

**BORROWER'S CERTIFICATION & AUTHORIZATION**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from *Trustworthy Mortgage Corp.*

In applying for the loan, I/We have completed a loan application containing various information for the purpose of the loan (the amount and source of the down payment, employment and income information, and assets and liabilities). I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.

2. I/We fully understand that it is a Federal crime punishable by fine or imprisonment or both to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1040.

**AUTHORIZATION TO RELEASE INFORMATION**

To whom it may concern:

1. I/We have applied for a mortgage loan from *Trustworthy Mortgage Corp.*

As Part of the application process, *Trustworthy Mortgage Corp* may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

2. I/We authorize you to provide to *Trustworthy Mortgage Corp* and to any investor whom *Trustworthy Mortgage Corp* may sell my mortgage any and all information and documentation that they request. Such information includes but is not limited to; employment history, income, bank account balances, money market account balances, any similar account balances, credit history, and copies of income tax returns.
3. A copy of this authorization may be acceptable as an original.

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

\_\_\_\_\_  
Social Security Number

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

\_\_\_\_\_  
Social Security Number

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

\_\_\_\_\_  
Social Security Number

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

\_\_\_\_\_  
Social Security Number

The Federal Equal Credit Opportunity Act (ECOA) prohibits creditors from discrimination against credit applicants. Therefore, before we proceed with taking this application, we request that you read the following notices. Should you have any questions please do not hesitate to ask us.

1. The Federal Equal Credit Opportunity Act prohibits creditors from discrimination 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 is derived from any public assistance program, or because the applicant has in good faith, exercised any rights under the Consumer Credit Protection Act.
2. You may apply for the loan in your own name or you may wish to have a co-signer if you feel that you need additional income as a basis of repayment of the debt. You may use your spouse as a co-signer; however, this is not a requirement.
3. You may give your birth-given first name, a surname that is given, obtained by marriage, or a combined surname.
4. Information about a spouse need not be revealed unless:
  - A) The spouse will be contractually liable on the debt
  - B) The spouse's income and/or assets are to be relied upon, or
  - C) The applicant is relying on alimony, child support or separate maintenance payments from a spouse or former spouse as a basis of repayment of credit requested.
5. No applicant or co-applicant is required to reveal income from alimony, child support, or separate maintenance unless he or she chooses to rely on such income for purpose of showing creditworthiness. Designation of a title as Mr., Ms., or Miss is also optional.
6. If the proceeds of this loan will be used to purchase a home, we are required to ask each applicant to supply the answer to race/national origin, sex, marital status, and age. This information is:
  - A) Being requested by the Federal government to monitor compliance with Federal anti-discrimination statues, and
  - B) Those statutes prohibit creditors from discrimination against the applicant(s) on those bases.

Furnishing this information is optional

The undersigned has(have) read and had explained to his/her satisfaction the foregoing information prior to the taking of an application for credit.

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

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

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

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

**SERVICING DISCLOSURE STATEMENT**

Lender: **Trustworthy Mortgage Corp** Date: \_\_\_\_\_  
 15850 Crabbs Branch Way S  
 Rockville, MD 20855

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. Section 2601 et seq.) you have certain rights under that Federal Law. This settlement tells you about those rights. It is also tell 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 days period is not applicable if a notice of prospective transfer is provided for you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicer 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 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 days 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 Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer then your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes 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 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.

**Servicing Transfer Estimates**

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

A.  We may sell or transfer the servicing of your loan while the loan is outstanding.

- We are able to service to your loan, and we
- will service your loan.
- will not service your loan.
- haven't 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. We have previously assigned, sold or transferred the servicing of first lien mortgage loans.

This is our record of transferring the servicing of the first lien mortgage loans we have made in:

<u>Year</u>	<u>Percentage of Loans Transferred</u>
2003	100%
2004	100%
2005	100%

This information  does  does not included assignments, sales or transfers to affiliates or subsidiaries.

**Acknowledgment of Mortgage Loan Applicant(s)**

I/We have read and understood the disclosure; and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below:

_____ Applicant	_____ Date	_____ Applicant	_____ Date
_____ Applicant	_____ Date	_____ Applicant	_____ Date

**FINANCING AGREEMENT FOR MORTGAGES ON 1 TO 4 FAMILY HOMES**

Trustworthy Mortgage Corp will provide borrower(s) with a financing agreement, contents, and binding agreement. Trustworthy Mortgage Corp will offer to make or obtain a mortgage on a 1 to 4 family home to be occupied by the borrower(s) and provide the borrower(s) with a financing agreement executed by the parties within (10) business days after the date of application is completed.

This agreement is made between Trustworthy Mortgage Corp the lender, and \_\_\_\_\_, the borrower(s).

We, the lender, will provide the borrower(s) a  Conventional  Non Conventional mortgage loan secured by the property located at \_\_\_\_\_ subject to the conditions listed below:

**Type of Loan:**

1<sup>st</sup> Trust Loan Amount: \$ \_\_\_\_\_ Term: \_\_\_\_\_ Months Interest: \_\_\_\_\_ %

Points charged by the lender to be paid by the seller: \_\_\_\_\_

Points charged by the lender to be paid by the Buyer/Borrower(s) \_\_\_\_\_

- 1<sup>st</sup> Trust [ ] Fixed rate, a simple interest of \_\_\_\_\_ % amortized for \_\_\_\_\_ months.  
 [ ] Balloon, a simple interest of \_\_\_\_\_ % amortized for \_\_\_\_\_ months but due in \_\_\_\_\_ months.  
 [ ] Variable rate, interest starts at \_\_\_\_\_ % for \_\_\_\_\_ months and then will vary every \_\_\_\_\_ months. This rate is tied to a \_\_\_\_\_ with a \_\_\_\_\_ margin. This loan will have a \_\_\_\_\_ % cap. This mean that the loan will not increase more than \_\_\_\_\_ % in any \_\_\_\_\_ year nor will it increase more than \_\_\_\_\_ % over the life to the loan (the term during which the financing agreement remains in effect).

2<sup>nd</sup> Trust Loan Amount: \$ \_\_\_\_\_ Term: \_\_\_\_\_ years Interest: \_\_\_\_\_ %

Points charged by the lender to be paid by the seller: \_\_\_\_\_

Points charged by the lender to be paid by the Buyer/Borrower(s) \_\_\_\_\_

- 2<sup>nd</sup> Trust [ ] Fixed rate, a simple interest of \_\_\_\_\_ % amortized for \_\_\_\_\_ months.  
 [ ] Balloon, a simple interest of \_\_\_\_\_ % amortized for \_\_\_\_\_ months but due in \_\_\_\_\_ months.  
 [ ] Variable rate, interest starts at \_\_\_\_\_ % for \_\_\_\_\_ months and then will vary every \_\_\_\_\_ months. This rate is tied to a \_\_\_\_\_ with a \_\_\_\_\_ margin. This loan will have a \_\_\_\_\_ % cap. This mean that the loan will not increase more than \_\_\_\_\_ % in any \_\_\_\_\_ year nor will it increase more than \_\_\_\_\_ % over the life to the loan (the term during which the financing agreement remains in effect).

If, after the lender takes the borrowers application and does the necessary preparation to qualify the borrowers for the loan according to the current lender's standard and the borrowers do not qualify because of credit, income, enough equity in property, certified appraisal, title insurance and any other documents that must be provided in order to qualify for the current lender's standards, this financing agreement will become null and void.

Further, if the borrowers do not qualify for the above agreed terms and conditions but will qualify for another loan program, a new financing agreement will be drawn up or this agreement will be amended.

If all the provisions of the financing agreement are not subject to future determination, change, or alteration during its term, the financing agreement shall constitute the final binding agreement between the parties as to the items covered by the financing agreement.

Seventy-two Hours (72) Advance Presentation Requirement --- if any of the provision of the financing agreement is subject to change or determination after its execution, the lender shall provide the borrowers with a commitment executed by both parties, at lease 72-hours before the time of settlement agreed to by the parties, providing:

- A. The effective fixed interest rate or initial interest rate that will be applied to the loan; and
- B. A restatement of all remaining unchanged provisions of the financing agreement.

Subject to execution of the financing agreement, the borrower may waive in writing the 72-hours advance presentation requirement and accept the commitment at settlement only if compliance with the 72-hours requirement is shown by the lender to be infeasible.

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Mortgage Consultant Date

\_\_\_\_\_  
Borrower Date



**Borrower Signature Authorization**

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

**Part I - General Information**

<b>1. Borrower(s)</b>		<b>2. Name and Address of Lender</b>	
		Trustworthy Mortgage Corp 15850 Crabbs Branch Way S# Rockville, MD 20855	
<b>3. Date</b>	<b>4. Loan Number</b>		

**Part II - Borrower Authorization**

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

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

_____	_____
Borrower	Date
_____	_____
Borrower	Date
_____	_____
Borrower	Date
_____	_____
Borrower	Date

**Trustworthy Mortgage Corp** ▲▼▲▼▲▼▲▼▲▼▲▼▲▼▲▼▲  
15850 Crabbs Branch Way #300 Rockville MD 20855 Tel: 301-258-7800 Fax: 301-258-7870

**Mortgage Loan Origination Agreement**

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with Trustworthy Mortgage Corp 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 Trustworthy Mortgage Corp on \_\_\_\_\_ (date). We are licensed as a "Mortgage Broker" under the laws of the state of MD, VA, DC, PA, DE and FL.

**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 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. Alternatively, we may be paid a portion of our compensation by both you and 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 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 by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place of (ii) other services, goods or facilities performed or provided by us to the lender.

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.

Borrower 1: \_\_\_\_\_ Borrower 2: \_\_\_\_\_

Print Name: \_\_\_\_\_ Print Name: \_\_\_\_\_

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

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

Broker or Authorized Agent Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Address: **15850 Crabbs Branch Way #300 Rockville MD 20855**

**Trustworthy Mortgage Corp** ▲▼▲▼▲▼▲▼▲▼▲▼▲▼▲▼▲

15850 Crabbs Branch Way #300 Rockville MD 20855 Tel: 301-258-7800 Fax: 301-258-7870

**MARYLAND FINANCING AGREEMENT**

Applicant(s): \_\_\_\_\_ [ ] FHA [ ] FHA Adjustable Rate  
\_\_\_\_\_ [ ] VA [ ] VA Graduated Payment  
Property: \_\_\_\_\_ [ ] Conventional, Fixed Rate  
\_\_\_\_\_ (non-assumable)  
\_\_\_\_\_ [ ] Conventional, Adjustable Rate

1<sup>st</sup> Trust Loan Amount: \$ \_\_\_\_\_ Loan Term \_\_\_\_\_ Months

2<sup>nd</sup> Trust Loan Amount: \$ \_\_\_\_\_ Loan Term \_\_\_\_\_ Months

Sales Price \$ \_\_\_\_\_ Loan to Value \_\_\_\_\_ %

\*\*\*\*\*

[ ] LOCK INTEREST RATE AND/OR DISCOUNT POINTS  
[✓] NO GUARANTEE OF INTEREST RATE AND/OR DISCOUNT POINTS

[ ] If this box is checked, this agreement is being provided to you by mail. Maryland law requires that this agreement be executed by you and *Trustworthy Mortgage Corp* no later than ten (10) business days from the date of your application, therefore, *Trustworthy Mortgage Corp* requires that you execute and return this agreement within that ten (10) day period.

\*\*\*\*\*

Thank you for the opportunity to process your mortgage loan application. This agreement describes the terms of the loan for which loan you have applied.

This agreement applies only to the applicant, loan program and property address listed above and this agreement may not be modified, amended or transferred except in writing by an authorized representative of *Trustworthy Mortgage Corp*.

In the event your lock expires, your new interest rate and discount points will be the **GREATER** of the expired rate and discount or the current rate and discount. Your loan will not close at a lower rate and discount than, that rate and discount stated herein.

This financing agreement is entered into by the applicant and *Trustworthy Mortgage Corp* under the following terms and subject to the following conditions:

1. **INTEREST RATE**

**1<sup>st</sup> Trust**

[ ] The Note interest rate shall be \_\_\_\_\_ % for \_\_\_\_\_ months.  
[ ] The initial Note rate shall be \_\_\_\_\_ % per annum. The interest rate is adjustable and will vary following consummation of the loan base on movements in an index as provided in the loan documents.  
[✓] The interest rate has not been determined but shall be established on later than (72) seventy-two hours before closing based on market conditions at the time it rate is established.

**2<sup>nd</sup> Trust**

[ ] The Note interest rate shall be \_\_\_\_\_ % for \_\_\_\_\_ years.  
[ ] The initial Note rate shall be \_\_\_\_\_ % per annum. The interest rate is adjustable and will vary following consummation of the loan base on movements in an index as provided in the loan documents.  
[ ] The interest rate has not been determined but shall be established on later than (72) seventy-two hours before closing based on market conditions at the time it rate is established.

2. **DISCOUNT**

[ ] The discount points paid by applicant shall be \_\_\_\_\_ % and the discount points paid by the seller shall be \_\_\_\_\_ %  
[✓] The discount points have not been determined but shall be established no later than (72) seventy-two hours before closing and shall not exceed 3 \_\_\_\_\_ % of the loan amount.

3. **OTHER FEES**

Closing costs, including and Origination fee of \_\_\_\_\_ % and a VA Funding Fee. FHA mortgage insurance or conventional mortgage insurance premium (if applicable) will be paid by the applicant or seller and are separate from the discount quoted above. At the time of closing, the applicant must also pay tax and insurance escrow and the other settlement costs which shall be separately estimated and itemized in the Good Faith Estimate of Borrower’s Settlement disclosure Statement.



4. UNDERWRITING

Applicant's loan application must be approved in accordance with *Trustworthy Mortgage Corp* underwriting guidelines of the investor. FHA or VA Applicant agrees to provide all information and documentation requested. If the property is under construction, *Trustworthy Mortgage Corp* must receive evidence of satisfactory completion prior to closing.

5. APPROVAL

All of the terms and conditions contained in the Loan Approval Letter, which shall be issued to applicant upon loan approval, must be and/or satisfied.

6. CLOSING

The loan must be closed and funded prior to the expiration of this agreement. If the loan is subject to the right of rescission provided for by the Federal Truth-In-Lending Act, the loan must close and the rescission period must expire prior to the expiration of this agreement.

Applicant acknowledges that the loan application may be processed under a program being offered by an investor *Trustworthy Mortgage Corp* shall not be liable if the investor abruptly and without reasonable notice to *Trustworthy Mortgage Corp* to offer this type of loan program prior to applicant's loan being approved and closed. In that event, *Trustworthy Mortgage Corp* may offer applicant an alternative loan program if one is available. Applicant and the property must qualify for the new loan program must meet other lender, FHA, VA and/or investor requirements.

This agreement does not constitute a lone commitment or approval and is specifically contingent upon the satisfaction of all the conditions herein. *Trustworthy Mortgage Corp* cannot guarantee that applicant's credit application will be processed, approved and closed with the period of this Financing Agreement. *Trustworthy Mortgage Corp* agrees to use reasonable effort in the processing of the loan. However, many or elements needed to process the application (appraisal, credit report and other written verifications) are not within *Trustworthy Mortgage Corp* control and may affect *Trustworthy Mortgage Corp* ability to complete the processing of the application before the expiration of this agreement.

The applicant acknowledges that he/she has not paid money or given other consideration for a guarantee of the interest rate and discount points.

This Financing Agreement shall expire \_\_\_\_\_, 20\_\_\_\_. This date either: the day lock expires or the date credit documentation expires. In the event of the loan is not closed and funded by this date, the Financing Agreement is null and void.

\_\_\_\_\_  
 (Printed Name of Mortgage Consultant)

\_\_\_\_\_  
 Date

*Applicant acknowledges having read and received a copy of this Financing Agreement.*

*Maryland law requires that you sign and return this document within ten (10) days of the date of your loan application.*

\_\_\_\_\_  
 Applicant Date

\_\_\_\_\_  
 Co-Applicant Date

\_\_\_\_\_  
 Co-Applicant Date

\_\_\_\_\_  
 Co-Applicant Date

**Required Providers Disclosure**

Date	Loan Number:
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Company Name: **Trustworthy Mortgage Corp**  
 Company Address: **15850 Crabbs Branch Way Suite 300  
 Rockville, MD 20855  
 Tel: 301-258-7800 Fax: 301-258-7870**

Borrower(s) Name: \_\_\_\_\_

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

This disclosure gives you notice that *Trustworthy Mortgage Corp* has a business relationship with the following provider(s). There is an existing relationship between service providers and the lender in that the lender has repeatedly used or required borrowers to use the services of the provider within the last 12 months.

Use of these particular providers is required.

ITEM NUMBER	NAME OF PROVIDER	NATURE OF RELATIONSHIP
1101-4	Title Company	<input type="checkbox"/> None <input type="checkbox"/> Affiliated
804	Credit Bureau CREDIT DATA SERVICES	None
803	Appraiser	None

**NOTICE OF RIGHT TO  
RECEIVE APPRAISAL REPORT**

You have the right to receive a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application, or you withdraw your application. Your request must be made in writing.

You may be required to reimburse us for the cost of the appraisal report, where permitted by law.

Please mail your written request for a copy of your appraisal report to:

**Trustworthy Mortgage Corp**  
 15850 Crabbs Branch Way Suite 300  
 Rockville, MD 20855

By signing below, Applicant acknowledges receipt of this notice.

\_\_\_\_\_  
 Borrower Date Borrower Date

\_\_\_\_\_  
 Borrower Date Borrower Date

**BROKER AGREEMENT**

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

Trustworthy Mortgage Corp is hereby authorized to arrange mortgage financing for the following BORROWER(S) and PROPERTY whose terms shall follow:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**1<sup>st</sup> Trust**

Type of Loan: \_\_\_\_\_ Loan Amount: \$ \_\_\_\_\_

Term of Loan: \_\_\_\_\_ Months

**Interest Rate:**

- The Loan you have applied for does not have a Lock-In feature. Therefore, interest and points may vary before closing, and will be locked in prior to closing.
- The interest rate of \_\_\_\_\_% and \_\_\_\_\_ points are locked until \_\_\_\_\_, 20\_\_\_\_, after which they will vary.

**2<sup>nd</sup> Trust**

Type of Loan: \_\_\_\_\_ Loan Amount: \$ \_\_\_\_\_

Term of Loan: \_\_\_\_\_

**Interest Rate:**

- The Loan you have applied for does not have a Lock-In feature. Therefore, interest and points may vary before closing, and will be locked in prior to closing.
- The interest rate of \_\_\_\_\_% and \_\_\_\_\_ points are locked until \_\_\_\_\_, 20\_\_\_\_, after which they will vary.

**Term of Agreement:** " This agreement shall be valid for a period of 90 \_\_\_\_\_ days, and shall expire on \_\_\_\_\_, 20 \_\_\_\_\_".

**Exhibits:** Borrowers agree to make available to the Broker whatever information and exhibits necessary to satisfy the requirements of the Lender to whom the Broker has made application to or behalf of the Borrower.

**Deposit:** Trustworthy Mortgage Corp acknowledges receipt of the amount of \$ \_\_\_\_\_ which sum shall be used for the appraisal, miscellaneous fee and credit reports and is considered non-refundable in the event the loan is not approved.

**Mortgage Brokerage Fee:** It is agreed, that upon the approval of the loan request at terms stated previously and/or at terms acceptable to the Borrower, that Trustworthy Mortgage Corp shall have earned a Mortgage Brokerage Fee of \$ \_\_\_\_\_ or \_\_\_\_\_% of the 1<sup>st</sup> mortgage amount and \$ \_\_\_\_\_ or 0.001% of the 2<sup>nd</sup> mortgage amount. All expenses, including but not limited to courier charges, underwriting fees, and any charges required by the Lender shall be borne by the Borrower.

You will be charged a processing fee of \$ 495.00 that will be collected only when the loan closes and at that time for the 1<sup>st</sup> mortgage and \$ \_\_\_\_\_ for the 2<sup>nd</sup> mortgage.

THE BORROWERS HAVE REVIEWED THIS AGREEMENT AND ACKNOWLEDGE AND ACCEPT THE FOREGOING TERMS AND CONDITIONS. RECEIPT OF A COPY OF THIS AGREEMENT IS ALSO ACKNOWLEDGE.

**Trustworthy Mortgage Corp**

**Borrower(s)**

\_\_\_\_\_  
 Mortgage Consultant Date

\_\_\_\_\_  
 Borrower Date

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

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

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

**Joint Credit Addendum to the Uniform Residential Loan Application**

I/We are applying for credit in the amount of \$ \_\_\_\_\_ on \_\_\_\_\_ with  
Trustworthy Mortgage Corp.  
Loan Amount Date

- I am applying for individual credit in my own name and I am relying on my own income and assets.
- I am applying for individual credit and I am relying on my income or assets, as well as income or assets from other sources.
- We are applying for joint credit.

Signature(s):

\_\_\_\_\_  
Applicant

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

\_\_\_\_\_  
Co-Applicant

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

\_\_\_\_\_  
Co-Applicant

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

\_\_\_\_\_  
Co-Applicant

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

**Trustworthy Mortgage Corp**

15850 Crabbs Branch Way #300 Rockville MD 20855 Tel: 301-258-7800 Fax: 301-258-7870

**PATRIOT ACT INFORMATION FORM**

Loan Number: \_\_\_\_\_

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 every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants will also be asked to show their driver's license or other identifying documents.

**COMPLETION OF THIS FORM IS REQUIRED IN ORDER TO COMPLY WITH THE PATRIOT ACT. A COPY OF THIS COMPLETED FORM MUST BE PLACED IN THE LOAN FILE.**

**Required Information:**

Borrower Name: \_\_\_\_\_  
Co-Borrower Name: \_\_\_\_\_  
Borrower Date of Birth: \_\_\_\_\_  
Co-Borrower Date of Birth: \_\_\_\_\_  
Borrower Current Physical Address: \_\_\_\_\_  
Co-Borrower Current Physical Address: \_\_\_\_\_

**Method Of Identification For Borrower (Only One Form Of Verification Is Required):**

- (1) Driver's License: State \_\_\_\_ # \_\_\_\_\_ Issue Date: \_\_\_\_\_ Expir. Date: \_\_\_\_\_
- (2) Passport: # \_\_\_\_\_ Country: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Expir. Date: \_\_\_\_\_
- (3) Military ID: Country: \_\_\_\_\_ Expir. Date: \_\_\_\_\_
- (4) State ID: # \_\_\_\_\_ Issue Date: \_\_\_\_\_ Expir. Date: \_\_\_\_\_
- (5) Green Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Expir. Date: \_\_\_\_\_
- (6) Immigration Card: Country: \_\_\_\_\_ # \_\_\_\_\_ Expir. Date: \_\_\_\_\_
- (7) Gov't ID (Visa): # \_\_\_\_\_ Expir. Date: \_\_\_\_\_ Gov't Branch: \_\_\_\_\_
- (8) Other Document: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Expir. Date: \_\_\_\_\_

**Method Of Identification For Co-Borrower (Only One Form Of Verification Is Required):**

- (1) Driver's License: State \_\_\_\_ # \_\_\_\_\_ Issue Date: \_\_\_\_\_ Expir. Date: \_\_\_\_\_
- (2) Passport: # \_\_\_\_\_ Country: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Expir. Date: \_\_\_\_\_
- (3) Military ID: Country: \_\_\_\_\_ Expir. Date: \_\_\_\_\_
- (4) State ID: # \_\_\_\_\_ Issue Date: \_\_\_\_\_ Expir. Date: \_\_\_\_\_
- (5) Green Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Expir. Date: \_\_\_\_\_
- (6) Immigration Card: Country: \_\_\_\_\_ # \_\_\_\_\_ Expir. Date: \_\_\_\_\_
- (7) Gov't ID (Visa): # \_\_\_\_\_ Expir. Date: \_\_\_\_\_ Gov't Branch: \_\_\_\_\_
- (8) Other Document: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Expir. Date: \_\_\_\_\_

**Resolution Of Any Discrepancy:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Completed By: \_\_\_\_\_  
Patriot Act Information Form

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