



NMLS ID #6654

1373 BROAD STREET, SUITE 312
CLIFTON, NEW JERSEY
(973) 574-0900 TEL
(973) 574-0999 FAX

MORTGAGE INFORMATION CHECKLIST

Please Provide Items That Are Circled/Highlighted

I. Income Information

A. Self-Employed Borrowers

1. Last one/two years' Signed Tax Returns
 - a. Individual (*IRS form 1040*) Years: _____, _____
 - b. Corporate / Partnership Years: _____, _____ and K-1s _____, _____
2. YTD Profit and Loss Statement

B. Salaried Borrowers

1. Last two years' W-2 Forms
2. Last one month's Pay Stubs

II. Asset Information

- A. Last 2 month's Account Statements (*Checking, Savings, IRA, Stock & Bond Accounts, Mutual Funds, Retirement, etc.*)- **All Pages** (even those with only typed information or cancelled checks)
- B. Gift Letter with bank statement from giver and deposit slip / bank statement from recipient

III. Purchases Only

- A. Contract of Sale
- B. Copy of Canceled Down Payment Check (*front and back, when available*)
- C. Copy of either (i) last 12 months Canceled Rent Checks (front and back) **or** (ii) letter from landlord that rent has been paid on time and amount paid.

IV. House Re-Finances Only

- A. Copy of existing Deed, Survey, and Title Insurance Policy
- B. Copy of First Two Pages of Homeowner's Insurance Policy
- C. Most Current Mortgage Statement

V. Co-Op Loans Only

- A. Last 2 years Co-op/Condo Financial Statements
- B. Last Amendment to the Offering Plan (*if sponsor owns 10% or more of units, Co-ops only*)
- C. Copy of Stock Certificate (Refinance Only)
- D. Questionnaire, if applicable

VI. Additional Items

- A. Two (2) forms of I.D. (one must be a PHOTO ID, i.e. driver's license or passport)
- B. Name and telephone number of your accountant
- C. _____
- D. _____



NMLS ID #6654

FCMC MORTGAGE CORP.

1373 Broad Street

Clifton, New Jersey 07013

(973) 574-0900

BROKER SERVICE FEE AGREEMENT

NJ Department of Banking and Insurance

Date: _____

Applicant: _____

Property Address: _____

You, the applicant, ("You" or "Applicant") agree to enter into this Mortgage Service Agreement with **FCMC MORTGAGE CORP.**, ("Company" or "We") as an independent contractor to apply for a residential mortgage loan. We are licensed as a Residential Mortgage Broker by the New Jersey Department of Banking and Insurance (NMLS ID# 6654). In connection with this mortgage loan, We are acting as an independent contractor and not as your agent. A mortgage broker may not execute a lock-in agreement; issue a commitment on its own behalf or on behalf of any lender; guarantee acceptance into any particular loan program; promise any specific loan terms or conditions; or fund a loan.

WE PLACE LOANS WITH MORE THAN THREE (3) LENDERS.

SECTION 1. OUR COMPENSATION

The following are the list of fees and charges which We may collect in connection with your loan. While many of the charges are due at the time of closing, there are some fees that must be paid prior to that time. The Good Faith Estimate which will be provided within 3 business days of application indicates the anticipated amounts you will pay to us and to the Lender.

- Application Fee-A fee in the amount of \$_____ for processing the loan application.
- Brokerage Fee/Point(s) may be charged in connection with your loan, and will be a percentage of the loan amount. The fee is collected at closing and is not refundable. By signing this agreement, You authorize the closing agent to collect this fee from You at closing and disburse the fee to us. It is estimated that We will charge _____ brokerage fee/ points representing \$_____ on this loan.
- Lender Paid Compensation A lender closing the loan ("a Lender") may instead pay us for services rendered to the Lender. The retail price we offer You (i.e. your interest rate, total points, and fees) will include our compensation for services rendered to You and to the Lender in order to enable the loan to close. Regardless of the manner of payment, under no circumstances shall the total fees paid to us exceed the reasonable value of the services we provide. It is estimated that We will receive _____% of the loan amount in Lender Paid Compensation representing \$_____ on this loan.

Borrower Initials

Co-Borrower Initials

SECTION 2. APPLICATION FEE REFUND POLICY

The application fee is NON-REFUNDABLE except as required by N.J.A.C. 3:1-16.3 when: (a) The lender or broker fails to provide the borrower with this written disclosure; (b) The lender fails to issue a commitment or justifiable credit denial within its realistic estimate through no substantial fault of the borrower, and the borrower withdraws the application; or (c) The application is denied or a commitment is issued on terms and conditions substantially dissimilar to those for which the application was submitted and which are unacceptable to the borrower, for reasons other than bona fide underwriting considerations which the Lender knew or should have known at the time of application.

SECTION 3. THE SERVICES WE PROVIDE

On any mortgage loan which is to be submitted to us for origination, We agree to perform some or all of the following services:

- We will take information from You and complete a borrower's worksheet, which may be used for the purpose of the pre-qualification of the prospective borrower and/or the preparation of a mortgage application.
- We shall analyze your income and debt and pre-qualify You to determine the maximum mortgage that You can afford. Please note, notwithstanding the foregoing, our services are advisory and consultative only.
- We shall educate You in the home buying and financing process, advising You of the different types of loan products available and demonstrating how closing costs and monthly payments would vary under each product.
- We shall collect from You the financial information deemed necessary to originate the loan, including paystubs, W2s, tax returns, account statements and other related documents that are part of the application process and submit those documents and information to Lender.
- We shall order appraisals and credit information, and, where necessary, transmit those to Lender.
- We shall maintain regular contact with You between the time of the application and closing to apprise each of You of the status of the application and to gather any additional information as needed.
- We shall determine whether the property is located in a flood zone or order such service.
- We shall process all of the above and transmit a completed application file to Lender.

In the event that We do not perform these services, the fees We charge will be refunded.

If I or my agent provide the lender with all required information accurately and in a timely manner, the lender will decide whether or not to issue a written commitment within 45 days from the date of receipt of a formal, completed application as defined by Federal RESPA Regulations, and all back up documentation including, but not limited with respect to income, assets, credit and collateral.

By signing below, You acknowledge receipt of a copy of this signed Agreement. You agree to be bound by the terms and conditions of this Agreement and acknowledge that this Agreement is the complete understanding between You, the applicant, and Company and may not be changed except by written agreement signed by both parties.

FCMC MORTGAGE CORP.

APPLICANT(S)

By: _____
Title: _____ NMLS# _____

Borrower Signature: _____ Date

Date

Co-Borrower Signature: _____ Date

Registered/Licensed Mortgage Broker New York & Pennsylvania Banking Depts. Licensed by the NJ Dept of Banking & Insurance.

Loans Made By Third Party Lenders

NOT AFFILIATED WITH ANY FINANCIAL SERVICES COMPANY

R5/11



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New Jersey Application Fee Agreement Disclosure

BORROWER

STREET: _____

CO- BORROWER

CITY: _____

OTHER BORROWER (S)

COUNTY: _____

The following fees are hereby disclosed prior to the acceptance of this application:

	<u>Single Family</u>	<u>2-6 Family</u>
Application Fee:	\$325.00	\$325.00
Appraisal.....	up to \$470.00 ¹	_____
	\$670.00*/\$1000**/\$1500*** ¹	_____
Credit Report.....	_____	_____
Other.....	_____	_____

(Mark As Appropriate To Property)

*FOR PROPERTIES WITH VALUES OVER \$500,000.00 AND LESS THAN \$1,000,000.00. **\$1000.00 FOR PROPERTIES VALUED BETWEEN \$1,000,000 AND \$2,000,000, ***\$1500.00 FOR PROPERTIES VALUED OVER \$2,000,000.

¹Add'l fees may be charged by the appraiser for condo/coop questionnaires, reinspections for repairs +/- completion of construction and for 2-6 unit properties.

None of the above marked fees (excluding appraisal) are refundable except when:

- (a) Broker fails to provide this written disclosure at time of acceptance of this concerned application;
- (b) Lender has failed to issue a commitment or a justifiable credit denial, and the Lender's realistic estimate of the needed time to do so has expired through no substantial fault of the borrower and the borrower has withdrawn his or her application as a result of such failure, the broker shall promptly refund to the borrower the application fee..
- (c) An application is denied, or a commitment is issued on terms and conditions substantially dissimilar to those for which the application was submitted and which are unacceptable to the borrower, for reasons (other than bona fide underwriting considerations) which the Broker knew or should have known at the time of application from the facts disclosed on the face of the application, the Broker shall promptly refund to the borrower the application fee.

The borrower may, without penalty or responsibility to pay additional fees, withdraw an application at any time prior to acceptance of a commitment. Upon such withdrawal, the broker shall be responsible to refund to the borrower only those fees which the borrower may be entitled pursuant to the terms of this NJ Application Fee Agreement Disclosure and FCMC Mortgage Corporation's Mortgage Broker Fee Agreement.

For the purposes of this paragraph, a commitment is issued on terms and conditions "substantially dissimilar" to those for which the application was submitted if the interest rate, discount points or commitment fee as set forth in the commitment is substantially higher than or the term of the loan as set forth in the commitment is different than, the corresponding terms of the loan for which the application was made.

For informational purposes, it is hereby disclosed that the estimated processing time from application to commitment for the loan you are applying for is 45 days from the date of receipt of a formal, completed application as defined by Federal RESPA Regulations including all backup documentation, including, but not limited with respect to, income, assets, credit and collateral. For timing purposes, the timing start date shall be the calendar date following the receipt of a completed application by the Broker or its representative.

Borrower's initials

Co-Borrower's initials

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New Jersey Application Fee Agreement Disclosure Cont'd

You should be aware that you may contact the appropriate Mortgage Loan Officer to express written questions, comments or complaints.

You are hereby advised that no later than 3 business days after the lender is in receipt of your completed application, or before closing of the loan, whichever is earlier, the lender shall provide the borrower with a good faith estimate as a dollar amount or range of each charge for a settlement service which the borrower is likely to incur.

I/we hereby acknowledge that I/we have read the above disclosures and, furthermore, acknowledge a duplicate copy of this disclosure has been given to me/us.

X _____
BORROWER

DATE: _____

X _____
CO-BORROWER

DATE: _____

FCMC MORTGAGE CORP.
MORTGAGE LOAN OFFICER

BY: _____

DATE: _____

NMLS ID#: _____



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Federal Law Disclosures Cont'd.

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 your surname (whether birth-given, obtained through marriage, or a combine 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 to 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 chose not to furnish this information, you must initial the application in the space provided. Your decisions will in no way affect the approval or rejection of your application.

I/we do hereby certify I have read and understood the Notices set forth above, and I/we have been notified of my rights by FCMC Mortgage Corp.

X
Applicant _____ Date _____

X
Applicant _____ Date _____

FCMC Mortgage Corp.

By: _____

NMLS ID #: _____



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MORTGAGE LOAN ORIGINATION AGREEMENT

You, the applicant(s), agree to enter into this **Mortgage Loan Origination Agreement** with **FCMC Mortgage Corp.** (broker) as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with **FCMC Mortgage Corp.** (broker) on _____ (date). We are licensed as a "Mortgage Broker" under the laws of the state of New Jersey.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan we are acting as an independent contractor and not as your agent. We will enter into separate independent contract agreements with various lenders. While we seek to assist you in meeting your financial needs, we do 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 by us can include, but are not limited to: Arranging for a conditional mortgage 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. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate. The retail price we offer you – your interest rate and total points and fees – will include our compensation. 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 be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender. We also may be paid bonuses by the lender based on our production and loan quality.

The amount of fees and charges that you pay in connection with your loan will be estimated on your Good Faith Estimate. The final amount will be disclosed on your HUD-1 or HUD-1A Settlement Statement.

By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

X _____
Borrower

X _____
Co-Borrower

Date

Print name

Print name

Address: _____

Broker Signature: _____

Print name

NMLS ID #: _____



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APPRAISAL, TITLE & HOME OWNER'S INSURANCE DISCLOSURE

Borrower: _____ Co-Borrower: _____

Address: _____ Date: _____

I. Appraisal

You have the right to obtain a copy of the appraisal report prepared in connection with your application for credit provided that, if required, you have paid for or are willing to pay for the appraisal. You can get a copy of this report by writing to us at the address listed above. We must hear from you no later than 90 days after you are notified about the action taken on your credit application. (If you withdraw your application, you must make your request for an appraisal report within 90 days of the withdrawal.) You can telephone us, instead of writing, but by doing so you are not assured of preserving your rights.

Please note: the property appraisal fee is an estimate of the actual cost of the service. Should the actual cost exceed the estimate, we understand we will be billed and will pay the shortfall at or prior to the closing.

THE PROPERTY APPRAISAL FEE IS NON-REFUNDABLE, EXCEPT THAT AMOUNT COLLECTED IN EXCESS OF THE ACTUAL COST FOR THE SERVICES PROVIDED, WILL BE REFUNDED.

II: Title Insurance

A lenders' policy of title insurance, together with all endorsements required by the lender, in an amount equal to the loan amount you are borrowing ("Loan Policy") is required by the lender to close the loan. This Loan Policy protects the lender against loss due to unknown title defects or other liens against the property that may exist, but may not be known at the time of closing. In order to assist you in this transaction and to expedite the closing, we are offering to order the title searches needed to issue the Loan Policy and arrange for a Loan Policy on your behalf, which you will be responsible for paying at time of closing. This service is for your convenience only and with no compensation direct or indirect to FCMC Mortgage Corp. You have the right to arrange for the ordering of title work yourself without any involvement on the part of FCMC Mortgage Corp. and are entitled to do so if you prefer.

Please indicate your intentions by initialing below as they relate to the Loan Policy:

_____ I/We(and or my/our attorney) will order a Loan Policy

_____ Please order a Loan Policy on my/our behalf

If you have instructed FCMC Mortgage to order your Loan Policy, please advise your attorney of this fact, so that a duplicate order is not processed. Although FCMC Mortgage offers to order the Title Policy on your behalf, it does not control, guaranty, nor is it liable for the performance of the title company.

Borrower Initials Co-Borrower Initials

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Loans Made By Third Party Lenders

NOT AFFILIATED WITH ANY FINANCIAL SERVICES COMPANY

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APPRAISAL, TITLE & HOME OWNER'S INSURANCE DISCLOSURE CONT'D.

III. Home Owner's Insurance

Notice to the Borrower:

You may be required to purchase property insurance as a condition of receiving the loan. If property insurance is required, you may secure insurance from a company or agent of your own choosing, subject to acceptance by the lender.

X
Borrower

Date

X
Co-Borrower

Date

NMLS MLO ID# _____



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BORROWER'S AUTHORIZATION FORM

The undersigned authorize *FCMC Mortgage Corp.* ("Broker"), its processing agent or any lender to whom Broker intends to submit my/our mortgage loan application (all of the foregoing, the "Lender") to verify my/our past and present employment earnings records, bank accounts, and any other asset balances that are needed to process my/our mortgage loan application. I/we further authorize Lender to order consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

I/We hereby authorize the release of any information to *FCMC Mortgage Corp.* relating to the disposition and status of my mortgage application.

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

Borrower Name (please print)

Social Security Number

Date of Birth

Co-Borrower Name (please print)

Social Security Number

Date of Birth

Borrower's signature

Co-Borrower's signature

Date

Address: _____

NMLS MLO ID #: _____



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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. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. & 2601 *et seq*) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. (**Servicing** refers to collecting your principal, interest and escrow account payments, if any.) If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements: If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15-day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) to servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution: Section 6 of RESPA (12 U.S.C & 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send **qualified written request** to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request, **qualified written request** is a written correspondence, other than notice on payment coupon or other payment medium supplied by the servicer, which include your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A. Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs: Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Borrower's initials

Co-Borrower's initials

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SERVICING DISCLOSURE STATEMENT-NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS
CONT'D

Servicing Transfer Estimates:

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:
 - A. _____ We may assign, sell or transfer the servicing of your loan while the loan is outstanding. We are able to service your loan and we have not decided whether to service your loan.
 - B. We do not service mortgage loans, and we have not serviced mortgage loans in the past three years. We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.
2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of such loans to which we will transfer servicing is between:

_____ 0 to 25% _____ 26 to 50% _____ 51 to 75% 76 to 100%

This estimate does include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

- 2A. We have previously assigned, sold, or transferred the servicing of first lien mortgage loans.
- 2B. This is our record of transferring the servicing of the first lien mortgage loans we have made in the past three years. Percentage of loans transferred, (rounded to nearest quartile 0%, 25%, 50%, 75%, or 100%)

3 years ago-100% 2 years ago-100% 1 year ago-100%

This information includes assignments, sales or transfers to affiliates or subsidiaries.

FCMC MORTGAGE CORP.
LENDER (Signature Not Mandatory)

DATE

ACKNOWLEDGEMENT OF MORTGAGE LOAN APPLICANT

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

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

DATE

NMLS MLO ID# _____



FCMC MORTGAGE CORP

NMLS ID# 6654

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CLIFTON, NEW JERSEY

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Dear _____

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores. FCMC Mortgage is providing you with a copy of your credit report. Please see page one which details the factors affecting your credit score.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided at the top of the credit report, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Very truly yours,

FCMC Mortgage Corp.

NMLS MLO ID#

I acknowledge that I have received a copy of my credit report.

BORROWER

CO-BORROWER

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NJ Adjustable Rate Mortgage (ARM) & Reduced Documentation Disclosure

Thank you for applying for your mortgage loan with FCMC Mortgage Corp. Please be advised that you have selected an Adjustable Rate Mortgage (ARM) loan and/or Reduced Documentation Option for your mortgage. It is our desire to inform you that payment increases with your ARM loan will most likely occur on your loan after its initial fixed term. (For example, a 5/1 ARM's principal and interest payment may increase at the end of the 5th year, based on the current market conditions, per your signed Mortgage Note with the lender.)

The loan requested does / does not have a prepayment penalty. The prepayment penalty, if applicable, will be in effect for _____ years. Please refer to your mortgage note for complete terms.

The loan requested does / does not have a balloon payment. The balloon payment, if applicable will become due after you have completed your _____ year of monthly mortgage payments.

You have / have not requested a loan with reduced documentation requirements. Please be advised that there is a cost of _____ added to your interest rate as premium pricing for this type of loan.

Please be aware that real estate taxes and insurance payments must be maintained on the subject property. Real estate taxes and insurance payments may be escrowed by the lender and collected with your monthly mortgage payment. If taxes and insurance payments are not collected by the lender you are responsible for making the payments directly.

Acknowledged:

Borrower

Date

Co-Borrower

Date

Property Address: _____

NMLS MLO ID# _____

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New Jersey Refinance Purpose Letter

If you are applying for a home loan to refinance or borrow equity from your home, please complete the following statement and specify how the loan funds will be used. Please select the purpose that applies to you. You may select more than one.

Debt Consolidation. I/we are obtaining a loan to pay off these accounts:

<u>Creditor</u>	<u>Account #</u>	<u>Approximate Balance</u>

Investment. I/we are obtaining a loan to invest in the following:

Education. I/we are obtaining a loan for the following educational purposes:

Home Improvements. I/we are obtaining a loan for the purpose of making the improvements to our home:

Borrower's Signature

Date

Co-Borrower's

Date

NMLS MLO ID#: _____

Registered/Licensed Mortgage Broker New York & Pennsylvania Banking Depts.
Licensed by the NJ Dept of Banking & Insurance. Loans Made By Third Party Lenders.
NOT AFFILIATED WITH ANY FINANCIAL SERVICES COMPANY



NMLS ID# 6654

1373 BROAD STREET, SUITE 312, CLIFTON, NEW JERSEY
(973) 574-0900 TEL (973) 574-0999 FAX

Customer Identification Disclosure

The United States Government requires that all financial institutions obtain, verify and record information that identifies the person applying for an account. Federal law insures that the information provided will be protected.

Borrower Name

Residential Street Address

Date of Birth

City, State, Zip

Social Security Number/TIN*

*For persons without a SSN/TIN the ID number must be from either a passport, alien ID card or any other government issued document evidencing nationality and bearing a photograph of the individual.

At least two forms of ID must be reviewed and documented. For applications taken in person, at least one Primary form of ID must be used. For all other applications, any combination of Primary and Secondary ID may be used. Please complete a separate form for each borrower..

PRIMARY FORMS OF IDENTIFICATION

Document	Country/State of Origin	ID number	Date of Birth	Exp. Date
___ State Issued Driver License				
___ State Issued ID Card				
___ Military ID Card				X
___ Passport				
___ US Alien Registration				
___ Canadian Driver License				

SECONDARY FORMS OF IDENTIFICATION

Document	Name of Issuer on Form	ID Number	Issuance Date	Exp. Date
___ Social Security Card	US GOVERNMENT		X	X
___ Government Visa				
___ Birth Certificate			X	
___ Non US/Canadian Driver License				
___ Most recent Signed Tax Return*	___ FED ___ STATE		X	
___ Property Tax Bill		APN:	X	
___ Voter Reg. Card			X	
___ Most Recent W2*			X	
___ Home/Apt. Insurance Papers				
___ Pay-stub with name*			X	
___ Utility Bill			X	
___ Bank/Investment Statements*			X	

*Do not verify with these documents if the documentation type precludes collection of income or asset documents.

I verify that I have personally viewed and accurately recorded the information from the documents identified above and have reasonably confirmed the identity of the applicant.

Signed

Print Name

Date

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 apply for a new loan 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.

Acknowledged: _____

Borrower

Date

NMLS MLO ID#



NMLS ID# 6654

1373 BROAD STREET, SUITE 312, CLIFTON, NEW JERSEY

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PRIMARY FORMS OF IDENTIFICATION

Document	Country/State of Origin	ID number	Date of Birth	Exp. Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				X
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration				
<input type="checkbox"/> Canadian Driver License				

SECONDARY FORMS OF IDENTIFICATION

Document	Name of Issuer on Form	ID Number	Issuance Date	Exp. Date
<input type="checkbox"/> Social Security Card	US GOVERNMENT		X	X
<input type="checkbox"/> Government Visa				
<input type="checkbox"/> Birth Certificate			X	
<input type="checkbox"/> Non US/Canadian Driver License				
<input type="checkbox"/> Most recent Signed Tax Return*	<input type="checkbox"/> FED <input type="checkbox"/> STATE		X	
<input type="checkbox"/> Property Tax Bill		APN:	X	
<input type="checkbox"/> Voter Reg. Card			X	
<input type="checkbox"/> Most Recent W2*			X	
<input type="checkbox"/> Home/Apt. Insurance Papers				
<input type="checkbox"/> Pay-stub with name*			X	
<input type="checkbox"/> Utility Bill			X	
<input type="checkbox"/> Bank/Investment Statements*			X	

*Do not verify with these documents if the documentation type precludes collection of income or asset documents.

I verify that I have personally viewed and accurately recorded the information from the documents identified above and have reasonably confirmed the identity of the applicant.

Signed

Print Name

Date

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

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What this means for you: When you apply for a new loan 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.

Acknowledged: _____

Co- Borrower

Date

NMLS MLO ID#

Request for Transcript of Tax Return

Department of the Treasury
Internal Revenue Service

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

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. 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, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)

4 Previous address shown on the last return filed if different from line 3 (See instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

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

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶

- a** **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
- b** **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.
- c** **Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 **Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

		Telephone number of taxpayer on line 1a or 2a
Signature (see instructions)	Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

Sign Here

General Instructions

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

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

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

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

Automated transcript request. You can quickly request transcripts by using our automated self help-service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

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

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia (After June 30, 2011, send your transcript requests to Kansas City, MO)	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

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

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

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

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

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

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

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

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

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

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

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

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

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

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

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

MLO ID# _____

Company NMLS# 6654



FCMC MORTGAGE CORP

NMLS ID # 6654

1373 BROAD STREET, SUITE 312

CLIFTON, NEW JERSEY

(973) 574-0900 TEL

(973) 574-0999 FAX

GIFT CERTIFICATION

DATE: _____

This is to certify that I (WE) intend to give _____

Recipient Name

Recipient Name

A gift in the amount of \$ _____ to be used to purchase the property located at:

This is an outright gift from undersigned and does not have to be repaid. There is no repayment expected or implied, written or verbal, in the form of cash or by future service or services by the Mortgagor.

We hereby certify that the funds given to the homebuyer were not made available for any other person or entity with an interest in the sale of the property including the seller, real estate agent or broker, builder, loan officer or any entity associated with them.

RELATIONSHIP:

SIGNATURE:

X _____
X _____

ADDRESS:

PHONE NUMBER:

“We, the Mortgagors, acknowledge that we will or have received this gift under the terms shown above.”

X _____

X _____

Print Name: _____

Print Name: _____

NMLS MLO ID #: _____

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. code 1001 and Section 1010.

Registered/Licensed Mortgage Broker New York & Pennsylvania Banking Depts. Licensed by the NJ Dept of Banking & Insurance.

Loans Made By Third Party Lenders.

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[PLEASE NOTE: For Use with Cooperative Loans Only]

**BORROWER(S)' ACKNOWLEDGMENT AND CONSENT
TO THE FILING OF A UCC FINANCING STATEMENT**

The borrower(s) referenced below are applying with FCMC Mortgage Corp. ("FCMC") for a cooperative loan. Such loan shall be submitted to a bank, lender or other financial institution (collectively, "Lender") for approval, funding and servicing. The cooperative loan shall be secured by a pledge of the shares of cooperative stock and an assignment of the appurtenant proprietary lease allocated to the cooperative unit referenced below.

In connection with this loan, to perfect its lien, Lender requires that a financing statement as provided for in the Uniform Commercial Code as adopted by the State of New Jersey (as amended or modified from time to time, the "UCC"), shall be filed with the county clerk of the county where the property is located. The borrower(s) hereby consent(s) to the filing of a UCC financing statement on behalf of the Lender by either FCMC or the attorneys for the Lender and agree(s) to pay for the cost of the filing fee and any service charges with respect thereto.

Borrower: _____

Date _____

Borrower: _____

Co-op Name: _____

Address: _____

Number of Shares: _____

NMLS MLO ID# _____

INFORMATION FROM YOUR MORTGAGE BROKER

Loan Number:

Borrower Name:

Dear Borrower,

1. Fees Paid to Your Mortgage Broker. You are requesting your mortgage broker invest time in researching, processing and providing assistance to you in the home loan process. Your mortgage broker will be paid for the time and effort spent on your behalf, and you are agreeing that your mortgage broker will be paid as follows.

You have or will be provided with a Good Faith Estimate ("GFE"). The first line item on the second page of the GFE is labeled "Our origination charge". This line includes the combined fees that are charged by your mortgage broker, the lender and, in some cases, other parties. Please be sure that you have received the GFE, and that you understand and are comfortable with the fees disclosed on it. If you pay fees before the loan closes, ask your mortgage broker whether those fees are partially or fully refundable and under what circumstances.

You have a choice in how your mortgage broker will be paid. You may either pay your mortgage broker yourself, or the lender may pay all your mortgage broker fees for you in exchange for you paying a higher interest rate. Ask your mortgage broker about how your two options impact your interest rate and fees.

You are applying for a loan in which (*check one*): You will pay your mortgage broker fees yourself; The lender will pay your mortgage broker fees for you.

Based on the option and loan type you selected, the fees you pay your mortgage broker will be:

Portion of the "Our origination charge" line on the GFE that will be paid to your mortgage broker. On the GFE, this fee will be added to origination charges paid to the lender and, in some cases, other parties. The total of all these charges are not disclosed here, but will be disclosed on the GFE as "Our origination charge".	⇒	\$ <input type="text"/>
This amount is calculated as <input type="text"/> % of your estimated loan amount, subject to a minimum of \$ <input type="text"/> or a maximum of \$ <input type="text"/> . Your estimated loan amount is \$ <input type="text"/> . If your loan amount changes, the dollar amount of this fee will also change, but will still be based on the same percentage and the same minimum and maximum.		
If the lender is paying your mortgage broker fees, minus that portion of any credit paid by the lender to your mortgage broker to reduce your settlement charges (which includes mortgage broker fees), ask your mortgage broker if the lender is providing any additional credit to be applied to other settlement charges. If your loan amount changes, the dollar amount of this fee may also change.	⇒	\$ <input type="text"/>
<i>The Total You Will Pay to Your Mortgage Broker</i>	⇒	\$ <input type="text"/>

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

Type of Transaction (<i>check one</i>) <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Adjustable Rate	Interest Rate	Total origination points or fees and discount points
Loan with the lowest Interest Rate ⇒	<input type="text"/> %	\$ <input type="text"/>
Loan with the lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or shared appreciation ⇒	<input type="text"/> %	\$ <input type="text"/>
Loan with the lowest total dollar amount for origination points or fees and discount points ⇒	<input type="text"/> %	\$ <input type="text"/>
<i>You are applying for a loan with the following terms</i> ⇒	<input type="text"/> %	\$ <input type="text"/>

WF

(If this box is checked, this form has been re-executed because of the following changes: _____.)

CitiMortgage Broker Fee Agreement

BROKER: _____ BORROWER(S): _____

LOAN NO.(if known): _____ PROPERTY ADDRESS: _____

- 1. OUR SERVICES:** We are acting as your Mortgage Broker. By signing below, you request us to arrange a mortgage loan from a Mortgage Lender and you agree to the Broker Fees listed below for our services.
- 2. BROKER FEES:** Our Broker Fees will either be paid by you directly, or by the Mortgage Lender. Federal law prohibits us from receiving Broker Fees from you and the Mortgage Lender on the same transaction. If our Broker Fees are paid by the Mortgage Lender, your interest rate may be higher than if you pay our Broker Fees directly. However, the amount of Broker Fees we receive from the Mortgage Lender will not vary based upon the interest rate you receive. In addition to our Broker Fees, estimates of other fees you will pay in connection with your loan are shown on your Good Faith Estimate of Closing Costs.

We have discussed these options with you, and you have selected the following option for payment of Broker Fees:

(check the applicable box below)

You will pay all Broker Fees Directly

Application Fee

Amount of Fee

\$ _____

Broker Fee (an amount not to exceed _____ % of loan amount)

\$ _____

Processing Fee

\$ _____

Other: _____

\$ _____

Total Direct Broker Fees:

(Excluding fees paid to third parties, such as appraisal fees)

\$ _____
(Line above must be completed)

The Mortgage Lender will pay the Broker Fees

The Lender will pay us a Broker Fee.

The amount of the Broker Fee will be _____ % of your loan amount.

You will not pay us any Broker Fees in connection with this loan.

\$ _____
(Must be completed)

3. YOUR MORTGAGE LOAN

You are currently applying for a mortgage loan in the amount of \$_____. If your actual loan amount is different, then the dollar amount of any fee shown above that is based on a percentage of the loan amount may increase if the loan amount increases, or decrease if the loan amount decreases.

By signing below, I acknowledge that I have received a fully executed copy of this Agreement at the time of my mortgage application. It has been explained to me and I understand it. I voluntarily enter into this Agreement and agree to the Broker Fees above.

Broker Name

Date

Applicant

Date

BY: _____

Broker Signature

Applicant

Date

CONVENTIONAL BORROWER APPRAISAL DISCLOSURE FORM

Before the lender can consider your request for financing, an appraisal of the property must be conducted by an appraiser selected by an appraisal management company ("AMC"), such as Rels Valuation or Lender's Service, Inc.

You Will Have to Pay for an Appraisal. You do not need to pay for the appraisal at this time. Your mortgage broker/originator may pay for the appraisal on your behalf and collect the appraisal fee from you at a later date, or your mortgage broker/originator has or will collect your credit card information to transmit to the AMC to pay for the appraisal. If so, the AMC will then charge your credit card and the transaction will be identified on your credit card statement as payable to "Rels Valuation-Appraisal 877-434-8940" or "Debtor: LSI Appraisals Coraopolis." The appraisal fee that you pay to the AMC is **nonrefundable**. The collection of the appraisal fee does not guarantee a loan approval and is not a commitment to lend. You must pay for the appraisal regardless of whether you dispute the appraisal or the resulting property valuation.

If you are using your credit card to pay for the appraisal, by printing and signing your name(s) below you are acknowledging that you have provided, or will provide, necessary credit card information to your mortgage broker/originator to cover costs related to the valuation of real property associated with a refinance or purchase transaction. You are also acknowledging that there may be ancillary costs above and beyond the required primary valuation product. These may include but not be limited to: a re-inspection of the property or supporting addendum documentation. You are also fully attesting that you will be responsible for the cost of services rendered by Rels Valuation or Lender's Service, Inc.

On Purchase Transactions, the AMC or appraiser will contact the seller to arrange access to the property.

On Refinance transactions, the AMC or appraiser will contact you to arrange access to the property, please call them back as soon as possible. The sooner they hear back from you, the sooner they can begin the appraisal process. Any delay in doing so can slow down the approval of your loan, delay your loan closing, and put your rate lock, if any, in jeopardy. If you do not return the AMC or appraiser's call, the lender will be unable to further process your request.

You Are Entitled to a Copy of the Appraisal. You are entitled to receive and review a copy of every appraisal report that is obtained on your behalf concerning your subject property at least three business days prior to the closing of your loan. The appraisal will be ordered in the name of the lender. Once the appraisal is complete, both you and the lender will be provided a copy. In turn, the lender will share its copy of the appraisal with your mortgage broker/originator so that he or she may better assist you in your home financing process.

The lender will make every effort to ensure that you receive a copy of your appraisal report at least three business days prior to your loan closing ("appraisal delivery deadline"). In the unlikely event that the lender is unable to deliver a copy of your

DOC TYPE 14612

appraisal report to you before the appraisal delivery deadline, your closing date may be postponed.

To avoid the possible postponement of your loan closing date due to delays in the delivery of your appraisal report, you may waive your right to receive and review a copy of your appraisal report prior to the appraisal delivery deadline by signing and returning the waiver provision below. By signing the waiver below, you do not relinquish your right to receive a copy of your appraisal report.

The Loan Closing. At the loan closing, the amount paid to the AMC will be reflected on your closing documentation. If the amount paid the AMC is insufficient to cover the actual cost of the appraisal, you will be responsible for the remaining portion.

WAIVER

_____ **I wish to waive** my right under the Appraisal Independence Requirements (AIR) to inspect a copy of my appraisal at least three business days prior to the closing of my loan.

_____ **I do not wish to waive** my right under the Appraisal Independence Requirements (AIR) to inspect a copy of my appraisal at least three business days prior to closing of my loan. I understand that I may waive this right by contacting my mortgage broker/originator at least four business days prior to loan closing. I also acknowledge that, in the event I have not received a copy of my appraisal at least three business days prior to closing and I have not waived my right to review my appraisal at least three business days prior to loan closing, my closing will be postponed to allow three business days for my inspection of the appraisal.

I acknowledge my receipt of this form and my waiver choice as I have indicated above.

If you have questions regarding this process, please contact your mortgage broker/originator as soon as possible.

_____	____/____/____
Borrower	Date
_____	____/____/____
Borrower	Date
_____	____/____/____
Borrower	Date
_____	____/____/____
Borrower	Date

Note: Both pages of this document should be provided at time of submission.

FCCM MORTGAGE CORP.
NMLS ID#6654
1373 Broad Street
Suite 312
Clifton, NJ 07013
973-574-0900

Credit Card Authorization Form

Cardholder Name: _____

Credit Card: MC/VISA/AMEX # _____

Expiration Date: _____

Security Code: (on back of card) _____

Billing Address: _____

City, State, Zip: _____

Cardholder Phone #: _____

Appraisal Fee Quoted: _____

By execution of this form, the cardholder authorizes:
_____ (appraisal management agency) to charge the credit card with the amount listed above prior to completion of the appraisal. The cardholder may not cancel a completed appraisal order for any reason. To cancel a scheduled appraisal you must contact FCCM Mortgage Corp at 973-574-0900 at least 24 hours before the scheduled appointment. No refunds will be processed for appraisals cancelled less than 24 hours in advance. No refunds will be processed for any other reason, including but not limited to disputes with appraised value.

Signature of Cardholder: _____