



2601 Main Street, Suite 400, Irvine, CA 92614  
949-252-8020 | www.val-chris.com  
DRE #01002882 | NMLS #243299 | DBO #603 5063

### REQUEST A LOAN QUOTE

BORROWER(S) NAME(S): \_\_\_\_\_

SUBJECT PROPERTY ADDRESS: \_\_\_\_\_

PROPERTY TYPE:  SFR     2-4 UNITS     5+ UNITS     CONDO  
 COMMERCIAL     LAND     OTHER: \_\_\_\_\_

BORROWER TYPE:  INDIVIDUAL     TRUST     LLC/CORP     OTHER

CREDIT SCORE/DESCRIBE: \_\_\_\_\_

PROPOSED LOAN AMOUNT \$ \_\_\_\_\_

OCCUPANCY:  OWNER     NON-OWNER

NEW LIEN POSITION:  1<sup>ST</sup>     2<sup>ND</sup>     3<sup>RD</sup>     4<sup>TH</sup>

TRANSACTION TYPE:  REFI: RATE & TERM/CASH OUT     PURCHASE

APPRAISED VALUE/PURCHASE PRICE: \_\_\_\_\_

EXISTING LIEN BALANCE (IF ANY): 1<sup>ST</sup> \$ \_\_\_\_\_ 2<sup>ND</sup> \$ \_\_\_\_\_ 3<sup>RD</sup>: \$ \_\_\_\_\_

OUTSIDE BROKER FEES: \_\_\_\_\_

LOAN PURPOSE: \_\_\_\_\_

ADDITIONAL NOTES: \_\_\_\_\_

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**YOUR CONTACT INFORMATION**

BROKER: \_\_\_\_\_  
PHONE: \_\_\_\_\_  
EMAIL: \_\_\_\_\_

**YOUR VCI REPRESENTATIVE:**



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## LOAN APPLICATION CHECKLIST

Please send this form and all items at the same time, each item as a separate file

### REQUIRED FOR ALL

- Loan Application
- Borrower(s) Authorization (blank form attached)
- Credit Report (60 days or newer)
- W-9 Completed by borrower AND broker (blank form attached)
- Certificate of Business Purpose (blank form attached)
- Purpose Letter stating what the funds will be used for) (blank form attached)
- Borrower Contact Certification Form (blank form attached)
- Copy of Borrower(s) Government Issued ID (front and back) (smart phone photo is acceptable)
- Evidence of Property Insurance or contact information of Insurance Company for new policies.
- Appraisal in Val-Chris Investments' name (from approved appraiser list)
- Notice of Right to Receive Appraisal (blank form attached)

### IF APPLICABLE

- Purchase Agreement
- Preliminary Title Report
- Note of 1<sup>st</sup> (and 2<sup>nd</sup>, if applicable) lien(s).
- Current Mortgage Statement for ALL existing Liens and/or other payoff information.
- Copy of lease agreements
- Certificate of Non-Owner Occupancy (blank form attached)
- Copy of Trust and/or Trust Cert
- Corporation or LLC Documents (Articles of Org., W-9, By-Laws/Operating Agreement & Corp. Res. if applicable)
- Copy of current HOA Statement

### Borrower Vesting

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Enter vesting exactly as it should appear.

### Broker to Be Paid:

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Enter broker name to be paid (Must be currently licensed by the CA DRE)



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## **FUNDING PROCESS & TIME FRAMES**

(TYPICAL TIME FRAME - 5 to 14 days)

### **1. PRE-APPROVAL (1 to 24 hours)**

>Basic deal information is collected and reviewed

### **2. APPROVAL (1 to 72 hours)**

>Application package + Appraisal is reviewed by underwriting

### **3. DOCS (24 to 48 hours)**

>Loan documents are prepared

### **4. DOC SIGNING (24 to 72 hours)**

>Borrower(s) sign loan documents with notary

### **5. DOC REVIEW (24 to 72 hours)**

>Final funding conditions are delivered

### **6. FUNDING (24 to 48 hours)**

>Funding is initiated the day after conditions are met

### **7. CLOSING (24 to 48 hours)**

>Recording initiated with the county and funds are disbursed.



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## Funding Fee Worksheet

| LOAN AMOUNT           | FUNDING FEE |
|-----------------------|-------------|
| UP TO \$99,999        | \$795       |
| \$100,000 - \$499,999 | \$995       |
| \$500,000+            | \$1,195     |
| Junior Lien           | Add \$100   |
| Commercial Loans      | Add \$200   |

## Accepted Title and Escrow Companies for Refinance Transactions

Val-Chris Investments will now handle opening all escrow and title orders. As the lender, we feel it is our responsibility to handle these duties so the broker has a “one-stop shop” feel with our company. We are dedicated to providing a top level of service and feel these escrow and title companies will provide the same. If Title and Escrow are already opened, your Val-Chris representative will change it over for you.

The companies we will be opening orders with are the following:

### Title

#### **Pacific Coast Title Company** (Preferred)

Contact: Sandra Millar

Email: [smillar@pct.com](mailto:smillar@pct.com)

Phone Number: 714-323-2360

#### **Lawyers Title Company**

Contact: My-Trang Nguyen

Email: [forgetmynot@ltic.com](mailto:forgetmynot@ltic.com)

Phone Number: 714-906-6926

#### **Orange Coast Title Company**

Contact: Jeff Wilson

Email: [jeffwilson@octitle.com](mailto:jeffwilson@octitle.com) AND [resaleopenorder@octitlte.com](mailto:resaleopenorder@octitlte.com)

Phone Number: 949-566-3222

### Escrow

#### **Shalimar Escrow** (Preferred)

Contact: Melanie Rountree

Email: [melanie.rountree@shalimarescrow.com](mailto:melanie.rountree@shalimarescrow.com)

Phone Number: 714-964-3103

#### **EBR Escrow Corp**

Contact: Michelle Hendley

Email: [michelle@ebrescrow.com](mailto:michelle@ebrescrow.com)

Phone Number: 714-731-8900

## IF AN LLC OR CORPORATION IS BEING USED, PLEASE INCLUDE THE FOLLOWING

Title will require the following documents in order to insure a conveyance or encumbrance by the limited liability company named below:

### **Limited Liability Company:**

- (a) A certified copy of the articles of organization (LLC-1), and any amendment (LLC-2) or restatement (LLC-10) to be recorded in the appropriate county.
- (b) A copy of the operating agreement and any amendment.
- (c) Other requirements that the Company may set forth following its review of said documents (typically a Certificate of Good Standing from the State of California)
- (d) If the LLC was formed outside the state of California, title will likely need a copy of their LLC-5 also (Application to Register a Foreign Limited Liability Company) – this can take 2 weeks to get if they don't have one.

Title will require the following documents, in order to insure a conveyance or encumbrance by the corporation or unincorporated association named below:

### **Corporation**

- (a) A copy of the corporation By-Laws or Articles.
- (b) An original or certified copy of the Resolution authorizing the subject transaction.
- (c) If the Articles or By-Laws require approval by a "parent" organization, we will also require a copy of those By-Laws or Articles.
- (d) If an unincorporated association, a statement pursuant to applicable law (such as California Corporation Code Section 20002).



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## BORROWER CONTACT CERTIFICATION

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

BORROWER: \_\_\_\_\_

I hereby certify that the subject property for the loan is located at the address indicated below, and that the correct mailing address of the Borrower is also indicated below:

The complete **ADDRESS FOR THE SUBJECT PROPERTY** is:

\_\_\_\_\_

The complete **MAILING ADDRESS OF THE BORROWER** is:

\_\_\_\_\_

### PLEASE PROVIDE THE FOLLOWING CONTACT INFORMATION FOR EACH BORROWER OR SIGNATORY FOR THE BORROWER:

Borrower 1

Borrower 2

Home Phone # \_\_\_\_\_

Home Phone # \_\_\_\_\_

Work Number # \_\_\_\_\_

Work Number # \_\_\_\_\_

Cell Phone # \_\_\_\_\_

Cell Phone # \_\_\_\_\_

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

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

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

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

By signing this certification, I consent and authorize you to contact me at the numbers listed above and furthermore I authorize you to contact me and send me information via e-mail.

**ALL INFORMATION MUST BE COMPLETED BEFORE WE ARE ABLE TO ORDER LOAN DOCUMENTS.**



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**DECLARATION OF ORAL DISCLOSURE**

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

- \_\_\_\_\_ Loan Amount
- \_\_\_\_\_ Note Rate
- \_\_\_\_\_ Monthly Payment
- \_\_\_\_\_ Term of Loan
- \_\_\_\_\_ Partially Amortized, Interest Only, or Fully Amortized
- \_\_\_\_\_ Prepayment Penalty Period
- \_\_\_\_\_ Lender and Broker Origination Fees (not including title or escrow fees)
- \_\_\_\_\_ Val-Chris Investments' Funding Fee (different from VCI underwriting fee)
- \_\_\_\_\_ Non-Owner Occupied OR Owner Occupied
- \_\_\_\_\_ Negotiation of loan conducted in English language (Yes or No)
- \_\_\_\_\_ Has the borrower received a HERO, PACE, or any other environmental energy upgrade loan to upgrade the subject property that is being paid via annual property taxes or directly to the lender? (Yes or No)

**Should any default occur, the entire unpaid principal balance shall accrue interest at the Default Rate (see Promissory Note for details) until paid.**

\_\_\_\_\_  
Borrower Initial      Borrower Initial

**We understand that funds for property taxes, HOA insurance and fire insurance will not be collected by the servicer and is the total responsibility of the homeowner.**

\_\_\_\_\_  
Borrower Initial      Borrower Initial

\_\_\_\_\_  
Broker (Print Name) & DRE License #      Signature      Date

\_\_\_\_\_  
Borrower (Print Name)      Signature      Date

\_\_\_\_\_  
Borrower (Print Name)      Signature      Date



# Uniform Commercial 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):

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

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

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

|   |   |
|---|---|
| Subject Property Address (street, city, state, & ZIP)   | 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): | Property will be:   |
| <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent  | <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) |
|-------------------|---------------|-----------------------|--------------------------|--------------------------|-------------|
|                   | \$            | \$                    | \$                       | \$                       | \$          |

**Complete this line if this is a refinance loan.**

| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe Improvements   | Cost: \$ |
|---------------|---------------|-----------------------|----------------------|---|----------|
|               | \$            | \$                    |                      | <input type="checkbox"/> made <input type="checkbox"/> to be made |          |

|   |                                    |  |
|---|------------------------------------|--|
| 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<br><input type="checkbox"/> Leasehold (show expiration date) |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) |                                    |  |

## III. BORROWER INFORMATION

| Borrower  | Co-Borrower   |
|---|---|
| Borrower's Name (include Jr. or Sr. if applicable)  | Co-Borrower's Name (include Jr. or Sr. if applicable)   |
| Social Security Number  | Social Security Number  |
| Home Phone (incl. area code)  | Home Phone (incl. area code)  |
| DOB (mm/dd/yyyy)  | DOB (mm/dd/yyyy)  |
| Yrs. School   | Yrs. School   |
| <input type="checkbox"/> Married (includes registered domestic partners)  | <input type="checkbox"/> Married (includes registered domestic partners)  |
| <input type="checkbox"/> Unmarried (includes single, divorced, widowed)   | <input type="checkbox"/> Unmarried (includes single, divorced, widowed)   |
| <input type="checkbox"/> Separated  | <input type="checkbox"/> Separated  |
| Dependents (not listed by Co-Borrower)  | Dependents (not listed by Borrower)   |
| No. _____   | No. _____   |
| Ages _____  | Ages _____  |
| Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | Present Address (street, city, state, ZIP/ country) <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. |
| 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. |

| Borrower                        |  | IV. EMPLOYMENT INFORMATION                    |                                 | Co-Borrower                            |   |
|---------------------------------|--|---|---------------------------------|--|---|
| 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)              |

**If employed in current position for less than two years or if currently employed in more than one position, complete the following:**

|                                 |  |                                  |                                 |  |                                  |
|---------------------------------|--|----------------------------------|---------------------------------|--|----------------------------------|
| 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) |
| 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) |
| 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) |

**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.

**Describe 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 by that spouse or other person also.

Completed  Jointly  Not Jointly

| Description   | <b>ASSETS</b> | <b>Cash or Market Value</b> | <b>Liabilities and Pledged Assets.</b> List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property. |   |                             |    |
|---|---------------|-----------------------------|--|---|-----------------------------|----|
|   |               |                             | <b>LIABILITIES</b>   | <b>Monthly Payment &amp; Months Left to Pay</b> | <b>Unpaid Balance</b>       |    |
| Cash deposit toward purchase held by:                                     |               | \$                          |  |   |                             |    |
| <b>List checking and savings accounts below</b>                           |               |                             |  |   |                             |    |
| Name and address of Bank, S&L, or Credit Union                            |               |                             | Name and address of Company  | \$ Payment/Months                               | \$                          |    |
|   |               |                             | Acct. no.  |   |                             |    |
| Acct. no.   |               | \$                          | Name and address of Company  | \$ Payment/Months                               | \$                          |    |
| Name and address of Bank, S&L, or Credit Union                            |               |                             |  |   |                             |    |
|   |               |                             | Acct. no.  |   |                             |    |
| Acct. no.   |               | \$                          | Name and address of Company  | \$ Payment/Months                               | \$                          |    |
| Name and address of Bank, S&L, or Credit Union                            |               |                             |  |   |                             |    |
|   |               |                             | Acct. no.  |   |                             |    |
| Acct. no.   |               | \$                          | Name and address of Company  | \$ Payment/Months                               | \$                          |    |
| Name and address of Bank, S&L, or Credit Union                            |               |                             |  |   |                             |    |
|   |               |                             | Acct. no.  |   |                             |    |
| Acct. no.   |               | \$                          | Name and address of Company  | \$ Payment/Months                               | \$                          |    |
| Stocks & Bonds (Company name/number description)                          |               | \$                          |  |   |                             |    |
|   |               |                             | Acct. no.  |   |                             |    |
| Name and address of Bank, S&L, or Credit Union                            |               |                             | Name and address of Company  | \$ Payment/Months                               | \$                          |    |
|   |               |                             | Acct. no.  |   |                             |    |
| Life insurance net cash value   |               | \$                          |  |   |                             |    |
| Face amount: \$   |               |                             |  |   |                             |    |
| <b>Subtotal Liquid Assets</b>   |               | \$                          |  |   |                             |    |
|   |               |                             | Acct. no.  |   |                             |    |
| Real estate owned (enter market value from schedule of real estate owned) |               | \$                          | Name and address of Company  | \$ Payment/Months                               | \$                          |    |
| Vested interest in retirement fund  |               | \$                          |  |   |                             |    |
| Net worth of business(es) owned (attach financial statement)              |               | \$                          |  |   |                             |    |
|   |               |                             | Acct. no.  |   |                             |    |
| Automobiles owned (make and year)   |               | \$                          | Alimony/Child Support/Separate Maintenance Payments Owed to:   | \$  |                             |    |
| Other Assets (itemize)  |               | \$                          | Job-Related Expense (child care, union dues, etc.)   | \$  |                             |    |
|   |               |                             | <b>Total Monthly Payments</b>  | <b>\$</b>                                       |                             |    |
| <b>Total Assets a.</b>  |               | <b>\$</b>                   | Net Worth (a minus b) =>   | \$  | <b>Total Liabilities b.</b> | \$ |

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

**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 an 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 credit 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 (including 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.

**Acknowledgement.** 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 purpose through any source, including a source named in this application or a consumer reporting agency.

|                                  |      |                                     |      |
|----------------------------------|------|-------------------------------------|------|
| Borrower's Signature<br><b>X</b> | Date | Co-Borrower's Signature<br><b>X</b> | Date |
|----------------------------------|------|-------------------------------------|------|

**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.)

|   |  |
|---|--|
| <b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information<br><b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino<br><b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White<br><input type="checkbox"/> Native Hawaiian or Other Pacific Islander<br><b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male | <b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information<br><b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino<br><b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White<br><input type="checkbox"/> Native Hawaiian or Other Pacific Islander<br><b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male |
|---|--|

**To be Completed by Loan Originator:**  
 This information was provided:  
 In a face-to-face interview  By the applicant and submitted by fax or mail  
 In a telephone interview  By the applicant and submitted via e-mail or the internet

|   |                                     |  |
|---|-------------------------------------|--|
| Loan Originator's Signature<br><b>X</b> | Date                                |  |
| Loan Originator's Name (print or type)  | Loan Originator Identifier          | Loan Originator's Phone Number (including area code) |
| Loan Origination Company's Name         | Loan Origination Company Identifier | Loan Origination Company's Address                   |

## Request for Taxpayer Identification Number and Certification

**Give Form to the  
 requester. Do not  
 send to the IRS.**

▶ Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

|  |   |  |  |                                      |                                       |  |
|--|---|--|--|--------------------------------------|---------------------------------------|--|
| <b>Print or type.</b><br>See Specific Instructions on page 3.              | <b>1</b> Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.  |  |  |                                      |                                       |  |
|  | <b>2</b> Business name/disregarded entity name, if different from above   |  |  |                                      |                                       |  |
|  | <b>3</b> Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.  |  | <b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): |                                      |                                       |  |
|  | <input type="checkbox"/> Individual/sole proprietor or single-member LLC  | <input type="checkbox"/> C Corporation | <input type="checkbox"/> S Corporation   | <input type="checkbox"/> Partnership | <input type="checkbox"/> Trust/estate | Exempt payee code (if any) _____                   |
|  | <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____  |  |  |                                      |                                       | Exemption from FATCA reporting code (if any) _____ |
|  | <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. |  |  |                                      |                                       | (Applies to accounts maintained outside the U.S.)  |
|  | <input type="checkbox"/> Other (see instructions) ▶ _____   |  |  |                                      |                                       |  |
| <b>5</b> Address (number, street, and apt. or suite no.) See instructions. |   |  | Requester's name and address (optional)  |                                      |                                       |  |
| <b>6</b> City, state, and ZIP code   |   |  |  |                                      |                                       |  |
| <b>7</b> List account number(s) here (optional)                            |   |  |  |                                      |                                       |  |

### Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

|                                       |  |  |  |   |  |  |   |  |  |  |  |
|---------------------------------------|--|--|--|---|--|--|---|--|--|--|--|
| <b>Social security number</b>         |  |  |  |   |  |  |   |  |  |  |  |
|                                       |  |  |  |   |  |  |   |  |  |  |  |
|                                       |  |  |  | - |  |  | - |  |  |  |  |
| <b>or</b>                             |  |  |  |   |  |  |   |  |  |  |  |
| <b>Employer identification number</b> |  |  |  |   |  |  |   |  |  |  |  |
|                                       |  |  |  |   |  |  |   |  |  |  |  |
|                                       |  |  |  | - |  |  |   |  |  |  |  |

### Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

|                  |                            |        |
|------------------|----------------------------|--------|
| <b>Sign Here</b> | Signature of U.S. person ▶ | Date ▶ |
|------------------|----------------------------|--------|

## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

### Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

*If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.*



2601 Main Street, Suite 400, Irvine, CA 92614
949-252-8020 | www.val-chris.com
DRE #01002882 | NMLS #243299 | DBO #603 5063

CERTIFICATE OF BUSINESS PURPOSE OF LOAN

Borrower certifies to Val-Chris Investments, Inc. ("Originator") as follows:

- 1. I have applied to Originator for a trust deed loan of \$\_\_\_\_\_ secured by the real property at \_\_\_\_\_ (the "Loan")
2. Originator has stressed to me the importance of knowing the primary purpose of the Loan. I know that the legal responsibilities of Originator vary considerably depending on whether the Loan is a consumer loan (for personal, household, or family purposes), or a business loan.
3. I have represented to Originator and again represent to Originator that all of the purposes of the loan, exclusive of commissions and loan expenses incurred to obtain the Loan are:

Table with 2 columns: Purpose, Approximate Amount. Rows A, B, C, D with dollar signs.

4. The primary purpose of the Loan is to finance the business enterprise known as \_\_\_\_\_ that is in the business of \_\_\_\_\_.

5. No part of the Loan proceeds are intended to be used for a nonbusiness (i.e., consumer) purpose except:

Table with 2 columns: Purpose, Approximate Amount.

The lender, broker, assignees, and successors of the Originator may rely upon this certificate. I declare under penalty of perjury under the laws of the State of California that the foregoing Certificate is true and correct.

Signature lines for Borrower (Print Name), Signature, and Date, repeated twice.



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### LOAN PURPOSE LETTER

PROPERTY ADDRESS: \_\_\_\_\_

PURPOSE OF LOAN:

\_\_\_\_\_  
Borrower (Print Name)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower (Print Name)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
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 1: General Information

|                       |  |
|-----------------------|--|
| <b>1. Borrower(s)</b> | <b>2. Name and address of Lender/Broker</b><br>Val-Chris Investments, Inc.<br>2601 Main Street, Suite 400<br>Irvine, CA 92614<br>Phone: 949-252-8020 |
|-----------------------|--|

Date

### Part 2: 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.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date





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949-252-8020 | www.val-chris.com  
DRE #01002882 | NMLS #243299 | DBO #603 5063

Borrower: \_\_\_\_\_

### CERTIFICATE OF NON-OWNER OCCUPANCY

Borrower certifies to Val-Chris Investments, Inc. as follows:

1. I/we have applied to Val-Chris Investments, Inc. for a trust deed loan of \$ \_\_\_\_\_ secured by the real property, also known as the subject property, at:

\* \_\_\_\_\_

**\*\*Borrower must write in subject property address in the box above.\*\***

2. Originator has stressed to me/us the importance of knowing whether or not the subject property is my/our primary residence. I/we know that the legal responsibilities of Originator vary considerably depending upon whether the Loan is secured by my/our primary residence or not.

3. I/we have represented to Originator and again represent that **the property referenced above is not my primary residence and I/we do not intend to occupy it any time in the near future.**

My/our primary residence now and at the closing of this loan is:

\* \_\_\_\_\_

**\*Borrower must write in primary residence address in the box above\***

The lender, broker, assignees and successors of the Originator may rely upon this certificate. I/we declare under penalty of perjury under the laws of the State of California that the foregoing Certificate is true and correct.

By signing below, I/we certify that I/we will **NOT** be occupying the subject property we are acquiring the loan on.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date



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## NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL

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

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

---

Borrower Signature

Date

---

Borrower Signature

Date

I waive my right to receive a copy of the appraisal 3 days prior to consummation, as long as I receive a copy of the appraisal at or prior to consummation.

---

Borrower Signature

Date

---

Borrower Signature

Date

**CONFIDENTIAL STATEMENT OF INFORMATION**

FULL NAME: \_\_\_\_\_

FORMER LAST NAME(S), IF ANY: \_\_\_\_\_

BIRTHPLACE: \_\_\_\_\_ BIRTH DATE: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_ DRIVER LICENSE NUMBER: \_\_\_\_\_

HOME PHONE NUMBER: \_\_\_\_\_ MOBILE PHONE: \_\_\_\_\_

I AM:  SINGLE  MARRIED  HAVE A DOMESTIC PARTNER

NAME OF CURRENT SPOUSE/ DOMESTIC PARTNER (IF DIFFERENT FROM PARTY 2): \_\_\_\_\_

NAME OF FORMER SPOUSE/ DOMESTIC PARTNER (IF NONE, WRITE "NONE"): \_\_\_\_\_

FULL NAME: \_\_\_\_\_

FORMER LAST NAME(S), IF ANY: \_\_\_\_\_

BIRTHPLACE: \_\_\_\_\_ BIRTH DATE: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_ DRIVER LICENSE NUMBER: \_\_\_\_\_

HOME PHONE NUMBER: \_\_\_\_\_ MOBILE PHONE: \_\_\_\_\_

I AM:  SINGLE  MARRIED  HAVE A DOMESTIC PARTNER

NAME OF CURRENT SPOUSE/ DOMESTIC PARTNER (IF DIFFERENT FROM PARTY 1): \_\_\_\_\_

NAME OF FORMER SPOUSE/ DOMESTIC PARTNER (IF NONE, WRITE "NONE"): \_\_\_\_\_

**RESIDENCES IN THE LAST 10 YEARS (NUMBER, STREET, CITY, STATE, ZIP; FROM DATE - TO DATE):**

PARTY 1: \_\_\_\_\_

\_\_\_\_\_

PARTY 2: \_\_\_\_\_

\_\_\_\_\_

**OCCUPATIONS IN THE LAST 10 YEARS: (OCCUPATION, FIRM NAME, ADDRESS, NUMBER OF YEARS):**

PARTY 1: \_\_\_\_\_

\_\_\_\_\_

PARTY 2: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
PARTY 1 SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
PARTY 2 SIGNATURE

\_\_\_\_\_  
DATE

P  
A  
R  
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