



LOAN APPLICATION

Veronica Guillen

Senior Mortgage Lending Specialist

Direct: 909.242.0264

CloseWithVeronica@gmail.com

NMLS #938517

BRE LIC #01911460

www.CloseWithVeronica.com

LOAN INFORMATION	
LOAN PURPOSE	CASH OUT AMOUNT DESIRED
VALUE	LOAN TERM DESIRED
LOAN AMOUNT DESIRED	ARE YOU IN ESCROW
DOWN PAYMENT	OCCUPANCY TYPE
SUBJECT PROPERTY ADDRESS	

BORROWER	
NAME	
BIRTH DATE	SSN
MARITAL STATUS	AGE OF DEPENDENTS
YRS OF EDUCATION	
PHONE	
EMAIL ADDRESS	
CURRENT ADDRESS	
OWN	RENT
YRS LIVING AT CURRENT RESIDENCE	

EMPLOYMENT INFO			
COMPANY NAME			
COMPANY PHONE			
COMPANY ADDRESS			
POSITION	SELF EMPLOYED	YES	NO
START DATE	YRS IN PROFESSION		

REAL ESTATE OWNED	
PROPERTY ADDRESS:	Add on 2nd page
PROPERTY TYPE:	MONTHLY RENTAL INC
CURRENT VALUE	LOAN BALANCE
# 2 PROPERTY ADDRESS:	Add on 2nd page
PROPERTY TYPE:	MONTHLY RENTAL INC
CURRENT VALUE	LOAN BALANCE

ASSET INFORMATION	
BANK NAME	
CURRENT BALANCE	
#2 BANK NAME	
CURRENT BALANCE	

Schedule of Real Estate Owned Properties

Customer Name:
Loan Number:

Please list all of your real estate properties, including those that you own free and clear, and properties that have loans with other lenders/companies on them. Describe proposed status changes (sale, exchange, rental composition, etc.) in the comments section. If the percentage of ownership in any property is less than 100%, list the other owners and their percentage of ownership in the comments section.

Property Address and Owner							
Owner Occupied		Rental			Pending Sale		Sold
Ownership Information			Mortgage Information				
Property Type	% of Ownership	Acquisition Date and Cost	Market Value	Mortgage Liens	Due Date	Lender	Loan Number
	%	Date:	\$	1st:			
		Cost:		2nd:			
Cash Flow							
Monthly Rents	Monthly Mtg. Payment		Tax, Insurance, Maintenance			Net Rental Income	
\$	\$		\$			\$	
	\$						

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Owner Occupied		Rental			Pending Sale		Sold
Ownership Information			Mortgage Information				
Property Type	% of Ownership	Acquisition Date and Cost	Market Value	Mortgage Liens	Due Date	Lender	Loan Number
	%	Date:	\$	1st:			
		Cost:		2nd:			
Cash Flow							
Monthly Rents	Monthly Mtg. Payment		Tax, Insurance, Maintenance			Net Rental Income	
\$	\$		\$			\$	
	\$						

Comments:

SIGNED _____ **DATE:** _____

THIS SCHEDULE IS TO BE ATTACHED TO AND MADE A PART OF MY REQUEST FOR MORTGAGE ASSISTANCE (RMA) APPLICATION.

Schedule of Real Estate Owned Properties

Customer Name:
Loan Number:

Please list all of your real estate properties, including those that you own free and clear, and properties that have loans with other lenders/companies on them. Describe proposed status changes (sale, exchange, rental composition, etc.) in the comments section. If the percentage of ownership in any property is less than 100%, list the other owners and their percentage of ownership in the comments section.

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Monthly Rents	Monthly Mtg. Payment		Tax, Insurance, Maintenance			Net Rental Income	
\$	\$		\$			\$	
	\$						

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Owner Occupied		Rental			Pending Sale		Sold
Ownership Information			Mortgage Information				
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Cash Flow							
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\$	\$		\$			\$	
	\$						

Comments:

SIGNED _____ **DATE:** _____

THIS SCHEDULE IS TO BE ATTACHED TO AND MADE A PART OF MY REQUEST FOR MORTGAGE ASSISTANCE (RMA) APPLICATION.



Credit / 3rd Party Services Authorization Form

**PLEASE COMPLETE CREDIT CARD INFORMATION,
IT IS REQUIRED IN ORDER TO BEGIN THE APPLICATION PROCESS.**

****I hereby authorize Sharp Loan , Inc to verify my past and present employment earning records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize Inbanet to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization. The information Inbanet obtains is only to be used in the processing of my application for a mortgage loan.****

Applicant: _____ Date of Birth: ____/____/____

Address: _____ Social Security # ____-____-____

_____ Tel: () _____-

Email: _____

Signature: _____ Date: _____

Co-Applicant: _____ Date of Birth: ____/____/____

Address: _____ Social Security # ____-____-____

_____ Tel: () _____-

Email: _____

Signature: _____ Date: _____

Payment Info & Authorization

Credit Card Type: ___ VISA ___ MASTERCARD ___ AMEX ___ DISCOVER

Credit Card Number: _____ Expiration Date: _____

Name on Credit Card: _____ Verification Code: _____

Billing Address: _____

Payer Contact Number: _____ Payer E-mail: _____

***By signing this agreement, I _____ agree

to pay Sharp Loan or its assigned 3rd parties

DU-\$25* ___ Appraisal:\$395 - \$750* ___ Credit Supplements: \$10* per ___

*-Merchant Processing Fee = Credit Cards-1.95%, Debit Cards-0.45%

Signature of Credit Card Holder: _____ Date: _____

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower		2. Name and address of Lender/Broker Sterling Homex Inc. DBA Sharp Loan, Inc s 625 The City Drive South Suite 400 Orange, CA 92868	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

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

DATE:

COMPANY: **Sterling Homex Inc. DBA Sharp Loan, Inc**
625 The City Drive South Suite 400 Orange,
CA 92868

APPLICATION NO:

PROPERTY ADDRESS: **TBD**

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, domestic partnership, 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 Bureau of Real Estate at one of the following locations:

- Bureau of Real Estate, 1651 Exposition Boulevard, Sacramento, CA 95815**
- PO Box 137000 (mailing address), Sacramento, CA 95813-7000**
- Bureau of Real Estate, 2550 Mariposa Mall, Suite 3070, Fresno, CA 93721-2273**
- Bureau of Real Estate, 320 West 4th Street, Suite 350, Los Angeles, CA 90013-1105**
- Bureau of Real Estate, 1515 Clay Street, Suite 702, Oakland, CA 94612-1462**
- Bureau of Real Estate, 1350 Front Street, Suite 3064, San Diego, CA 92101-3687**

ACKNOWLEDGMENT OF RECEIPT

I (we) received a copy of this notice.

Signature of Applicant

Date

Signature of Applicant

Date

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

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

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through Sterling Homex Inc. DBA Sharpline Brokers. As part of the application process, Sterling Homex Inc. DBA Sharpline Brokers and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Sterling Homex Inc. DBA Sharpline Brokers and to any investor to whom Sterling Homex Inc. DBA Sharpline Brokers may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Sterling Homex Inc. DBA Sharpline Brokers 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.

Borrower

Date

Co-Borrower

Date

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian - *Print Race:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - *Print Race:* _____
For example: Fijian, Tongan, and so on.
 White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Borrower Name: _____