



DOCUMENTATION REQUIRED

Besides filling out the application form and signing the disclosure forms where indicated, the following documentation is required.

EMAIL ADDRESS: Borrower _____ Co-Borrower _____

CELL PHONE: Borrower _____ Co-Borrower _____

INCOME: Federal tax returns for the last 2 years (state returns are NOT required)
W-2 forms for the last 2 years
Paystubs for the past 30 days (2 consecutive paystubs or just 1 if you are paid once a month)
If self-employed, or you own more than 25% of your corporation, corporate federal tax returns for the last 2 years and current profit and loss statement
If child support and/or maintenance income is to be considered, a copy of the divorce decree
If this is rental/investment property, or if rental income from other properties is to be considered, copies of leases
Evidence of any other income to be considered, such as bonus income or annuities

ASSETS: We need the past 2 months statements for your liquid asset accounts. If a statement comes out quarterly, just the most recent one will be enough. We need ALL pages of ALL statements, even if a numbered page states, "This page intentionally left blank," or it just contains reductions of your cancelled checks.
Please choose from the following types of accounts (if there are many, select your 1 or 2 best ones):
Checking/savings/money market funds
Brokerage/securities/investment accounts
IRA/401(k)/retirement accounts

IDENTIFICATION: Photocopies of driver's licenses for all borrowers

CURRENT MORTGAGES: Copies of your most recent statements for your existing mortgage and home equity line of credit, if applicable
If you have a home equity line of credit that we are NOT paying off, we need a copy of the home equity note (so we can subordinate it)

CONDOMINIUM: If this is a condominium, provide contact and phone number of management company

PURCHASE: If this is a purchase, provide the following additional documentation:
Complete copy of fully executed purchase agreement/sales contract with ALL riders for both the property you are purchasing and the one you are selling, if applicable
Names and phone numbers of attorneys for both seller and buyer
Names and phone numbers of both listing and selling real estate brokers
If you are currently renting, name, phone number, and address of landlord
Execution of gift letter, if applicable

NOTES: _____

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.
 If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):		Agency Case Number	Lender Case Number
Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service			
Amount \$	Interest Rate %	No. of Months	Amortization <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) County:		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a+b) \$
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	Describe improvements <input type="checkbox"/> made <input type="checkbox"/> to be made Cost \$
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Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no. ages	
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			
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.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
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IV. EMPLOYMENT INFORMATION

Name & Address of Employer <input type="checkbox"/> Self Employed		Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed		Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Described Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.
Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		
Description			Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$				
<i>List checking and savings accounts below</i>					
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$				
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$				
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$				
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$				
Stocks & Bonds (Company name/number & description)	\$				
Life insurance net cash value	\$				
Face amount \$					
Subtotal Liquid Assets	\$				
Real estate owned (enter market value from schedule of real estate owned)	\$				
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$				
Automobiles owned (make and year)	\$				
Other Assets (itemize)	\$				
			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
			Job-Related Expense (child care, union dues, etc.)	\$	
			Total Monthly Payments	\$	
Total Assets a.	\$		Net Worth (a minus b)	\$	
			Total Liabilities b.	\$	

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VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION VIII. DECLARATIONS

a. Purchase Price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
b. Alterations, improvements, repairs		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question in below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?				
p. Cash from / to Borrower (subtract j, k, l & o from i)		(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

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 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.

Acknowledgment: 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 agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information. Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information. Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) Interviewer's Signature Interviewer's Phone Number (incl. area code)	Name and Address of Interviewer's Employer THIRD COAST MORTGAGE, LLC 3100 DUNDEE ROAD #406 Northbrook, IL 60062 (P) 847-849-8600 (F) 847-849-8801
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THIRD COAST MORTGAGE, LLC

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:
Co-Borrower:

Agency Case Number:
Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		X	



BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

- 1) I/We have applied for a mortgage loan with **THIRD COAST MORTGAGE, LLC**. 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 downpayment, employment and income verification, and 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 **THIRD COAST MORTGAGE, LLC** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or 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 from **THIRD COAST MORTGAGE, LLC**. As part of the application process, **THIRD COAST MORTGAGE, LLC** 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 **THIRD COAST MORTGAGE, LLC**, and to any investor to whom **THIRD COAST MORTGAGE, LLC** may sell my/our 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 balances; credit history; and copies of income tax returns.
- 3) **THIRD COAST MORTGAGE, LLC**, or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
- 4) A copy of this authorization may be accepted as an original.
- 5) Your prompt reply to **THIRD COAST MORTGAGE, LLC** or the investor that purchased the mortgage is appreciated.

Borrower

Social Security Number

Date

Co-Borrower

Social Security Number

Date

Credit Score Disclosure

Applicant(s)

Loan #

Address

Credit Score

In evaluating your application for a home mortgage loan, one factor your lender will consider is one or more of your credit scores because they assist the lender in evaluating your credit history in a faster, more objective manner. Your credit scores are found on your credit report. The range of possible scores is from 300 to 850. Your lender may also obtain and consider other credit scores in making its decision on your application from the credit bureaus listed below.

In addition to the credit scores, your credit report lists the key reasons why your scores were less than the maximum possible scores. Please keep in mind that these reasons are provided based on variables, where you received less than the maximum number of points possible. The listing of these reasons does not by itself indicate that you would not be approved for the loan you have requested. The lender considers many factors in addition to your credit score in making a decision on your application. If your application is not approved, you will receive a separate notice stating the specific reasons for that action which may or may not relate to your credit scores.

The originator or lender did not calculate your credit scores, nor did they develop the scoring models. If you have any questions about your credit scores or the information in the credit report from which the credit scores were computed, you can contact the credit bureaus at the addresses listed below:

Equifax

PO Box 740241
Atlanta, GA 30374-0241
Phone: (800) 685-1111
Website: www.equifax.com

TransUnion Corporation

2 Baldwin Place
Chester, PA 19022
Phone: (800) 888-4213
www.transunion.com

Experian

P.O. Box 1000
Allen, TX 75013-0036
Phone: (888) 397-3742
www.experian.com

Notice to Home Loan Applicant

Pursuant to the Fair and Accurate Credit Transactions Act of 2003

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency 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 the information 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 the address and phone number provided with this notice, or contact the lender if the lender developed or generated the credit score. The consumer reporting agency 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 decisions on a loan application. If you have any question concerning the terms of the loan, contact the lender.

This acknowledges that this Disclosure with a credit score, has been provided to each applicant/customer pursuant to the Fair and Accurate Credit Transactions Act of 2003.

Applicant

Date

Applicant

Date



PURPOSE OF REFINANCE

_____ Rate and Term Refinance

_____ Cash-out Refinance

If this transaction is a cash-out refinance, please provide the purpose of the cash-out in the space provided below.

Borrower

Date

Co-Borrower

Date



USA PATRIOT ACT COMPLIANCE

In order to be in compliance with the USA Patriot Act, we are required to verify the name, physical address, date of birth (DOB), and the tax identification number (SSN) for each applicant. The goal of this law is to prevent terrorism and to enhance anti-money laundering efforts. Verification of these four items is mandatory.

Borrower's Birthdate:

Month Day Year

Co-Borrower's Birthdate:

Month Day Year

You **MUST** include the following documentation:

For verification of applicant name & DOB: Driver's license or non-driver's identification, birth certificate, passport, marriage license, or military orders/papers

For verification of applicant address: *(must be street address, not P.O. Box)* Driver's license or non-driver's identification, real estate tax receipts, lease/rental contract, or utility bill dated within the last 60 days

For verification of applicant SSN: Social security card, computer generated paystub, or IRS tax form/W-2

For all foreign nationals: Alien identification card/green card, government issued identification card, or passport

Borrower

Date

Co-Borrower

Date

Third Coast Mortgage, LLC Representative

Date



TAX ESCROW INFORMATION

The Illinois legislature passed a bill, which allows mortgagors to pledge to the lender, regulated by the State of Illinois, a private savings account in lieu of a mortgagee held escrow account for tax payment purposes. Should you elect to exercise this option, your signature will be required on a separate agreement detailing your future obligation in its regard. In addition the lender may require you to perform the following:

1. Provide, at closing, a passbook from your bank, saving and loan association, or another acceptable institution, evidencing your deposit of an amount required by the lender. The passbook must clearly show that the lender is the ONLY party authorized to withdraw funds up to and including the principal amount on deposit.
2. Furnish, at closing, two blank signature cards for withdrawal. These cards will be available at the chosen institution.
3. Furnish, at closing, two preprinted withdrawal slips, should you desire to exercise this option.

According to the Illinois Law, the amount deposited is intended to cover the mortgage lender in case of nonpayment of taxes by the individual borrower. You would still be required to pay the property taxes yourself from sources other than the account pledged to the lender. The lender would have the right to withdraw only should you fail to make the payment yourself. In other words a program of savings for tax payment on your part, separate from the pledged deposit, will also have to be implemented. You would be required to maintain the full pledged amount from the date of closing, and would not have access to these funds. Also, as taxes rise or fall, the full amount on deposit may be changed accordingly. Again, the law does not intend for this savings account to be used for the actual payment of taxes, but merely as evidence of your pledge to pay taxes when due.

Please indicate below whether you wish to exercise this option or make use of the lender's standard tax escrow service.

The undersigned, having read the foregoing statutory provisions on page 2 hereby elects to:

- Make monthly Tax Escrow payments to the lender.
- Maintain a separate account as my pledge to meet future tax obligations.
- Request escrow requirements be waived. A fee may be charged.

Borrower

Date

Co-Borrower

Date

The accumulation of funds for payment of property taxes and insurance has typically been accomplished by establishing an escrow account. Accordingly, funds are accumulated as part of your regular payment. As an option to this escrow account you may pledge an interest bearing savings account. The terms and conditions of this option and other notices are provided below.

Mortgage Escrow Account Act

- Sec. 2. As used in this act, unless the context requires otherwise:
- (a) "Escrow Account" means any account established by the mortgage lender in conjunction with a mortgage loan on a residence, into which the borrower is required to make regular periodic payments and out of which the lender pays the taxes on the property covered by the mortgage.
 - (b) "Borrower" means the person obligated under the mortgage loan.
 - (c) "Mortgage Lender" means any bank, savings and loan association, building and loan association or institution, association, partnership, corporation or person who extends the loan of monies for the purpose of enabling another to purchase a residence.
 - (d) "Escrow-like arrangement" means any arrangement the intent of which is to serve the same purpose as an escrow account but which does not require the formal establishment of an account.
- Sec. 3. Escrow accounts or Escrow-like arrangements established after the effective date of this act in conjunction with mortgage agreements for single-family owner occupied residential property are hereby declared separate and distinct transactions from mortgages and, hence, subject to the laws and regulations of this State.
- Sec. 4. On or after the effective date of this Act, each mortgage lender in conjunction with the granting of a mortgage on a single-family owner occupied residential property, shall comply with the provisions of this State.
- Sec. 5. When the mortgage is reduced to 65% of its original amount by payments of the borrower, timely made according to the provisions of the loan agreement secured by the mortgage, and the borrower is otherwise not in default on the loan agreement, the mortgage lender must notify the borrower that he may terminate such escrow account or that he may elect to continue it until he requests a termination thereof, or until the mortgage is paid in full, whichever occurs first.
- Sec. 6. In lieu of the mortgage lender establishing an escrow account or an escrow-like arrangement, a borrower may pledge an interest bearing savings account with the mortgage lender in an amount sufficient to secure the payment of anticipated taxes.
- Sec. 7. The borrower shall not have the right to terminate any such arrangement under Section 5 in conjunction with mortgages insured, guaranteed, supplemented, or assisted by the State of Illinois or the Federal government that require an escrow arrangement for their continuation.
- Sec. 8. If after terminating an escrow arrangement under the conditions of this Act, the borrower does not furnish to the lender sufficient evidence of payment of the taxes when due on the residence covered by the mortgage with respect to which the escrow arrangement was established, the lender may, within thirty days after such payment is due, establish or re-establish an escrow arrangement notwithstanding the provisions of this Act.
- Sec. 9. Failure of any mortgage lender operating within this State to comply with the provisions of this Act shall entitle the borrower to actual damages in a court action.
- Sec. 10. The provisions of this act shall not be applicable to a mortgage lender using the capitalization method of accounting for receipt of payments for taxes. The capitalization method shall mean crediting such tax payments directly on the loan principal upon receipt and increasing the loan balance when the taxes are paid.
- Sec. 11. Notice of the requirements of the act shall be furnished in writing to the borrower at the date of closing.
- Sec. 12. This Act takes effect as of January 1, 1976.



HOMEOWNERS INSURANCE DISCLOSURE

Obtaining hazard insurance coverage is a necessary element of your mortgage process. It protects the lender's investment as well as your own.

For a purchase, an original insurance policy and a paid receipt for the first year's premium must be brought to your closing for the transaction. Please inform your insurance agent that **WE CANNOT ACCEPT A BINDER.**

For refinancing or a purchase, the following information is necessary:

Insurance Company: _____

Agent's Name: _____

Telephone: _____

Fax (if available): _____

I/We hereby acknowledge receipt of and understand this insurance memorandum.

Borrower

Date

Co-Borrower

Date

Request for Transcript of Tax Return

(Rev. January 2010)

OMB No. 1545-1872

Department of the Treasury
Internal Revenue Service

▶ **Request may be rejected if the form is incomplete or illegible.**

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.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
5 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.	

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

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. ▶

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. 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. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. 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 2007, filed in 2008, will not be available from the IRS until 2009. 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.

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. **Note.** For transcripts being sent to a third party, this form must be received *within 120 days of signature date*.

Telephone number of taxpayer on line 1a or 2a

Sign Here	▶	Signature (see instructions)	Date	
	▶	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	▶	Spouse's signature	Date	

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAVS teams, send your request to the team based on the address of your most recent return.

Automated transcript request. You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia, North Carolina, South Carolina	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.



**NOTICE TO APPLICANT OF RIGHT TO RECEIVE
COPY OF APPRAISAL REPORT**

Date: _____

Loan Number: _____

Property Address: _____

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 or are willing to pay for the appraisal. We must receive your written request no later than 90 days after we notify you about the action taken on your application or you withdraw your application. You can telephone us, instead of writing, but by doing so you are not assured of preserving your rights.

I/We hereby acknowledge receipt of and understand this notice of my/our right to receive copy of appraisal report:

Borrower

Date

Co-Borrower

Date



**ILLINOIS FAIRNESS IN LENDING ACT
BORROWER TANGIBLE NET BENEFIT DISCLOSURE
STATEMENT OF BORROWER BENEFITS**

Borrower(s): _____

Security Property: _____

Mortgage Broker: _____

Lender (if determined): _____ Loan Number: _____

If your loan is a refinance of your primary residence you must complete this statement and return to your lender prior to closing.

I(we) plan to enter into a transaction which will refinance one or more existing mortgage loan(s) with a new mortgage loan secured by my(our) Illinois home as detailed above.

I(we) understand the following:

- There are costs associated with my(our) new loan, and my(our) new loan will have different terms (including duration) than my(our) existing loan(s);
- Under Illinois law, the Lender wants to make sure that I(we) have determined that my(our) new loan will provide reasonable, tangible net benefit to me(us) after taking into account the terms of both the new and existing loans, the cost of the new loan, and my(our) own circumstances;
- The Lender is making this loan to me(us) in reliance upon the representations made in this Statement of Borrower Benefits.

By refinancing my(our) existing loan(s), the one or more of the following benefits apply to me(us) (please check every benefit that applies).

_____ I(we) will obtain a lower interest rate.

_____ I(we) will obtain a lower monthly payment.

_____ I(we) will obtain a shorter loan term (e.g. from a 30-year term to a 15-year term).

_____ I(we) will receive cash-out from the new loan to pay certain of our necessary expenses.

_____ I(we) will use the proceeds of my(our) new loan toward the following (please check all that apply and/or detail the Other(s) that apply):

_____ Medical expenses _____ Other: _____
_____ Education expenses _____ Other: _____
_____ Home improvement _____ Other: _____
_____ Other investment as to: _____

_____ I(we) will consolidate other loans and debts that I(we) have into a single new loan.

_____ I(we) will obtain the certainty of a fixed rate of interest.

_____ I(we) will be able to make the balloon payment on my(our) existing loan.

_____ I(we) will avoid foreclosure of or be able to cure a default on an existing mortgage loan.

_____ Other benefit (please specify): _____

I(we) have considered the terms of both the existing and new loans, the cost of the new loan and my(our) personal circumstances. I(we) believe the overall benefits of the new loan makes the new loan beneficial to me(us). I(we) have determined that it would be beneficial for me(us) to refinance my(our) existing loan(s) with this new loan for the reason or reasons identified above. I(we) certify that I(we) have read and that I(we) understand this Statement of Borrower's Benefit and that I(we) have had a chance to ask any questions about it that I(we) may have, and that this Statement is true correct. **I(we) have also been given the opportunity prior to signing to have an attorney of my(our) choosing review this Statement.**

It is (my)our intention that this Statement is a waiver of any claims that we may have against the Lender for any claim that the loan we are receiving violates the Illinois Fairness in Lending Act as it relates to the tangible benefit that I(we) are receiving in regard to this loan.

Borrower

(Signature)

Date

(Print Full Name)

Co-Borrower

(Signature)

Date

(Print Full Name)



MORTGAGE BROKERAGE FEE DISCLOSURE

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 the various lenders.
- While the mortgage broker seeks to assist you in meeting your financial needs, it does not distribute the products of 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 up-front points and fees.
- Also, in some cases, if you would rather pay less up-front, you may wish to have some or all of our fees paid directly by the lender, which will result in a higher interest rate and higher monthly loan payments than you would otherwise be required to pay.
- The mortgage broker may also 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.
- If you pay off your Mortgage Loan within 120 days of the date of disbursement, the mortgage broker may request you to reimburse it for all fees paid on your behalf by the mortgage broker, all compensation originally paid to the mortgage broker by the lender, as well as any buydown funds. You agree to immediately reimburse mortgage broker in full for any such request.

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 may pay in connection with your loan will be estimated on your Good Faith Estimate. The final amounts will be disclosed on your HUD-1 or HUD-1A 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.

APPLICANT(S)

DATE _____

Borrower

Broker's Name

Co-Borrower

Broker's Signature

Illinois Residential Mortgage Licensee

Privacy Policy Disclosure

We take our clients' financial privacy very seriously. During the course of processing your application, we accumulate non-public personal financial information from you and from other sources about your income, your assets, and your 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 personal 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 Out:

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 disclosures 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 disclosures 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



RATE LOCK AGREEMENT

Third Coast Mortgage, LLC will not fund this loan but represents lenders who will actually provide the funds at closing. **Third Coast Mortgage, LLC** will attempt to secure a **PRODUCT AND RATE COMMITMENT** from a lender within two (2) business days. The referenced loan product and rate have been offered to **Third Coast Mortgage, LLC** by a lender and **Third Coast Mortgage, LLC** is authorized to represent the loan product and rate to its customers.

If the loan is approved, the loan shall be closed at the interest rate and fees quoted regardless of whether, subsequent to the date hereof, increases or decreases occur in the rates or fees generally quoted for the type of loan that qualifies for this program.

Name of Borrower(s): _____

Loan Amount: \$ _____ **Loan Product:** _____

Interest Rate: _____ % **Loan Term:** _____ months

Length of Lock: _____ days **Expiration Date:** _____

For ARM loans only: Annual Cap: _____ **Life Cap:** _____ **Margin:** _____

Loan Discount Points: _____ **Loan Origination Fee:** _____ **Service Release Fee:** _____ POC*
(This fee is paid to Third Coast Mortgage, LLC by the lender.)

This loan **MUST** close and disperse on or prior to the expiration date. If the loan does not close and disperse, **FOR ANY REASON**, the product and rate may not be available. This agreement does not constitute a commitment on our part to make a mortgage loan to you.

Accepted by:

Borrower

Date

Co-Borrower

Date

Third Coast Mortgage, LLC Representative

Date

*Paid outside of closing



FLOATING AT MARKET

Third Coast Mortgage, LLC has not been asked nor will it seek a commitment from any lender for any product or rate. The undersigned will request a product and rate at a later date.

Please be advised that each lender has its own policy regarding extending a **PRODUCT AND RATE COMMITMENT** after the loan application has been taken and processing has begun. Some of the loan products which are offered by **Third Coast Mortgage, LLC** at the time of application may not be available at a later date.

Third Coast Mortgage, LLC does not make mortgage loans but rather has correspondent agreements with lenders who actually fund the loan.

At the time the borrower wants to secure a **PRODUCT AND RATE COMMITMENT**, the borrower agrees to call **Third Coast Mortgage, LLC** and request a **PRODUCT AND RATE COMMITMENT** from the **Third Coast Mortgage, LLC** representative named below.

Accepted by:

Borrower

Date

Co-Borrower

Date

Third Coast Mortgage, LLC Representative

Date

LOAN BROKERAGE DISCLOSURE STATEMENT, LOAN BROKERAGE AGREEMENT, AND BORROWER INFORMATION DOCUMENT

I. Terms and Definitions.

A. Licensee ("Broker"): Third Coast Mortgage, LLC
 B. Address of Broker: 3100 Dundee Road, Suite 460
Northbrook, Illinois 60062

C. License No.: MB.0006777
 D. Year Broker began to broker mortgage loans: 2003
 E. Form of Entity: LLC
 F. Borrowers (the "Borrower" or "Applicant"): _____

G. Address of Borrower: _____

H. Address of Property to be mortgaged
 (the "Real Estate"): _____

I. Loan Fee: _____ (_____ %) percent
 of the principal balance of the loan obtained.

J. Term of Agreement: _____

K. Mortgage Terms Applied For:

1. Amount: _____
2. Type: _____
3. Interest Rate: _____
4. Term (in months): _____

Borrower: _____	Initials	Date
Borrower: _____	Initials	Date

II. Loan Brokerage Disclosure Statement. (38 Ill. Adm. Code 1050.1020)

The Borrower acknowledges by signing below that the Borrower understands that (i) the Broker does not make mortgage loans, and (ii) that the actual funds are provided by another entity, which entity may affect availability of funds.

The Broker is doing business as set forth above at I.E. licensed by the State of Illinois pursuant to the Residential Mortgage License Act of 1987, as amended (the "Act"). The Broker has been a mortgage broker of mortgage loans under the name of the Broker since the year set forth above at I.D. and (except as disclosed herein) has never operated under any other name and is not affiliated with any other company (as Affiliate is defined in the Act).

THE UNDERSIGNED APPLICANT HAS READ AND UNDERSTANDS THE ABOVE LOAN BROKERAGE DISCLOSURE STATEMENT OR HAS HAD THE CONTENTS EXPLAINED BY SOMEONE NOT CONNECTED WITH THE BROKER.

III. Loan Brokerage Agreement. (38 Ill. Adm. Code 1050.1010)

UPON REQUEST A COPY OF THE FOLLOWING AGREEMENT SHALL BE MADE AVAILABLE TO THE BORROWER OR THE BORROWER'S ATTORNEY FOR REVIEW PRIOR TO SIGNING.

1. The undersigned Borrower grants to the Broker the exclusive right to negotiate a mortgage loan on behalf of the Borrower with the lenders (also referred to herein as "investors" or "end lenders") which have correspondent agreements with Broker for the Term of Agreement set forth above.
2. The Borrower agrees to complete all information and to provide all information requested by the Broker or its investors in order to complete the Borrower's application for a mortgage loan.
3. The Broker agrees to process the Borrower's application and to use its best efforts to obtain a mortgage loan for the Borrower.
4. Fees.
 - a. Costs at Time of Application. The Borrower agrees to pay the Broker at the time of the application certain costs of the application which include reimbursement to third parties for costs such as credit reports and appraisals all as set forth on the Good Faith Estimate of Costs (12CFR 226) provided to the Borrower. The estimate of cost is a Good Faith Estimate and the actual cost could be affected by conditions which may include, but are not limited to, an appraised value different from that estimated by the Borrower or credit obligations which the Borrower fails to report. Borrower agrees to pay other reasonable costs of the Broker in connection with the mortgage application.
 - b. Loan Fee. Subject to paragraph III. 8. below, at the time the Broker obtains a mortgage loan commitment for the Borrower, the Borrower agrees to pay to the Broker a fee equal to the percentage set forth above at I.I. of the amount of the mortgage loan. This is a fee to the Broker for its service on behalf of the Borrower in obtaining the mortgage loan.
 - c. Obligation to Pay Loan Fee. **THE LOAN FEE SET FORTH AT III. 4(b) ABOVE IS AN OBLIGATION OF BORROWER UPON COMMITMENT, AND SHALL BE PAID AT THE TIME OF THE LOAN CLOSING OR OUT OF THE LOAN PROCEEDS SUBJECT TO THE OBLIGATION OF THE BORROWER SET FORTH IN PARAGRAPH III.5 (b) BELOW.**
5. a. If the Broker makes a false or misleading statement in this Loan Brokerage Agreement, then the Borrower may upon written notice to the Broker declare this Agreement null and void, recover any fees paid to the Broker for which no services have been performed, and recover actual costs, including reasonable attorney's fees, incurred in enforcing the Borrower's rights under this Loan Brokerage Agreement.

- 5. b. If the Borrower withdraws the loan application after the Broker has obtained a mortgage loan commitment consistent with the above or if the Borrower has made a material misrepresentation on the loan application or if the Borrower has failed to provide documentation necessary to the processing or closing of the loan, the Broker may keep all costs that have been paid by the Borrower, may collect any loan fees due and recover any additional actual costs that it has incurred, including but not limited to reasonable attorney's fees for enforcing its rights under this Agreement.
- 6. This Agreement incorporates by reference the "Loan Brokerage Disclosure Statement" and "Borrower Information Document" furnished to the Borrower by the Broker which are set forth herein.
- 7. The Borrower by signing this Agreement authorizes the release of any and all credit information to the Broker, the Broker's agents, and to the Investors with which the Broker has correspondent agreements.
- 8. Based upon information originally provided by the Borrower, the Broker will verify credit, employment, and deposit accounts. If these figures vary from the original application, this may materially affect the amount of the loan (due to details which could not be known by the Broker at the time of execution of this Agreement) including, but not limited to: appraised value of the Real Estate; credit obligations not disclosed; a change in Borrower's financial circumstances; a material change or discontinuation of a loan program by an Investor or other entities such as the Department of Housing and Urban Development ("H.U.D.") or the Veterans' Administration (the "V.A."); which may result in this Agreement being null and void. Upon completion of all verifications and the property appraisal of the Real Estate, the Broker will submit the information provided by the Borrower to one or more Investors for their consideration in regard to granting a loan.
- 9. This Loan Brokerage Agreement is the only agreement between the Borrower and the Broker, except for an agreement allowed by 38 Ill. Adm. Code 1050.1335.

IV. Borrower Information Document. (38 Ill. Adm. Code 1050.1110).

This document is being provided to you pursuant to the Residential Mortgage License Act of 1987 and Rules promulgated there under (38 Ill. Adm. Code 1050). The purpose of this document is to set forth those exhibits and materials you should receive or be receiving in connection with your residential mortgage loan application with the Broker, holder of the License(s) set forth above at I.C. and regulated by the State of Illinois, Office of Banks and Real Estate, under the aforesaid Act:

- 1.a) Settlement Cost Booklet (12 U.S.C. 2601 et seq.)
- 2.a) Good Faith Estimate of Costs (12C.F.R. 226)
- 3.a) Copy of loan application or equivalent form
- 4.a) Illinois Mortgage Escrow Account Act (17 Ill. Rev. Stat. 4901 et seq.)
(for applications for mortgages which require an escrow account)
- 5.a) Consumer Handbook on Adjustable Rate Mortgages
(for applications for adjustable rate mortgages only)

Upon your request, the following items are available to you:

- 1) Sample of the form of note and mortgage that will be executed if the loan applied for is approved
- 2) Sample copy of the commitment letter
- 3) Description of underwriting standards that will be considered in evaluating the application

Certain situations could affect the processing of your residential mortgage loan application but which may not be known by the Broker at the time the application was taken. Examples of such situations may include, but are not limited to:

- 1) An appraisal value different from that estimated by the Borrower;
- 2) Credit obligations which the Borrower fails to report;
- 3) A change in the Borrower's financial circumstances which would result in his or her ineligibility for the loan; or
- 4) A material change or discontinuation of a loan program by an Investor or other entity, such as the U.S. Department of Housing, the Veterans' Administration or a private investor.

THE UNDERSIGNED BY SIGNING BELOW ACKNOWLEDGES THAT THE UNDERSIGNED HAS RECEIVED THE ABOVE LISTED MATERIALS (1.a through 5.a above).

V. Acknowledgements and Signatures.

In witness whereof the parties have executed the foregoing Loan Brokerage Agreement on the date written below. The Borrower by signing below acknowledges receipt on the same date of the foregoing Loan Brokerage Disclosure Statement, the Borrower Information Document and the material referred to therein.

BORROWER:

BROKER:

(Signature)

By: _____
Its Authorized Representative

(Print Full Name)

Social Security Number: _____

BORROWER:

(Signature)

(Print Full Name)

Social Security Number: _____

Dated: _____

Dated: _____

Disclosure Notices

Borrower(s):	Property Address:
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Occupancy Statement

This is to certify that I/we do intend to occupy the subject property as it is my/our . I/We hereby certify under penalty of U.S. Criminal Code Section 1010 Title 18 U.S.C., that the above statement submitted for the purpose of obtaining mortgage insurance under the National Housing Act is true and correct.

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 denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of 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.

Equal Credit Opportunity Act

The 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 that 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. Income which you receive as alimony, child support, or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us. The Federal Agency that administers compliance with this law concerning this creditor is:

Right to Financial Privacy Act

I/We acknowledge that this is notice to me/us as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA Loan) or Department of Housing and Urban Development (in the case of an FHA Loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to me/us. Financial records involving my/our transactions will be available to the VA (in the case of a VA Loan) or to HUD (in the case of an FHA Loan) without further notice or authorization but will not be disclosed or released to another government agency or department without my/our consent, except as required or permitted by law.

Information Disclosure Authorization

I/We hereby authorize you to release to **THIRD COAST MORTGAGE, LLC** for verification purposes, information concerning:

- Employment History, dates, title(s), income, hours worked, etc.
- Banking (checking & savings) account of record
- Mortgage loan rating, (opening date, high credit, payment amount, loan balance and payment)
- Any information deemed necessary in connection with consumer credit report for real estate transaction

This information is for the confidential use of this lender in compiling a mortgage loan credit report. A copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

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, subject 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 requirements 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 thereto, 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:

Flood Insurance Notification

Federal regulations require us to inform you that the property used as security for this loan is located in an area identified by the U.S. Secretary of Housing & Urban Development as having special flood hazards and that in the event of damage to the property caused by flooding in a federally-declared disaster, federal disaster relief assistance, if authorized, will be available for the property.

At the closing you will be asked to acknowledge your receipt of this information. If you have any questions concerning this notice, kindly contact your loan officer.

Important: Please notify your insurance agent that the "loss payee" clause for the mortgagee on both the hazard and flood insurance must read as follows, unless otherwise advised:

Consumer Handbook on Adjustable Rate Mortgages

I/We hereby acknowledge receipt from **THIRD COAST MORTGAGE, LLC** of a copy of the book titled "Consumer Handbook on Adjustable Rate Mortgages" published by the Federal Reserve Board and the Federal Home Loan Bank Board which is provided in addition to other required adjustable rate mortgage disclosures.

I/We hereby certify that I/we have read the Notices set forth above and fully understand all of the above.

Borrower	Date	Borrower	Date
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Servicing Disclosure Statement

Lender: **THIRD COAST MORTGAGE, LLC**

Date:

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. Section 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 account 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 advanced notice before a transfer occurs.

Check the appropriate box under "Servicing Transfer Information."

Servicing Transfer Information

We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.

or

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.

or

The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is required as part of the mortgage loan application.

Borrower

Date

Borrower

Date