

**Applicant(s) Name:** \_\_\_\_\_

**Subject Property Address:** \_\_\_\_\_

**Affidavit Of Occupancy**

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

\_\_\_\_\_ Primary Residence - Occupied by Applicant(s) within 30 days of closing.

\_\_\_\_\_ Secondary Residence - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. [Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)].

\_\_\_\_\_ Investment Property - Not owner occupied. Purchased as an investment to be held or rented.

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

**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 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 adequacy 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.

**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 request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right 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.

**REQUIRED USE DISCLOSURE**

The following list contains Information about some of the settlement service providers that we select and require you to use. In each case, the estimate of the cost of the settlement service provider's service given is based on our experience of the amount charged by the settlement service provider in the last twelve months.

**A. Credit Reporting Companies**

Credit Services Company  
7120 Hayvenhurst Ave., Suite 300  
Van Nuys, CA 91406  
(800) 959-2432

**B. Flood Insurance Map Review**

**C. Tax Service**

**D. Review Appraiser** The above service providers are selected from a list that the final lender controls.

**E. Appraiser:** The appraiser for your loan is selected from a list we control.

**F. Private Mortgage Insurance Companies**

The final lender selects the private Mortgage Insurance Company for your loan from a list of controlled and approved by the Federal National Mortgage Association (ENMA) or the Federal Home Loan Mortgage Corporate EoE (FHLMC). The premium schedules charged by all companies are regulated by the State Insurance. Commissioners Office.

**CALIFORNIA CREDIT SCORE NOTICE**

In connection with your application for a home loan, the lender 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 factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information a credit bureau 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 credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit 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 on a loan application. If you have questions concerning the terms of the loan, contact the lender.

The credit score will be provided by the following: Credit Services Company, 7120 Hayvenhurst Ave., Suite 300, Van Nuys, CA 91406

Information about credit scores can be obtained on the Internet at [www.myfico.com](http://www.myfico.com) or by calling the Fair Isaac and Company credit score help line at 1-800-777-2066

Your Credit score(s) is: \_\_\_\_\_

X \_\_\_\_\_  
Borrower signature Date

X \_\_\_\_\_  
Co-Borrower signature Date

MORTGAGE BROKER FEE DISCLOSURE

Riverbank Mortgage Representative

Date

You have applied to a mortgage broker for a residential mortgage loan. The mortgage broker 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 the mortgage broker concerning your application.

Section 1. Nature Of Relationship: In connection with this mortgage loan:

- \* - The mortgage broker may be acting as an independent contractor and not your agent. If you are unsure of the nature of your relationship, please ask the mortgage broker for clarification.
\*- The mortgage broker has separate independent contractor agreements -with various lenders.
\*- While the mortgage broker seeks to assist you in meeting your financial needs, it does 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 the mortgage broker generally provide their loan products to the mortgage -broker at a wholesale rate.

- \*-The retail price a mortgage broker offers you - your interest rate, total points and fees - -will include the broker's compensation.
\*- In some cases the mortgage broker may be paid all of its compensation by either you or the lender.
\*- Alternatively, the mortgage broker may be paid a portion of its 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 up4ront points and fees.
\* Also, in some cases, if you would rather pay less up-front, you may wish to have some or all of your fees paid directly by the lender, which will result in a higher interest rate and higher monthly loan payments then you would otherwise be required to pay.
\* The mortgage broker 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 the mortgage broker to the lender.

You may work with the mortgage broker to select the method in which it receives its 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 amount will be disclosed on your HUD-1 or HUD-1 A Settlement Statement. By signing below, 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.

Acknowledgment 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. I/We also acknowledge that I/We have received a copy of this document.

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 surrounding 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, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining 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 refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family 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 agency noted below :
DEPARTMENT OF REAL ESTATE-107 S. BROADWAY, ROOM 8107, LOS ANGELES, CA 90012
DEPARTMENT OF REAL ESTATE-185 BERRY ST., ROOM 5916, SAN FRANCISCO, CA 94107

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive your written request no later than 30 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, contact: RIVERBANK MORTGAGE, P.O. BOX 3485, SANTA MONICA, CA 90408

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 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 We are required to disclose to you that you need not 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. Administers compliance with this law concerning this company is the: FEDERAL TRADE COMMISSION, PENNSYLVANIA AND 6TH STREET N.W., WASHINGTON, DC 20580

X Borrower signature Date

X Co-Borrower signature Date

SERVICING DISCLOSURE STATEMENT

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer practices and requirements: If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 days period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution: Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, then your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs: Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates: We will not service your loan. We do not service mortgage loans and we have not serviced mortgage loans in the past three years. We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions. This information does not include assignments, sales or transfers to affiliates or subsidiaries.

Acknowledgment 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. I/We also acknowledge that I/We have received a copy of this document.

CALIFORNIA ADDENDUM TO LOAN APPLICATION

As a result of California's Community property laws\*, can anyone, other than you, claim an interest in the property that will secure repayment of the loan?

\_\_\_\_\_ YES \_\_\_\_\_ NO

If yes, who may be able to claim the interest? \_\_\_\_\_

California law presumes all real property acquired during either a marriage or Registered Domestic Partnership, except as acquired by gift, descent, or devise, to be community property. Therefore, the lender will require that either spouses, or registered domestic partners, sign the security instrument, in order to ensure that is fully enforceable.

This Addendum has been prepared in response to the California Domestic Partner Rights and Responsibilities Act of 2003, effective January 1, 2005. The act provides that registered domestic partners shall have equal status under all California laws, administrative regulations, court rules, government policies, common law, or any other provisions or sources of law as are granted to and imposed upon spouses.

You should consult an attorney for specific legal advice regarding homestead rights and for specific legal advice regarding benefits, protections and responsibilities under the California domestic Partners Rights and Responsibilities Act of 2003.

X
Borrower signature Date

X
Co-Borrower signature Date

**PRIVACY POLICY DISCLOSURE** (Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

**The Privacy Policy explains the Following:**

Protecting the confidentiality of our customer information. - Who is covered by the Privacy Policy. - How we gather information. - The types of information we share, why, and with whom. - Opting Out - how to instruct us not to share certain information about you or not to contact you.

**Protecting the Confidentiality of Customer Information:**

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work. From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

**Who is Covered by the Privacy Policy:**

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

**How We Gather Information:**

As part of providing you with financial products or services, we may obtain information about you from the following sources: Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references; Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage; Consumer reporting agencies. This information may include account information and information about your credit worthiness; Public sources. This information may include real estate records, employment records, telephone numbers, etc.

**Information We Share:**

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as: To regulatory authorities and law enforcement officials. - To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability. - To report account activity to credit bureaus. - To consumer reporting agencies. - To respond to a subpoena or court order, judicial process or regulatory authorities. - In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

**Opting Out**

We also may share information about you within our corporate family of office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

Please do not share personal information about me with non-affiliated third-parties.

Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.

Please do not contact me with offers of products or services by mail.

Please do not contact me with offers of products or services by telephone.

**Note 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.**

X  
Borrower signature \_\_\_\_\_ Date \_\_\_\_\_

X  
Co-Borrower signature \_\_\_\_\_ Date \_\_\_\_\_



## RIVERBANK CREDIT CARD AUTHORIZATION FOR APPRAISAL FEE

**Please make sure to complete and signed this form.**  
Leaving this form blank, may cause delays in your loan process.

Cardholder's Name: \_\_\_\_\_

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

Daytime Telephone: \_\_\_\_\_

I authorize a charge against my credit card in the following amount: \$\_\_\_\_\_

Credit Card (choose one)     MasterCard     Visa     AMEX

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

Expiration Date: \_\_\_\_\_ CVC Security Code\*: \_\_\_\_\_

\*For MasterCard, and Visa this is the last three digits on the number on the back of the card.  
For American Express this the four digits in the corner of the card on the front.

Billing Address (where credit card statements are sent)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Cardholder's Signature

\_\_\_\_\_  
Date

# BORROWER APPRAISAL DISCLOSURE FORM

We are pleased that you and your mortgage broker have chosen \_\_\_\_\_ (Bank), for your home financing needs. Our goal is to provide you with the highest possible level of customer service. But before we consider your request for financing, we require that an appraisal of the property be conducted by an appraisal management company (“AMC”), such as Rels Valuation or Lender’s Service, Inc.

*You Will Have to Pay for an Appraisal.* You do not need to pay for the appraisal at this time. Your mortgage broker has or will collect credit card information from you to transmit to the AMC to pay for the appraisal. The AMC will then charge your credit card. The appraisal fee that you pay to the AMC is **nonrefundable**. The collection of the appraisal fee does not guarantee a loan approval and is not a commitment by us to lend.

*On Purchase Transactions* the AMC or appraiser will contact the seller to arrange access to the property.

*On Refinance transactions* the AMC or appraiser will contact you to arrange access to the property, please call them back as soon as possible. The sooner they hear back from you, the sooner they can begin the appraisal process. Any delay in doing so can slow down our approval of your loan, delay your loan closing, and put your rate lock, if any, in jeopardy. If you do not return the AMC or appraiser’s call we will be unable to further process your request.

*You Are Entitled to a Copy of the Appraisal.* You are entitled to receive and review a copy of every appraisal report that we obtain on your behalf, concerning your subject property, at least three business days prior to the closing of your loan. Once the appraisal is complete, both you and the Bank will be provided a copy. In turn, we will share our copy of the appraisal with your mortgage broker so that he or she may better assist you in your home financing process.

We will make every effort to ensure that you receive a copy of your appraisal report at least three business days prior to your loan closing (“appraisal delivery deadline”). In the unlikely event that we are unable to deliver a copy of your appraisal report to you before the appraisal delivery deadline, your closing date may be postponed.

To avoid the possible postponement of your loan closing date due to delays in the delivery of your appraisal report, you may waive your right to receive and review a copy of your appraisal report prior to the appraisal delivery deadline by signing and returning the waiver provision below. By signing the waiver below, you do not relinquish your right to receive a copy of your appraisal report.

*The Loan Closing.* At the loan closing, the amount you have paid the AMC will be reflected on your closing documentation. If the amount you paid the AMC is insufficient to cover the actual cost of the appraisal, you will be responsible for the remaining portion.

## **WAIVER**

\_\_\_\_\_ **I wish to waive** my right under the Home Valuation Code of Conduct to inspect a copy of my appraisal at least three business days prior to the closing of my loan.

\_\_\_\_\_ **I do not wish to waive** my right under the Home Valuation Code of Conduct to inspect a copy of my appraisal at least three business days prior to closing of my loan. I understand that I may waive this right by contacting my mortgage broker/originator at least four business days prior to loan closing. I also acknowledge that, in the event the I have not received a copy of my appraisal at least three business days prior to closing and I have not waived my right to review my appraisal at least three business days prior to loan closing, my closing will be postponed to allow three business days for my inspection of the appraisal.

**I acknowledge my receipt of this form and my waiver choice as I have indicated above.**

If you have questions regarding this process, please contact your mortgage broker/originator as soon as possible.

\_\_\_\_\_  
Borrower

\_\_\_\_/\_\_\_\_/\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_/\_\_\_\_/\_\_\_\_  
Date

# Settlement Services Provider Statement

Date: \_\_\_\_\_

File No.: \_\_\_\_\_

Selected by Borrower	Service	Amount	Company Information	HUD-1 Line #
No	Closing/Escrow Fees	\$ 250.00	Fidelity National Title 750 Lindaro St # 120, San Rafael, CA 94901 (P) 415-453-7110 (F) 415-453-7044	1101
No	Doc Prep Fees	\$ 75.00	Fidelity National Title 750 Lindaro St # 120, San Rafael, CA 94901 (P) 415-453-7110 (F) 415-453-7044	1105
No	Notary Fees	\$ 125.00	TheProlink.com  (P) 408-362-1957	1106
No	Title Insurance (Lender's)	\$ 688.00	Fidelity National Title 750 Lindaro St # 120, San Rafael, CA 94901 (P) 415-453-7110 (F) 415-453-7044	1108
No	Endorsments	\$ 25.00	Fidelity National Title 750 Lindaro St # 120, San Rafael, CA 94901 (P) 415-453-7110 (F) 415-453-7044	1109
No	Overnight Courier Service	\$ 45.00	OnTrac and or Fedex  OnTrac 800-334-5000 - Fedex 800-463-3339	1110

Applicant: \_\_\_\_\_ Date \_\_\_\_\_

Applicant: \_\_\_\_\_ Date \_\_\_\_\_

# Notice of Intend to Proceed with Loan Application

## AND ELECTRONIC DISCLOSURE DELIVERY NOTICE

Date of Application or Change: \_\_\_\_\_

Borrower Name(s): \_\_\_\_\_

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

\_\_\_\_\_

The undersigned borrower certifies that the following:

- I/We were provided with an initial Good Faith Estimate within 3 business days of the application date.
- I/We were provided access to HUD's Special Information Booklet on settlement charges: [www.RiverbankMortgage.com/RESPA\\_Booklet](http://www.RiverbankMortgage.com/RESPA_Booklet)
- I/We hereby also agree to receive all loan documentation and disclosures in electronic format only.
- My/our signature below confirms our intent to proceed with the loan covered by the issued Good Faith Estimate.
- I/We were not charged any fee prior to receipt of the Good Faith Estimate.

This document is not a commitment or guarantee to lend. Its sole purpose is to document the customer's approval for the loan originator to proceed with a requested loan transaction initiated by the borrower.

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

Co-Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

RIVERBANK MORTGAGE

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

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

**Request for Transcript of Tax Return**

(Rev. January 2008)

Department of the Treasury  
Internal Revenue Service

- ▶ **Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.**
- ▶ **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

**Tip:** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return	<b>2b</b> Second social security number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
<b>4</b> Previous address shown on the last return filed if different from line 3	
<b>5</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

**Rapid Reporting**

**Caution: DO NOT SIGN** this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

- 6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040, W-2
- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . .
  - b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . . . .
  - c Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . .
- 7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days . . . . .
- 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . .

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12 / 31 / 2007                      12 / 31 / 2008                      / /                      / /

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

<b>Sign Here</b>	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a ( )
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	