

RIVERBANK MORTGAGE

2006 California Ave., Santa Monica, CA 90403 - (310) 704-0004

Please print and complete the attached loan application and fax/email it along with the following required supporting documents to 310-626-9489.

- Signed authorization forms attached.
- A complete copy of last year's federal tax returns including W2s.
- Two most recent Pay Stubs.
- Most recent Bank or Investment Statements on your assets.

Please feel free to call us with any questions or concerns (310) 704-0004.

Thank you for choosing RIVERBANK.

The process:

There are **no upfront fees**. Upon receipt of your application, we'll do a credit check and obtain an automated approval for your loan (usually same day). With approval at hand we can lock your rate. Once you do lock your rate there will be a charge for the appraisal fee. If you do not go through with the loan, this fee is not refundable. If you choose a no cost refinance this amount is credited back to you at closing in escrow.

Who we are:

Riverbank Mortgage is a small mortgage brokerage **servicing California for 28 years**. Riverbank Mortgage is not a bank. California Real Estate License: 00852475. Nationwide Mortgage Licensing System Number: 197191.

RIVERBANK BORROWERS' CERTIFICATION AND AUTHORIZATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from RIVERBANK MORTGAGE. 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 RIVERBANK MORTGAGE 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.
4. You are hereby authorized to release any information required by Riverbank to complete the processing of the loan request. Necessary credit information may include employment verification, savings deposits, checking accounts, consumer credit balances, payments and history including mortgage payment records and balances. A photographic or carbon copy of this authorization (being a photographic or carbon copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original. Your prompt reply will help expedite my real estate transaction.

Electronic Disclosure Delivery Notice: I/We hereby also agree to receive all loan documentation and disclosures in electronic format only.

X _____
Borrower signature

X _____
Co-Borrower signature

Date

Date

Print Name

Print Name

Borrower Social Security Number

Co-Borrower Social Security Number

Mobile Phone Number

Email