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).

Borrower ____________________ Co-Borrower ____________________

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☐ FHA ☐ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):	Agency Case Number	Lender Case Number

Amount $	Interest Rate %	No. of Months	**Amortization Type:** ☐ Fixed Rate ☐ GPM ☐ Other (explain): ☐ 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: ☐ Purchase ☐ Construction ☐ Other (explain): ☐ Refinance ☐ Construction-Permanent

Property will be: ☐ Primary Residence ☐ Secondary Residence ☐ 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 ☐ made ☐ to be made
	$	$		Cost $

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: ☐ Fee Simple ☐ 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 / 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
☐ Married ☐ Unmarried (include single, divorced, widowed) ☐ Separated / Dependents (not listed by Co-Borrower) no. ages	☐ Married ☐ Unmarried (include single divorced, widowed) ☐ Separated / Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.	Present Address (street, city, state, ZIP) ☐ Own ☐ 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:

Borrower	Co-Borrower
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer	☐ Self Employed	Yrs. on this job Yrs. employed in this line of work/profession	Name & Address of Employer	☐ Self Employed	Yrs. on this job 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:

Borrower			Co-Borrower		
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) 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	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) 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.**

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 Description	Cash or Market Value
Cash deposit toward purchase held by:	$
List checking and savings accounts below	
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)	$
Total Assets a.	$

Liabilities and Pledged Assets. 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.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$	
Net Worth (a minus b) $	**Total Liabilities b.**	$

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

a. Purchase Price	$
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	
f. Estimated closing costs	
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	
p. Cash from / to Borrower (subtract j, k, l & o from i)	

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☐	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☐	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☐	☐	☐
d. Are you a party to a lawsuit?	☐	☐	☐	☐
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.)	☐	☐	☐	☐
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.	☐	☐	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐	☐	☐
h. Is any part of the down payment borrowed?	☐	☐	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☐	☐	☐
j. Are you a U.S. citizen?	☐	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☐	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☐	☐	☐	☐
(1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)?				
(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.

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 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	☐ I do not wish to furnish this information.	CO-BORROWER	☐ I do not wish to furnish this information.
Ethnicity:	☐ Hispanic or Latino ☐ Not Hispanic or Latino	**Ethnicity:**	☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race:	☐ American Indian or Alaska native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	**Race:**	☐ American Indian or Alaska native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex:	☐ Female ☐ Male	**Sex:**	☐ Female ☐ Male

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

Loan Originator's Signature		Date
X		
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code) 203-323-6588
Loan Origination Company's Name Stamford Mortgage Company, LLC	Loan Origination Company Identifier	Loan Origination Company's Address 1200 Summer Street #202, Stamford, CT 06905

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

VI. ASSETS AND LIABILITIES

Assets	Cash or Market Value	Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
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 Bank, S&L, or Credit Union		Name and address of Company	$ Payment/Months	$
Acct. No.	$	Acct. No.		
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 Bank, S&L, or Credit Union		Name and address of Company	$ Payment/Months	$
Acct. No.	$	Acct. No.		
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 Bank, S&L, or Credit Union		Name and address of Company	$ Payment/Months	$
Acct. No.	$	Acct. No.		
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 Bank, S&L, or Credit Union		Name and address of Company	$ Payment/Months	$
Acct. No.	$	Acct. No.		
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 Bank, S&L, or Credit Union		Name and address of Company	$ Payment/Months	$
Acct. No.	$	Acct. No.		

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	

Stamford Mortgage Company

1200 Summer Street
Stamford, CT 06905
Phone: 203.323.6588
Fax: 203.325.0225
www.stamfordmortgage.com

CT AGREEMENT CONCERNING NON-REFUNDABILITY OF ADVANCE FEES

The following fees are being charged in connection with the processing of your loan application. Other fees not shown here may be payable later and are shown on the Good Faith Estimate of Closing Costs. **NON-REFUNDABLE** fees are subject to applicable limitations of state or federal law.

Fee:	**Amount:**	**Important Information:**
Appraisal Fee Deposit	$__________	The deposit will be applied toward the total cost of the appraisal, which may exceed the amount of the deposit. The deposit is **NON-REFUNDABLE** if the loan is denied or withdrawn and the Lender has already ordered the appraisal.
Other **NON-REFUNDABLE** Fee	$__________	
TOTAL **NON-REFUNDABLE** ADVANCE FEES:	$__________	(Conn. Gen. Stat. Sec. 36a-485 to 36a-498a)

The undersigned hereby acknowledges receipt of a copy of this Agreement.

✔________________________
Borrower Date

✔________________________
Borrower Date

Stamford Mortgage Company

____
Broker's Signature Date

Competitive Home Financing with a Personal Touch!

Stamford Mortgage Company

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Stamford, CT 06905
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Fax: 203.325.0225
www.stamfordmortgage.com

SERVICE PROVIDERS

APPRAISER: ______________________________

____

ATTORNEY: ______________________________

____

CREDIT BUREAU:

First American CREDCO
12395 First American Way
Poway, CA 92064-0495
(800) 435-5661
www.credco.com

We have a business relationship with this service provider. They have been a provider of service in the past twelve months.

____
Borrower Date

____
Borrower Date

Stamford Mortgage Company

1200 Summer Street
Stamford, CT 06905
Phone: 203.323.6588
Fax: 203.325.0225
www.stamfordmortgage.com

Dear Applicant:

In connection with our processing of your application for a loan secured by a mortgage and the origination and closing of your loan, if we approve your application, we are required by Connecticut General Statutes, Title 36, Section 49-6(d) to tell you the following:

1. We will be represented by our own legal counsel at the closing of your mortgage loan.

2. You may have legal interests at the closing of your mortgage loan that differ from our interest.

3. We cannot require you to be represented by our attorney.

4. You may waive the right to be represented by an attorney.

We are also required by the Connecticut General Statutes, Title 36, Section 49(a) to advise you of our policy with regard to interim financing. According to Section 49-6(a), interim-financing means a short term loan, the proceeds of which are to be used by an applicant to purchase a one to four family residential real property, which is due and payable upon the sale of applicant's current residence.

1. We do not provide interim financing.

You may direct any complaints concerning violations of the Connecticut General Statutes, Title 36, Sections 49-6(a) and 49-6(d) to the State Banking Department, 260 Constitution Plaza, Hartford, Connecticut 06103, telephone (203) 240-8299.

By signing below, you acknowledge receiving a copy of this notice.

Date: ______________________

____
Signature of Borrower

____
Signature of Borrower

Stamford Mortgage Company

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Stamford, CT 06905
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Fax: 203.325.0225
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Disclosure Concerning Joint Extension of Credit

Please read to all co-applicants

"This disclosure is intended to clarify the applicant's intent to apply for credit. You understand and have knowingly applied jointly for credit."

I acknowledge that my intention is to apply jointly for credit.

Disclosure to be signed by all co-applicants

Co-Applicant 1 ______________________ Date ______________________

Co-Applicant 2 ______________________ Date ______________________

Co-Applicant 3 ______________________ Date ______________________

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PATRIOT ACT DISCLOSURE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you. When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

____
Signature Date

____
Signature Date

Name: __________________________

DOB: __________________________

ID used:
- ☐ Drivers License
- ☐ Passport
- ☐ Green Card/Alien ID
- ☐ Other _________________

Name: __________________________

DOB: __________________________

ID used:
- ☐ Drivers License
- ☐ Passport
- ☐ Green Card/Alien ID
- ☐ Other _________________

Please attach photocopy of ID to this form

Completed by: ________________________________

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Fax: 203.325.0225
www.stamfordmortgage.com

MORTGAGE BROKER FEE AGREEMENT

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 independent contractor and not as your agent. If you are unsure of the nature of your relationship, please ask the mortgage broker for clarification.
- The mortgage broker has separate independent contractor agreements with various lenders.
- While the mortgage broker seeks to assist you in meeting your financial needs, it does not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. SERVICES PROVIDED. Services provided the mortgage broker can include, but are not limited to: Arranging for a conditional loan commitment between Borrower and Lender. Taking the mortgage loan application. Assembling information. Processing the mortgage loan file including verifying the information. Preparing all paperwork and documentation necessary for a conditional mortgage loan commitment. Reviewing, analyzing and evaluating borrowers financial statements, income and credit history. Incidental services utilized in arranging for and procuring a conditional loan commitment including mail and long distance telephone charges.

SECTION 3. 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 rate price a mortgage broker offers you—your interest rate, total points and fees—will include the mortgage broker's compensation.
- In some cases, the mortgage broker may be paid all of its compensation by either you or 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 also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by the mortgage broker to the lender. These other services may include, among other things, processing the application, collecting financial information, providing required disclosures and ordering appraisals and flood zone determinations.

You may work with the mortgage broker to select the method in which it receives its compensation depending on your financial needs, subject to the lender's loan program requirements and credit underwriting guidelines.

The amount of fees and charges that you pay in connection with your loan will be estimated on your Good Faith Estimate. The final 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 1: ______________________

Stamford Mortgage Company

Borrower 2: ______________________

____
Broker's Signature

Stamford Mortgage Company

1200 Summer Street
Stamford, CT 06905
Phone: 203.323.6588
Fax: 203.325.0225
www.stamfordmortgage.com

Dear Applicant:

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on application or other forms
- Information about your transactions with us or others: and
- Information we receive from a consumer-reporting agency.

We do not disclose any non-public information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.

Your confidence in us is important, and we want you to know that your personal and account information is safe. If you have any questions or concerns, please contact us.

Borrower	Date	Borrower	Date

Stamford Mortgage Company

1200 Summer Street
Stamford, CT 06905
***Phone:** 203.323.6588*
***Fax:** 203.325.0225*
www.stamfordmortgage.com

INFORMATION DISCLOSURE AUTHORIZATION

Borrower(s): ______________________________

____

____

Date: ______________________________

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).

I/We hereby authorize you to release to my mortgage lender the following information for verification purposes:

_____ Employment: dates, position held, past-year and year-to-date earnings, hours worked, probability of continued employment, etc.

_____ Banking: current balance(s), average balance(s), opening date(s), etc.

_____ Mortgage/Rent: opening date, high credit, payment, balance, payment record, etc.

_____ Any information deemed necessary in connection with a consumer credit report for a real estate transaction.

The information is for the confidential use of the lender in determining my/our creditworthiness for a mortgage loan or to confirm information I/we have supplied. In addition I/we are aware that the documentation supplied is subject to reverification after the date of loan disbursement.

A photographic or FAX copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original. The original signed form is maintained in the lender file.

Your prompt reply is appreciated.

✓ ______________________________ ______________________
Signature Social Security Number

✓ ______________________________ ______________________
Signature Social Security Number

✓ ______________________________ ______________________
Signature Social Security Number

✓ ______________________________ ______________________
Signature Social Security Number

____
Date

Stamford Mortgage Company

1200 Summer Street
Stamford, CT 06905
Phone: 203.323.6588
Fax: 203.325.0225
www.stamfordmortgage.com

ECOA NOTICE

Notice Required under the Fair Credit Reporting Act
In compliance with the Fair Credit Reporting Act, we are informing you that an investigative report will be made. We are also informing you that you have a right to make a written request, within a reasonable period of time after you receive this notice for an additional disclosure of the nature and scope of the investigation requested. To save you the trouble of writing, we are furnishing this additional information as follows:
The nature and scope of the investigation requested may include information obtained through personal interviews concerning residence verification, number of dependents, employment, occupation, general health, habits, reputation, and mode of living.

Notice under the Equal Credit Opportunity Act
The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided 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. The Federal agency that administers compliance with this law concerning a creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580. If your loan is through a national bank the federal agency is the Office of the Comptroller of the Currency, Customer Assistance Unit, 1301 McKinney Avenue, Suite 3710, Houston, Texas 77010.

You, as a borrower, have the following rights when answering questions:
You do not have to reveal any information regarding courtesy titles; i.e., you do not have to state whether you are Miss, Mr., Mrs., or Ms. Your first name and surname (whether birth-given, obtained through marriage, or a combined surname) is sufficient.

You do not have to reveal any information regarding the receipt of alimony, child support, or separate maintenance income if you do not choose to have it considered as a basis for repaying this loan.

When answering questions pertaining to marriage, you need only reveal whether you are married, separated, or unmarried. (Unmarried includes single, divorced, or widowed.)

Certain information regarding your race/national origin and sex will be asked. This information is requested by the Federal Government in order to monitor compliance with Federal anti-discrimination statutes which prohibit creditors from discriminating against applicants for these reasons. You do not have to give this information; it is voluntary. If you choose not to furnish this information, you must initial the application in the space provided. Your decision will in no way affect the approval or rejection of your application.

Notice Required by the Right to Financial Privacy Act
If you are applying for an FHA or VA loan, this is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of HUD or a VA Loan Guaranty Service or Division (whichever is appropriate) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you.

Financial records involving your transaction will be available to the Department of HUD or to a VA Loan Guaranty Service or Division (whichever is appropriate) without further notice or authorization, but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law.

Commitment Acknowledgement
I hereby acknowledge that the Lender will be bound to me/us only by a written commitment and that I/we the applicant(s) may not rely on non-written loan approval and/or verbal status reports.

Appraisal Request
This Lender will provide appraisals only upon request. An applicant must make a written request for a copy of the appraisal within 90 days of receipt from the Lender of notice of this right. Upon receipt of a written request, the Lender will respond by providing the appraisal "promptly" which in most cases is 30 days, but could be long in "exceptional circumstances."

ACKNOWLEDGEMENT
I do hereby certify that I have read and do understand the Notices set forth above, and that I have been notified of my rights by the Lender.

✓ ______________________ ✓ ______________________
(APPLICANT) (DATE) (APPLICANT) (DATE)

✓ ______________________ ✓ ______________________
(APPLICANT) (DATE) (APPLICANT) (DATE)

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SERVICING DISCLOSURE STATEMENT

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. 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 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 advance notice before a transfer occurs.

Servicing Transfer Information

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

__X__ 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.

_____ 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.

✓ ______________________________
(APPLICANT) (DATE)

✓ ______________________________
(APPLICANT) (DATE)

✓ ______________________________
(APPLICANT)
(DATE)

✓ ______________________________
(APPLICANT) (DATE)

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Affiliated Business Arrangement Disclosure

To: ______________________________ Property: ______________________________

____

From: Stamford Mortgage Company, LLC Date: ______________________________
("Stamford Mortgage")

This is to give you notice that Stamford Mortgage has a business relationship with the Savings Bank of Danbury (the "Bank"). In particular, you should be aware that Stamford Mortgage is a wholly-owned subsidiary of the Savings Bank of Danbury. In the course of discussing different mortgage loan alternatives, Stamford Mortgage has suggested that you might want to consider one of the Bank's mortgage loan products. Because of our relationship with the Bank, this referral may provide Stamford Mortgage with a financial or other benefit.

Set forth below is the estimated range of charges for the settlement of your mortgage loan if the Bank should turn out to be the provider of that mortgage loan. You are NOT required to use the Bank as a provider of your mortgage loan. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

For Loan Amounts in the Following Range	Estimated Total Settlement Charge (Other Than Real Estate Broker Fees)
$ 5,000 - $ 300,000	$ 2,300- $ 8,800
$ 3,000 - $ 700,000	$ 3,900- $ 13,000
$ 7,000 - $ 1,000,000	$ 5,500 $ 18,700

Please note that the range of Total Settlement Charges is only an estimate. Your actual Total Settlement Charges will vary depending upon a number of factors. Your actual charges could be at the low-end or high-end of the range (or somewhere in between) depending upon, among other things, the dollar amount you wish to borrow, the number of points you wish to pay, and your selection of a lawyer and title insurance options. If you decide to submit an application for one of the Bank's loan products, that will give us a better sense of the actual charges you are likely to pay. Based on that application, the Bank will provide you with a more detailed Good Faith Estimate (GFE) of the settlement charges. If you decide to submit an application for a loan offered by another lender (besides the Bank), you will receive a GFE from that lender providing details on the estimated settlement charges that would be involved in that transaction.

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Stamford Mortgage is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

____
[Signature]

____
[Signature]

Form **4506-T**

(Rev. January 2010)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

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

OMB No. 1545-1872

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

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.

Discover Source (866)-373-1440
216 Centerview Dr; Ste 297
Brentwood, TN 37027

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