

Republic Lending Corporation

Telephone: 310-755-5770

Toll Free: 800-921-7062

Fax: 877-267-9010

Email: info@RepublicLending.com

Website: www.Republiclending.com

Address: 17315 Studebaker road, STE300A, Cerritos, CA 90703

Welcome to Republic Lending Corporation (“Republic Lending” or “company”). We appreciate the opportunity to be of service with your real estate finance transactions. We would like to take a moment to inform you about our company. Republic Lending is one of the best providers of residential and commercial mortgages in California. Jointly, our staff have many years of experience real estate and financial structuring. We cater our academic and professionalism to help you in most of your real estate financial needs. Our company reputation is rooted in our ability to secure the most aggressive rates and terms possible for our clients, but also in a personalized approach to uniquely structure each client’s financing transaction(s), of all accessible sizes and levels of complexity.

At our company, our clients (borrowers) will be able to access a wide spectrum of lending programs. We are capable to secure loans many different kind of traditional, conforming mortgage, nonconforming, bridge, and alternative loans when accessible.

Enclosed are the following documents:

- Uniform Residential Loan Application
- Borrower Release Authorization
- Mortgage Broker Fee Disclosure
- Additional Disclosures (as required by law)

Please retain a copy of these forms for your records, and sign where indicated. You may scan and email, or fax, the paperwork back to us.

Within three days of our receipt of your application and initial disclosures, you will receive an additional disclosure outlining the general terms of the loan. Throughout the loan origination process, you may receive other disclosures as required by state and Federal law.

Thank you for your time and consideration. we focus on the personalized approach because we handle each client application with care and professionalism.

Sincerely,

Omar T. Hijaz, President.

(CalBRE#01955698 / NMLS#1389705)

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BORROWER'S (Applicant) CHECKLIST

- _____ Copy of Identification or driver license
- _____ Copy of your social security or ITN card
- _____ Completed 4506T tax form
- _____ Signed credit authorization form

BORROWER(S) BASIC INFO:

ASSET VERIFICATION: (all pages and no internet balance printouts)

- _____ Copy of 2 most recent months checking, savings or bank statements.
- _____ Copy of 2 most recent months investment, brokerage, mutual funds or stocks/bonds statements.
- _____ Copy of 2 most recent months retirement statements – 401K, IRA or pension statements.

W-2 BORROWER(S):

- _____ Copy of 2 most recent pay stubs show year to day (preferably covering a period of one month).
- _____ Copy of 2 most recent years Federal Tax Returns: _____
- _____ Copy of 2 most recent years W-2's: _____

SELF EMPLOYED BORROWER(S):

- _____ Copy of 2 most recent years' personal tax returns (1040's) – include all schedules and W-2's.
- _____ Copy of 2 most recent years' business tax returns (1120's) – include all schedules and statements. (If owner owns more than 20% of corporation.)
- _____ Copy of 2 most recent years' partnership tax returns (1065's) – include all schedules and statements. (If general partner owns 25% or more ownership – include the K-1's.)
- _____ Year to Date Profit & Loss Statement and Balance Sheet on any 1120 or 1065 – if available.

If you have any questions or comments, please feel free to give us a call anytime. We are here to assist you and make real estate financing transaction a good experience, by closing on time and efficient. We may request additional documents.

Authorization Agreement

CREDIT REPORT AUTHORIZATION FORM

Authorization is hereby granted to Republic Lending Corporation (CalBRE#01995706, NMLS#1511640), to obtain a consumer credit report through a credit reporting agency chosen by Republic Lending Corporation. I understand and agree that Republic Lending Corporation intends to use the consumer credit report for the purposes of evaluating my financial readiness to obtain a loan.

I understand that this credit report will be retained on file at the Republic Lending Corporation office for use only by Republic Lending Corporation staff. This information will not be disclosed to anyone by Republic Lending Corporation without my written consent.

Furthermore, I understand that, should I choose to apply for financing through Republic Lending Corporation, a revised credit report costing an additional fee may be required.

My signature below authorizes the release to the credit reporting agency of financial information which I have supplied to Republic Lending Corporation in connection with such an evaluation.

Authorization is further granted to the credit reporting agency to use photostatic reproduction of this form if required to obtain any information necessary to complete my consumer credit report.

BY SIGNING BELOW, IT GRANTS PERMISSION FOR THE RELEASE OF FINANCIAL INFORMATION TO THE CREDIT REPORTING AGENCY AND GRANTS PERMISSION FOR Republic Lending Corporation TO OBTAIN A COPY OF YOUR CREDIT REPORT.

Applicant Signature

Applicant Signature

Print Name

Print Name

Home Address

Home Address

Preferred Email

Preferred Email

Social Security Number

Social Security Number

Phone number

Phone number

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THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice.
2. Race, color, religion, sex, marital status, national origin or ancestry. It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home files improvement of any one-to-four unit family residences.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

BUREAU OF REAL ESTATE
107 South Broadway Room #8107

Los Angeles, CA 90012

BUREAU OF REAL ESTATE
1651 Exposition Blvd.

Sacramento, CA 95815

Print Name

Print Name

Applicant Signature

Applicant Signature

Date

Date

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MORTGAGE BROKER FEE DISCLOSURE

You have applied for a mortgage loan with Republic Lending Corporation (“Republic Lending”). Republic Lending will submit your application for a mortgage loan to participating lender(s) and/or investor(s), which it from time to time contacts upon such terms and conditions as you may request or a lender(s) and/or investor(s) may require. The lender(s) / investor(s) have asked that this form be furnished to you to clarify the role of a mortgage broker. This form supplements other disclosures or agreements required by law that you should receive from Republic Lending with the lender(s) and or investor (s) concerning your application.

SECTION 1: NATURE OF RELATIONSHIP, In connection with this mortgage loan:

Republic Lending is acting as an independent contractor and not as your agent. If you are unsure of the nature of your relationship with Republic Lending, please feel free to contact us for clarification.

Republic Lending has separate independent contractor agreements with various lenders and investors.

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: THE BROKER’S COMPENSATION, In connection with this mortgage loan:

The lender(s) and or investor (s) whose loan products are distributed by Republic Lending generally provide their loan products to us at a wholesale rate and /or in other structure. The retail price we offer you – your interest rate, total points and fees, will include our compensation.

In some cases, Republic Lending may be paid all of its compensation by either you or from the lender(s) or investor(s).

Alternatively, we may be paid a portion of our compensation by both you and the lender(s) and or investor(s). 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 have some or all of our fees paid directly by the lender(s) and / or investor(s), which will result in a higher interest rate and higher monthly payments than you would otherwise be required to pay.

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 or (ii) other services, goods or facilities performed or provided by us to the lender (s) or investor(s).

Republic Lending Corporation, a real estate broker licensed by the CA Bureau of Real Estate, CalBRE# 01995706, NMLS#1511640

You may work with us to select the method in which Republic Lending receives its compensation, subject to the lender's and / or investor(s) loan requirements and credit underwriting guidelines.

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

By signing below, applicant(s) acknowledge that you have read and understand this document. By your signature, you also acknowledge that you have received a copy of this document.

Print Name

Print Name

Applicant Signature

Applicant Signature

Date

Date

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OWNER OCCUPANCY CERTIFICATION

I(We) hereby certify that my/our intent in the seeking of this loan is to obtain financing for purchase of a home to be used as my/our principal residence, with occupancy to begin within (30) days after close of escrow and to extend for an indefinite period of time into the future. I recognize that any loan made pursuant to this application is contingent upon OWNER OCCUPANCY and agree to comply and occupy the property as provided in the certification, otherwise it will constitute a DEFAULT, under the terms of the loan and in case of such default, I must, upon recall of the loan by the lender, immediately pay the full balance of the loan and any other amounts to which entitled upon default.

If this property is non-owner occupied, please initial here: _____

COPY OF APPRAISAL REPORT

You have the right to a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that, you have paid for or are willing to pay for the appraisal. If you want a copy of the appraisal report, please submit a written request to Republic Lending Corporation.

ACKNOWLEDGEMENT OF RECEIPT OF DISCLOSURE MATERIAL:

I (We) certify and acknowledge that I (We) have received and have read the HUD booklet: Settlement Costs and You," in connection with my/our application with Republic Lending for a home loan. I (We) certify and acknowledge that I (We) have received and have read the booklet "Consumer Handbook on Adjustable Rate Mortgage," if applicable, in connection with our application with Republic Lending for a home.

Please initial that you have received and read the above: _____

ACKNOWLEDGEMENT OF RECEIPT:

I (We) have read all of the above disclosures and hereby acknowledge receipt of a copy of this notice.

Print Name

Print Name

Applicant Signature

Applicant Signature

Date

Date

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EQUAL CREDIT OPPORTUNITY ACT NOTICE

(The Federal Equal Opportunity Act 15 U.S.C. 1691 et seq., Federal Reserve Board Regulation B, C.F.R.202.4 (D)

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants with respect to any aspect of a credit transaction, 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); or because all or part of the applicant’s income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Income received from alimony, child support or separate maintenance need not be revealed unless you choose to rely on such sources to have it considered as a basis for repayment of this obligation. Income from these sources as well as from any source, including part-time or temporary employment will not be counted by the lender, because of your sex or marital status, however, the lender will consider carefully the stability and probable continuity of all income you disclose.

The Federal agency that administers compliance with this law concerning this creditor is:

FEDERAL TRADE COMMISISON

450 Golden Gate

San Francisco, CA 94102

Print Name

Print Name

Applicant Signature

Applicant Signature

Date

Date

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PAYMENT AUTHORIZATION FORM

You, Applicant, hereby authorize Republic Lending Corporation to charge your credit card for the following charges: **Credit Report fees** (including co-borrowers and all applicants for your application), **Appraisal fees**, and **other fees related to your application.**

Subject Property:

Applicant Information:

Applicant Name: _____

(As it appears on your credit card)

Billing Address: _____

Credit Card Type (circle one) : MasterCard Visa AMX DISCOVER **Expires:** _____

Card NO.: _____ **Sec. Code:** _____

(3 digit code on back of card)

Contact info for Appraisal: _____

Phone Number: _____

Applicant Signature

Date