



## LENDING CHECKLIST

Below you will find a list of documentation that our lenders generally require. Please gather this documentation and send it back to us along with your completed application and disclosures:

- Original completed loan application with all disclosures attached
- Copies of 2012 and 2011 Federal Tax Returns (all pages)
- Copies of 2012 and 2011 W-2's (if salaried)
- If you own more than 25% of a company, please provide us with your last two years of business tax returns.
- One month of pay-stub's (if salaried)
- Copies of your last two months statements from all asset accounts (checking, savings, 401ks's etc...), please remember to include all pages.
- Copy of Driver's License
- Copy of current mortgage statement (if applicable)
- Copy of note for secondary financing (if applicable)
- Name, Address and telephone number of your landlord covering the last two years of residency ( if applicable)
- If your property is currently under any construction please contact us right away.

Once you have everything gathered, please contact us to make arrangements for getting us the documentation. We can either provide our Federal Express account number or make arrangements to pick up the package via a messenger.

Please contact us if you have any questions or concerns at 415-437-0300.



## CONTACT SHEET

**Borrower Info:**

Name: \_\_\_\_\_

Best number to be reached at: \_\_\_\_\_

Email: \_\_\_\_\_

**Homeowners Insurance:**

Company: \_\_\_\_\_

Phone: \_\_\_\_\_

Agent Name: \_\_\_\_\_

Fax: \_\_\_\_\_

Policy #: \_\_\_\_\_

Premium Amount: \_\_\_\_\_

**CONDO Information: (If applicable)**

Homeowners Association Name: \_\_\_\_\_

Managements Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

**Condo Interior Insurance Agents Contact Info:**

Company: \_\_\_\_\_

Phone: \_\_\_\_\_

Agent Name: \_\_\_\_\_

Fax: \_\_\_\_\_

Policy #: \_\_\_\_\_

Premium Amount: \_\_\_\_\_



## SERVICING DISCLOSURE STATEMENT

ORIGINATOR: **San Francisco Mortgage Group**  
**635 Central Avenue**  
**San Francisco, CA 94117**

**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 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 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.

**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.**

Acknowledgement of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

## **EQUAL CREDIT OPPORTUNITY ACT**

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 applicants 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 company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Avenue, Suite 3450, Houston, TX 77010

We are required to disclose to you that you need note disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

## **THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE**

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounds a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice: or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religion or national origin composition of a neighborhood or geographic area surround housing accommodation or where or not such composition is undergoing change, or is expected to undergo change, in appraising accommodation or in determine whether or not, or under what terms and conditions , to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinance of a one-to-four unit family residence occupied by the owner for the purpose of the home improvement of any one-to-four unit residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the following agency: Office of Fair Housing and Equal Credit Opportunity Department of housing and Urban Development Room 5204, 451 Seventh St. SW, Washington, DC 20410-2000.

I/We received a copy of this notice.

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Date

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Date

**FAIR CREDIT REPORTING ACT**

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written consent made within a reasonable period of time. In the event of credit denial due to unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your rights to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

**PATRIOT ACT INFORMATION DISCLOSURE**

To help the government fight the funding terrorism and money laundering activities. Federal law requires all financial institution to obtain, verify, and record information that identities every customer.

What this means for you: When you apply for a loan, 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 drivers' license or other identifying documents.

I/We acknowledged that I/we received a copy of this disclosure.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicants Signature

**ANTI-COERCION STATEMENT**

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his/her choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequate of the coverage.

I have read the foregoing statement or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance. I have selected the following agencies to write the Insurance covering the property described above:

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Agent

\_\_\_\_\_  
Agent's Address

\_\_\_\_\_  
Agent's Telephone Number

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature



## ADDENDUM TO LOAN APPLICATION: CALIFORNIA

Lender Name: San Francisco Mortgage Group

Borrower Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

Are you in a Registered Domestic Partnership with a person of the same gender? \_\_\_\_\_  
Yes \_\_\_\_\_  
No

Are you in a Registered Domestic Partnership with a person of the opposite gender and one or both of you is over the age of 62? \_\_\_\_\_  
Yes \_\_\_\_\_  
No

This Addendum has been prepared in response to the AB 205, the California Domestic Partner Rights and Responsibilities Act of 2003, effective January 1, 2005, which grants the same rights, protections and benefits to, and imposes the same responsibilities, obligations and duties on, persons who have registered as domestic parents as persons who are "spouses" under California law. As a result, all property acquired during a Registered Domestic Partnership, except property acquired by gift or inheritance, is presumed to be community property, and each registered domestic partner has equal management and control over such property.

Lender may require register domestic partners to sign the security instrument to ensure the enforceability of the security instrument.

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# Borrowers Certification and Authorization

## CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through San Francisco Mortgage Group, In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that San Francisco Mortgage Group. reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through San Francisco Mortgage Group. As part of the application process, San Francisco Mortgage Group. and the mortgage guaranty insurer (if any), 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.
2. I/We authorize you to provide to San Francisco Mortgage Group. and to any investor to whom San Francisco Mortgage Group, may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balance; credit history; and copies of income tax returns.
3. San Francisco Mortgage Group or any investor that purchases the mortgage may address this authorization to any party name in the loan application.
4. A copy of this authorization may be accepted as an original.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Social Security Number                      Date

\_\_\_\_\_  
Social Security Number                      Date

# PRIVACY POLICY DISCLOSURES

Respecting and protection customer privacy is vital to our business. During the course of processing your application, we accumulate non-public personal financial information from you and from other sources about your income, assets, and credit history in order to allow a lender to make an informed decision about granting you credit. We restrict access to non-public personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

## Information Collected:

We collect non-public information about you from the following sources:

- Information we received from you on the applications or other forms, such as your name, address, social security number, assets, and income.
- Information about your transactions with us, our affiliates, or others, such as your account balance payment history
- Information we received from a consumer reporting agency, such as your creditworthiness and credit history

## Information Shared:

We may disclose the above information about you to the following types of third parties:

- Financial service providers, such as mortgage bankers, securities broker dealers, and insurance agents
- Non-Financial companies, such as title and escrow companies, appraisal companies, etc...
- Others, such as non-profit organizations

We may disclose the above information to companies performing marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. By sharing this information, we can better understand your financial needs and offer products to help you better reach your financial goals.

The information sharing described above is subject to your right to direct that we do not make the disclosures and this opt out right is described below. We may disclose non-public personal information about you, including consumer report type information that relates solely to our transactions and experiences with you, to our affiliates, and this information sharing is not subject to an opt out right. We may wish to share consumer report type information that does not relate solely to our transactions and experiences with you ("Other Information") with our affiliates who may have products or services that are of interest to you, or who may be able to offer assistance in connection with your transaction. You have the right to opt out of our sharing of Other Information with our affiliates.

## Opting Opt:

If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make these disclosures (other than those disclosure permitted by law).

As noted above, you also have the right to opt out of our sharing of Other Information, that is, direct us not to share other information, with our affiliates.

If you would like to limit disclosure of personal information about you as described in this notice, just check the appropriate box(s) to indicate your privacy choices and fax, email or call us with your choices.

- ( ) Please do not share information about me with non-affiliated third parties
- ( ) Please do not share other information about me with your affiliates
- ( ) Please do not contact me with offers or products or services by mail or telephone

For Joint Accounts, your opt out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your opt out will not apply to those separate accounts.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date



# 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 user 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:

Equifax Credit Information Services PO Box 740241 Atlanta, GA 30374 Toll Free: (800) 686-1111 <a href="http://www.equifax.com">www.equifax.com</a>	Experian PO Box 2002 Allen, TX 75013-2104 Toll Free (888) 397-3742 <a href="http://www.experian.com">www.experian.com</a>	Transunion PO Box 400 Chester, PA 19016 Toll Free: (866) 887-2673 <a href="http://www.transunion.com">www.transunion.com</a>
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For valuable information, about how credit scores are developed, please visit:

Fair, Isaacs and Company (FICO)

[www.fairisaacs.com](http://www.fairisaacs.com)

200 Smith Ranch Road  
San Rafael, CA 94903 USA  
Ph: (415) 472-2211

## INFORMATION REGARDING YOUR CREDIT SCORE IS LOCATED ON YOUR CREDIT REPORT

- The date of the credit score is the Date ordered, which is listed, in the top left-hand corner of the report.
- The score for each credit bureau is listed as such on the first page of your credit report
- The key factors affecting your credit score are located underneath comment in the risk scoring results section of the report. The number you see correlates with the key factor and are not totals.
- The range of possible credit score is located directly beneath the scoring information. The score range from the models used to score your credit is 300-850.
- The contact information for each credit bureau is located above. EFX is Equifax, XPN is Experian, TUC is Transunion.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date



## Borrower Appraisal Disclosure

Under the Home Valuation Code of Conduct, the appraisal of your subject property to this mortgage loan request must be ordered by your lender. You will be required to pay for the appraisal of your property. This appraisal fee may be non-refundable unless otherwise required by law. The collection of this appraisal fee does not guarantee a loan approval and is not a commitment to lender.

You are entitled to receive a copy of your appraisal report no later than three business days prior to the closing of your mortgage loan transaction. If you do not receive a copy of your appraisal report at least three business days prior to the loan closing date, you will be required to postpone your closing for three business days from the date you received the appraisal.

At your discretion, the following two options are available to you at this time. Please select from the following options:

\_\_\_\_\_ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I understand I am required to have a minimum of three business days after the receipt to review my appraisal report. I do not wish to waive the right to those three business days.

\_\_\_\_\_ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I hereby waive my rights to have a minimum of three business days after receipt to review my appraisal report

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

## MORTGAGE LOAN ORIGNATION AGREEMENT

You, \_\_\_\_\_ agree to enter into this Mortgage Loan Origination Agreement with San Francisco Mortgage Group, as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or lender may require. You inquired for financing with South Beach Mortgage Group on \_\_\_\_\_.

We are licensed as a "Mortgage Broker" under:

SECTION 1: Nature of Relationship: In connection with this mortgage loan:

- We are acting as an independent contractor and not as your agent.
- We will enter into a separate independent contractor agreement 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. Our Compensation. The lenders whose products we distribute 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. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher upfront points and fees.
- Also, in some cases, if you would rather pay less upfront, you may be able to pay a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related serving rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, the mortgage loan originator and mortgage loan applicant(s) acknowledge receipt of a copy of this signed agreement.

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MORTGAGE LOAN ORIGINATOR

APPLICANTS:

San Francisco Mortgage Group

635 Central Avenue

San Francisco, CA 94117

Phone: 415-437-0300/ Fax: 415-437-0660

\_\_\_\_\_  
Broker or Authorized Agent Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Borrowers Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date



## CREDIT CARD AUTHORIZATION FORM

In order to obtain an appraisal of your property under the Home Valuation Code of Conduct, it is necessary for San Francisco Mortgage Group to provide your lender with a single charge credit card authorization for your credit card. Please fill out this form and return it to San Francisco Mortgage Group along with your Loan application package. Please be sure that all information is accurate and can be easily read.

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DATE: \_\_\_\_\_

To whom it may concern:

I authorize, San Francisco Mortgage Group to provide my Lender with the following credit card information, to be used for a single charge in the process of my property appraisal. Any additional charges must be approved by me in writing before they are processed.

(Circle correct type of card)

VISA                      MASTERCARD                      AMEX                      DISCOVER

Credit Card Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_ Security Code: \_\_\_\_\_

Name as it appears on the card: \_\_\_\_\_

Billing Address: \_\_\_\_\_  
\_\_\_\_\_

Signature: \_\_\_\_\_

Date