



**Mortgage**  
PROFESSIONALS  
HONESTY. INTEGRITY. EXPERTISE.

**Julie McKinney** ♦ Mortgage Consultant

## INFORMATION AUTHORIZATION SHEET

**To Whom It May Concern:**

**In connection with a loan application, I/we hereby authorize *Mortgage Professionals* to verify any information attached to this form including, but not limited to, the following:**

- 1) Credit history          2) Employment Record          3) Bank Accounts**

**Authorization is further granted to *Mortgage Professionals* to use a photostatic copy of my/our signatures below to obtain information regarding any of these items.**

**THIS AUTHORIZATION EXPIRES 120 DAYS FROM THE DATE BELOW**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Social Security #

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Social Security #

**Phone: 925.227.8518 \* Fax: 925.227.8515  
2551 San Ramon Valley Blvd, Suite 216 \* San Ramon, CA 94583**



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## **BROKER LICENSE STATUS DISCLOSURE**

**If you would like information regarding the status of the license of our mortgage brokerage, you may contact the California Department of Real Estate by phone or on the World Wide Web.**

**Our license number is 01275820**

**California Department of Real Estate information phone number:**

**(916) 227-0931**

**Please note – this is a toll call outside of the Sacramento California area.**

**This disclosure is made in compliance with the California Business and Professions Code Section 10236.4(b).**

**Your signature below acknowledges your receipt of this information.**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

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## **COPY OF REAL ESTATE APPRAISAL REPORT**

**You have a right to a copy of the “Real Estate Appraisal Report” to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. If you wish to obtain a copy of the appraisal report, please submit a written request to the following address:**

**Mortgage Professionals  
2551 San Ramon Valley Blvd, Suite 216  
San Ramon, CA 94583**

**Your signature below acknowledges your receipt of this notice of your right to a copy of the appraisal report.**

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**Signature**

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**Date**

---

**Signature**

---

**Date**

**Phone: 925.227.8518 \* Fax: 925.227.8515  
2551 San Ramon Valley Blvd, Suite 216 \* San Ramon, CA 94583**



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## **CONVENTIONAL LOAN IMPOUND AGREEMENT**

**In connection with my/our loan application with Mortgage Professionals, I/we desire the following:**

\_\_\_\_\_ I/we do not want impounds for real estate taxes and hazard insurance. I/we understand that it is our responsibility to pay the taxes and insurance when due.

\_\_\_\_\_ I/we wish to establish and impound account for our taxes and insurance to be collected with our monthly payment.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



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**This is to certify that I/we are in receipt of the HUD booklet entitled “Buying Your Home, Settlement Costs and Helpful Information”, revised and dated June 1997.**

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**Signature**

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**Date**

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**Signature**

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**Date**

**Direct: 925.227.8518 \* Fax: 925.227-8515  
2551 San Ramon Valley Blvd, Suite 216 \* San Ramon, CA 94583**



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## **MORTGAGE PROFESSIONALS PRIVACY POLICY**

*Mortgage Professionals* understands the importance of protecting the privacy of our borrowers. Our goal is to treat your non-public personal information respectfully and in accordance with applicable law and privacy policy.

### **Collection of Non-public Personal Information**

Generally, we rely upon the information you provide to us, and do not obtain personal information from other sources, except from a consumer reporting agency to supplement and confirm the information you have provided to us. The information we collect including employment history, credit history, income, assets and liabilities, and similar financial information.

### **Use and Sharing of your Non-public Personal Information**

*Mortgage Professionals* will not share your non-public personal information with affiliated companies or third parties, except as permitted by applicable federal and state privacy laws and regulations, as further described and limited by this letter. *Mortgage Professionals* will use and share such information only as needed with the following types of third parties:

- Financial service providers such as banks
- Mortgage bankers
- Mortgage insurance companies

*Mortgage Professionals* will require all third parties with whom it shares non-public personal information to maintain the confidentiality of such information and to use it only for the specific business purposes for which it was provided. Periodically aggregated borrower data, such as your name and address, may be shared with third parties that perform marketing services on our behalf.

### **Borrowers' Access to Their Data**

Please note that upon written request, you have the right to obtain a copy of the personal identifiable information we maintain concerning you and may request correction or deletion of any disputed information pursuant to a process described in the Privacy Protection Act.

### **Security**

In order to protect the confidentiality of your non-public personal information, we maintain procedures and technology designed to prevent unauthorized access to both electronic databases and paper files. These procedures include placement of appropriate firewalls, requiring passwords to obtain access databases, and limiting access to our premises to authorized personnel. We reserve the right to modify this privacy policy, but will provide at least 30 days prior written notice of any material change.

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Signature

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Signature

---

Date



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## NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, Mortgage Professionals must disclose to you the score that a credit bureau distributed to users, and the lender used, in connection with your home loan, and the key data affecting your credit scores.

The credit score is a computer-generated summary calculated at the time requested and 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 changes in:

- Your credit history
- Your bill payment patterns
- Credit-scoring technologies

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.

There are three main credit reporting companies used in California today. They are:

- |              |                 |                   |              |
|--------------|-----------------|-------------------|--------------|
| • Equifax    | P.O. Box 105873 | Atlanta, GA 30348 | 800-685-1111 |
| • Experian   | P.O. Box 2002   | Allen, TX 75013   | 888-397-3742 |
| • TransUnion | 2 Baldwin Place | Chester, PA       | 800-888-4213 |

If you have any questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender if the lender developed or generated the score. The credit bureau plays 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 of a loan application.

By signing below, applicant(s) acknowledge(s) receipt of the above Credit Score Disclosure.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# Equal Credit Opportunity Act Notice

Property Address:	Loan Number:
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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:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for reporting.

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Borrower

Date

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Co-Borrower

Date