wish to provide this information <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Hispanic Or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican Other <input type="checkbox"/> Cuban <input type="checkbox"/> Hispanic or Latino - <i>Print origin:</i> _____ <small>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</small>
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<p>Race: Check one or more</p> <input type="checkbox"/> I do not wish to provide this information <input type="checkbox"/> American Indian or Alaska Native - <i>Print name of enrolled or principal tribe:</i> _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - <i>Print Race:</i> _____ <small>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</small> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro Other Pacific <input type="checkbox"/> Samoan <input type="checkbox"/> Islander - <i>Print race:</i> _____ <small>For example: Fijian, Tongan, and so on.</small> <input type="checkbox"/> White	<p>Race: Check one or more</p> <input type="checkbox"/> I do not wish to provide this information <input type="checkbox"/> American Indian or Alaska Native - <i>Print name of enrolled or principal tribe:</i> _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - <i>Print Race:</i> _____ <small>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</small> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro Other Pacific <input type="checkbox"/> Samoan <input type="checkbox"/> Islander - <i>Print race:</i> _____ <small>For example: Fijian, Tongan, and so on.</small> <input type="checkbox"/> White
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IX. ACKNOWLEDGEMENT 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 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.

Acknowledgement. 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

Applicants Signature	Date	Co-Applicants Signature	Date
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**DISCLOSURE, CERTIFICATION, AND ACKNOWLEDGEMENT
FOR BUSINESS PURPOSE LOANS**

Broker:
Broker/Agent:
Phone:
Email:

Date:
Applicant:

You have applied, or expressed an interest in applying, for a business purpose mortgage loan with Hometown Equity Mortgage, LLC, dba theLender ("Lender"). This Disclosure, Certification, and Acknowledgement for Business Purpose Loans (this "Disclosure") provides important information about business purpose loans and contains an acknowledgement regarding the purpose of the loan and the use of loan proceeds. **Please do not sign this Disclosure until you have carefully read it and understand its content.**

Disclosure

You have applied, or expressed an interest in applying, for a mortgage loan that will not be used for your personal, family, or household purposes. This makes this loan a business purpose loan. The purpose of this Disclosure is to inform you that by obtaining a business purpose loan, you are foregoing certain protections that may be available for loans made primarily for personal, family, or household purposes.

Because the loan will be made exclusively for business purposes, certain federal laws applicable to consumer purpose loans will not be applicable to this loan. Among federal laws that are **not** applicable to a business loan are the Truth in Lending Act (15 U.S.C. § 1601 *et seq.*) Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*), Secure and Fair Enforcement Mortgage Licensing Act (12 U.S.C. § 5101 *et seq.*), and Homeowners Protection Act (12 U.S.C. § 4901 *et seq.*). A number of rights, including the following rights, which would apply if the loan were a consumer purpose loan, **will not apply to you because the loan for which you applied is a business purpose loan:**

- For most consumer credit transactions secured by real property, the right to receive certain federally-mandated disclosures describing the fees and costs of a mortgage loan. This includes the official Loan Estimate (or a Good Faith Estimate, as applicable) showing a good faith disclosure of fees and charges for the mortgage loan that mortgage lenders generally must provide to consumers within three (3) business days of application. These disclosures identify fees and charges associated with the loan in a uniform way to help borrowers shop around for a loan from different lenders.
- For certain loans where the lender takes a security interest in a consumer's principal dwelling, the right to cancel the transaction within a limited timeframe (generally, until the midnight of the third business day after loan consummation or delivery of certain required disclosures).
- For most types of consumer credit transactions secured by a dwelling, the requirement that the lender may not originate a covered transaction without making a reasonable and good faith determination that the borrower has a reasonable ability to repay the loan. For loans covered by this requirement, lenders must follow certain minimum standards to verify the borrower's repayment ability or offer certain types of loans that limit the amount of fees imposed on the borrower and prohibit certain risky features and are therefore presumed to satisfy the repayment ability.
- For loans that meet the definition of a higher-priced mortgage loan under the Truth in Lending Act and its implementing Regulation Z, the special consumer protections, including the requirement to maintain an escrow account for property taxes and hazard insurance premiums for no less than five (5) years after loan consummation, to obtain an appraisal performed by a certified or licensed appraiser, and to obtain two written appraisals for some loans where the property was recently acquired by its seller.
- For loans that are considered high-cost mortgage loans under the Truth in Lending Act and Regulation Z, certain special consumer protections, including, without limitation, a prohibition on prepayment penalties, a limitation on balloon payment features, and a requirement to obtain counseling on the advisability of the mortgage from a HUD-approved counselor.

- For closed-end consumer loans secured by a dwelling, certain restrictions on compensation that the loan originator may receive in connection with the loan, and a prohibition on directing or "steering" a consumer to a mortgage loan that is not in the consumer's interest in order to increase the loan originator's compensation.
- Certain disclosures and protections that may apply during the term of the loan. This may include, for example, procedures that mortgage servicers must follow in the event the loan is delinquent and the borrower applies for loss mitigation.

Note: This is not intended as a complete list of protections that are not available for business purpose loans.

Borrower/Guarantor Certification

You hereby warrant and represent that you wish to continue with the loan application, that the loan is for business purposes and not consumer purposes, and that the loan proceeds are intended to be used and shall be used for business purposes only, not for personal, family, or household purposes. You also represent that none of the properties securing the loan is currently occupied by you or your family as a primary residence or vacation home, but instead all properties are leased or intended to be leased or occupied by an entity or person other than you or your family, and that during the term of the loan you shall not occupy or reside in any of the properties for more than fourteen (14) days in any calendar year.

Important: Under the terms of the loan, you will be in default if you or any person or entity acting at your direction or with your knowledge or consent give materially false, misleading, or inaccurate information or statements to Lender (or fail to provide Lender with material information) regarding the purpose of the loan. Material representations include, but are not limited to, representations about your principal residence or the intended use of loan proceeds.

If you are deemed to be in default, Lender at its option may accelerate the loan, require immediate payment in full of all sums due under the loan, and proceed with foreclosure and any other remedies permitted by applicable law.

Borrower/Guarantor Acknowledgement

By signing this Disclosure, you acknowledge that, since the loan is for a business purpose, the loan will not be subject to certain federal laws and consumer protections, including, but not limited to, consumer protections described above in this Disclosure.

If you obtain this loan, you will be required to make representations in the loan documents (e.g., the note, loan agreement, security instrument) that the loan is a business purpose obligation and does not represent a loan for personal, family or household purposes.

You hereby confirm that you have read and understand this Disclosure, that the information provided in connection with obtaining the loan is complete and accurate as of the date written below, and that the property associated with the loan is non-owner occupied and that the proceeds for the loan will be used by you for business purposes only.

_____ Date
[Borrower]

_____ Date
[CoBorrower]



**Business Purpose Loan
Credit Authorization Form**

Broker:	Date:
Broker/Agent:	Applicant:
Phone:	Loan #:
Email:	AE:

RE: The business property located at: _____

The undersigned hereby authorizes the release of any and all information to Hometown Equity Mortgage, LLC dba theLender (the 'Lender') for the purpose of underwriting our credit transaction. The undersigned authorizes the Lender to release any such information to any entity deemed necessary for any purpose related to our credit transaction.

Name: _____ Date of Birth: _____

Social Security Number _____
(please provide your SSN)

Current Residence: _____ Signature: _____

Date: _____

If your application for a business purpose loan is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact:

Hometown Equity Mortgage, LLC
25531 Commercentre Dr., Ste 110
Lake Forest, CA, 92630

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580.

By signing below, you represent, warrant and acknowledge that you are either an applicant or guarantor for the above-described credit transaction, and you understand that by signing below you are providing your written instructions to theLender, under the Fair Credit Reporting Act, permitting theLender or its agents, service providers or assignees, to obtain one or more consumer reports about you, including any credit score, from one or more consumer reporting agencies, in connection with the applicant's application for credit or guaranty.

Signature _____

_____ Date

Print Name _____

NOTE: This service is only available for current and performing loans that have not matured.

Your monthly payment will be automatically deducted from your checking or savings account on the same day each month using the Federal Banking System’s ACH program. Simply complete the information below. Return this information to:

Hometown Equity Mortgage, LLC.
25531 Commercentre #250
Lake Forest, CA 92630

or

Fax to:
(833) 381-8733

BORROWER INFORMATION

Name(s): _____

Account/Loan Number: _____

Borrower Address: _____

Phone Number: _____

Property Address _____

E-mail Address: _____

Banking Account Information (must be domiciled in U.S.)

Bank Name: _____

Bank Address: _____

Routing Number: _____

Account Type (checking/savings): _____

Account Number: _____

PLEASE ATTACH A VOIDED CHECK OR A LETTER ON BANK LETTERHEAD INDICATING YOUR BANK ACCOUNT NUMBER AND BANK’S ABA NUMBER.

1. I/We hereby authorize a monthly ACH electronic debit from the account designated above to be paid to Lender, and its successors, assigns, and/or servicers, in payment of my/our monthly loan obligation, as defined by the terms of the Loan Documents, including the promissory note (“Note”). Provided however, if the required scheduled loan payment changes for any account related reason, including but not limited to change in principal balance, interest rate, or in required escrow/impounds, I/we authorize the debit amount to be adjusted accordingly. I/We acknowledge that this Authorization is transferrable to Lender’s successors, assigns, and/or servicers.
2. In the event the Lender makes an assignment of the Note to a new holder of the Note, the new holder and its servicer are authorized, in the same manner as the Lender, to initiate a debit entry, or credit to my/our account at my/our bank.
3. I/We understand that should my/our bank dishonor my/our automated payment for insufficient or uncollected funds, the original amount, plus an additional non-sufficient funds (NSF) fee, as allowed by law, may be electronically debited from my/our account. I/We understand that all fees and late charges allowable under the Loan Documents may be electronically debited from my/our account, regardless whether caused by such insufficient or uncollected funds or otherwise.
4. I/We authorize Lender, and its successors, assigns, and/or servicers, to debit my/our account consistent with the authorization on the first day of each month, as defined by the Promissory Note, until such time as I/we provide full payment and satisfaction of the Promissory Note.
5. I/We am/are aware that in the event the ACH transfer fails for any reason, that I/we shall remain responsible for making the contractual payment(s) in a timely manner. It is further understood that Lender, and its successors, assigns, and/or servicers, shall not be liable for any damages or losses resulting from the failure of any ACH transfer.

NOTE: The electronic debit date cannot be changed with less than 15 days written notice prior to the next scheduled debit date.



Borrower 1 Signature

Print Name

Date

Borrower 2 Signature

Print Name

Date

AGREED UPON AMOUNT AND TERMS

My/Our account will be debited on the 1st day of each month, or the next business day if debit date falls on a weekend or holiday, starting: _____

Monthly payment amount* : \$ _____

Total amount to be drafted from my/our account* : \$ _____

* Agreed that such amount is subject to change in accordance with Sections 1, 3 and 4 above.

