



## DOCUMENTATION CHECKLIST

*Pay stub(s) for the most recent 30-day period with YTD earnings*

*W-2 and /or 1099 forms for the previous two years*

*Two years personal federal income tax returns with schedules (include K-1s if any)*

*Pension and/or Social Security Award Letter*

*Most recent two months bank, investment and retirement account statements — (all pages)*

*Current year's tax bill on all properties owned*

*Current homeowner's declaration page on all properties owned*

*Current mortgage statement on all properties owned*

*If self-employed (ownership 25% or greater), two years business tax returns*

*Divorce decree/separation agreement*

*Rental agreements/leases if not on tax returns*

*Bankruptcy filing statement, schedule of debts, discharge and explanation*

*Fully executed sales contract with all addendums*

*Copy of Driver's License and Social Security card*

*Additional documentation may be requested*

# THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

## FAIR LENDING NOTICE

It is illegal to discriminate in the provision 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 one- to four-unit family residences 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 Department of Real Estate at one of the following locations:*

2550 Mariposa Mall, Suite 3070  
Fresno, CA 93721-2273

320 W. 4th Street, Suite 350  
Los Angeles, CA 90013-1105

1515 Clay Street, Suite 702  
Oakland, CA 94612-1462

1651 Exposition Boulevard  
Sacramento, CA 95815

P.O. Box 137000 (*mailing address*)  
Sacramento, CA 95813-7000

1350 Front Street, Suite 1063  
San Diego, CA 92101-3608

### ACKNOWLEDGMENT OF RECEIPT

*I (we) received a copy of this notice.*

\_\_\_\_\_  
*Signature of Applicant*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Signature of Applicant*

\_\_\_\_\_  
*Date*



BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

I/We have applied for a mortgage loan with Paradigm Mortgage Corporation. In applying for the loan,

- 1. 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 assets and liabilities. I/We certify that all of the information is true and complete. I/We make no misrepresentations in loan application or other documents, nor did I/We omit any pertinent Information.
2. I/We Understand and agree that Paradigm Mortgage Corporation 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 the financial institution.
3. I/We fully understand that it it's 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 with Paradigm Mortgage Corporation. As part of the application process, Paradigm Mortgage Corporation 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 Paradigm Mortgage Corporation and any lender or investor that may fund 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. Paradigm Mortgage Corporation or any lender/investor that funds or purchased the mortgage or the Mortgage Guaranty Insurer (if any), may address this authorization to any party named in the loan application.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to Paradigm Mortgage Corporation or lender/investor that purchased the mortgage is appreciated.

BORROWER'S SIGNATURE DATE SOCIAL SECURITY #
BORROWER'S SIGNATURE DATE SOCIAL SECURITY #



OCCUPANCY DECLARATION

To: Paradigm Mortgage Corporation

Re: Borrower: \_\_\_\_\_ Loan # \_\_\_\_\_

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

The undersigned buyer of the above-described property does hereby declare, under penalty of perjury, as follows:

1. I/We intend to occupy the property as my/our primary or secondary residence
2. I/We do not intend to occupy the subject property

Should the buyer's intention change prior to the close of the transaction, then it is agreed that the lender will immediately be notified of the fact. The buyer understands that without this declaration of intention, the lender may not make the loan in connection with the property.

I/We declare, under penalty of perjury, that the foregoing declaration is true and correct.

Dated: \_\_\_\_\_

\_\_\_\_\_  
BORROWER'S SIGNATURE

\_\_\_\_\_  
BORROWER'S SIGNATURE

# Anti-Steering Loan Options Disclosure

Loan ID:

Borrower:

Dear Borrower,

## Paradigm Mortgage Corporation

You have applied for a mortgage loan through Paradigm Mortgage Corporation. To ensure you, the borrower(s), have sufficient information to determine the appropriate loan, we are providing you with the following loan options. These loan options provide you with detailed rate and loan cost information to assist you with choosing the correct loan for your particular financial situation. Carefully review the loan options presented below to ensure you have chosen the appropriate option.

**Your Loan Options.** For each type of transaction in which you expressed an interest, your mortgage broker has obtained loan options from a significant number of the creditors with which your mortgage broker regularly does business. Your mortgage broker has a good faith belief that you likely qualify for the following loans:

Type of Transaction (check one)	Interest Rate	Total origination points or fees and discount points
<input type="checkbox"/> Fixed Rate <input checked="" type="checkbox"/> Adjustable Rate		
Option 1	Loan with the lowest Interest Rate	%
Option 2	Loan with the lowest Interest Rate without risky features including, negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or share appreciation	%
Option 3	Loan with the lowest total dollar amount for origination points or fees and discount points	%
<input checked="" type="checkbox"/> If Loan Option 1 and Loan Option 2 are the same, I certify that there is not a difference between these options because I do not broker loans with "risky features" described in Option 2		
<i>You are applying for a loan with the following terms</i>		%

If you expressed an interest in an adjustable rate loan and if the loan's initial rate is fixed for at least 5 years, the "Interest Rate" disclosed in this document is the initial rate that would be in effect at consummation. If the loan's initial rate is not fixed for at least 5 years, the Interest Rate is the fully-indexed rate that would be in effect at consummation without regard to any initial discount or premium.

**This is not a lock-in agreement or a loan commitment.** The interest rate and fees described throughout this disclosure are available on the date the document was prepared and is subject to change if you have not locked in your interest rate. If your lender offers rate locks you might be required to lock the rate to obtain the rate and origination cost disclosed above. Additionally, even if your loan is locked, the Interest Rate and fees are subject to change as the loan is underwritten.

If your lender does offer rate locks and you have not locked your loan, please be aware that interest rates change constantly. The way to ensure a certain Interest Rate and set fees is for your mortgage broker to lock your loan. After you lock your loan, you are agreeing to close your loan within a certain period of time and at a certain interest rate. If you instruct your mortgage broker to lock your loan, your mortgage broker can explain to you the Interest Rate and fees you will pay.

Be sure that you understand and are satisfied with the product and terms that have been offered to you.

\_\_\_\_\_  
Loan Originator Name

\_\_\_\_\_  
Loan Originator Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Paradigm Mortgage Corporation  
Company Name

\_\_\_\_\_  
Company Address & License Number

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

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date



## IMPOUND STATEMENT

- \_\_\_\_\_ My loan is an FHA/VA loan. Impounds are required.
- \_\_\_\_\_ My loan to value is greater than 89.99%. Impounds are required.
- \_\_\_\_\_ My loan to value is less than 89.99%. I want to have impounds added to my monthly payment.
- \_\_\_\_\_ My loan to value Is less than 89.99%. I do **not** want to have impounds added to my monthly payment.

I/We have read and understand and agree to the above notice.

_____	_____
BORROWER'S SIGNATURE	DATE
_____	_____
BORROWER'S SIGNATURE	DATE

## SUPPLEMENTAL TAX BILL STATEMENT

I/We understand that if I/we receive a supplemental tax bill, even If I/we have an impound account; it is not the lender's responsibility to pay the bill. It is my/our sole responsibility to ply the bill when It is due.

I/We have read and understand and agree to the above notice.

_____	_____
BORROWER'S SIGNATURE	DATE
_____	_____
BORROWER'S SIGNATURE	DATE




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**NOTICE TO BORROWER: THIS IS NOT A LOAN COMMITMENT**

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Do not sign this statement until you have read and understood all of the information in it. All parts of this form must be completed before you sign it. Borrower hereby acknowledges the receipt of a copy of this statement.

NAME OF BROKER	LICENSE ID NUMBER	BROKER'S REPRESENTATIVE	LICENSE ID NUMBER
	NMLS ID NUMBER		NMLS ID NUMBER

BROKER'S ADDRESS

BROKER'S SIGNATURE	DATE	OR SIGNATURE OF REPRESENTATIVE	DATE
BORROWER'S SIGNATURE	DATE	BORROWER'S SIGNATURE	DATE

**Department of Real Estate license Information telephone number: 877-373-4542, or check license status at [www.dre.ca.gov](http://www.dre.ca.gov)**

**NMLS - <http://mortgage.nationwidelicencingsystem.org/about/pages/nmlsconsumeraccess.aspx>**

**The Real Estate Broker negotiating the loan shall retain on file for a period of three years a true and correct copy of this disclosure signed and dated by the borrower(s).**