

## Borrowers' Certification and Authorization

### CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Legend Realty & Finance Group. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the 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 understand and agree that Legend Realty & Finance Group reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. 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 1014.

### AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through Legend Realty & Finance Group. As part of the application process, Legend Realty & Finance Group and the mortgage guaranty insurer (if any), 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 Legend Realty & Finance Group and to any investor to whom Legend Realty & Finance Group may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Legend Realty & Finance Group or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

\_\_\_\_\_  
Borrower Print Name and Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Print Name and Signature

\_\_\_\_\_  
Date

**Reimbursement for Refinancing  
of Loan Within Time of Period**

In the event I/we pay off the loan or sell the home within six (6) months of the funding date, I/we agree to reimburse the originating broker for all costs and all, penalties against it by the original lender, or anyone to whom the loan may have been assigned.

“BY SIGNING BELOW, I/WE HAVE READ, UNDERSTAND, AND CONSENT TO SUCH REIMBURSEMENT SHOULD THE EVENTS DESCRIBED ABOVE OCCUR.”

Sign by filling full name here indicate your authorization.

\_\_\_\_\_  
Borrower Print Name and Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Print Name and Signature

\_\_\_\_\_  
Date



## Document Checklist (Most Recent)

### For All Purpose:

- 2 months Bank Statements (all pages)
- 1 month Paystub(s)
- 2 years W-2s
- Self-employer: 2 years Personal and Business Tax Returns (all pages & schedules)
- Driver License
- Permanent Resident Aliens: Green Card (Front and back) or a valid foreign passport with an unexpired I-551 temporary stamp
- Non-Permanent Resident Aliens: a valid foreign passport, an unexpired visa or I-797 or EAD

### Property You are Refinancing:

- Homeowner's Insurance Declaration Page
- Mortgage Statement if applicable
- HOA Statement if applicable
- HOA Master Insurance if applicable
- Lease Agreement if applicable



## Mortgage Loan Information Request Form

**Verify and complete the information on this application.** If you are applying for this loan with others, each additional Borrower must provide information as directed.

### 1. Loan and Property Information

Loan Purpose	Purchase	No Cash-Out Refinance	Cash-Out Refinance
<b>Subject Property Address</b>			
Street		Unit #	
City	State	ZIP	Country
<b>Occupancy</b>	Primary Residence	Second Home	Investment Property
<b>1. Mixed-Use Property.</b> If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)			No    Yes
<b>2. Manufactured Home.</b> Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)			No    Yes
<b>3. Property with solar panels.</b>		Does not apply	Owned panels Leasing agreements Financed solar panels Power purchase agreements
<b>4. Property with homeowners' association (HOA).</b>		Does not apply	Contact Person Phone Email
<b>Mortgage Loans on the Property You are Refinancing</b>		Does not apply	
First Lien Outstanding Principal			
Subordinate Lien Outstanding Principal (mortgage, home equity line of credit or home equity loan)			



**2. Personal Information**

<b>Name</b> <i>(First, Middle, Last, Suffix)</i>						
<b>Social Security Number</b> <i>(or Individual Taxpayer Identification Number)</i>			<b>Date of Birth</b> <i>(mm/dd/yyyy)</i>		<b>Citizenship</b> U.S. Citizen Permanent Resident Alien Non-Permanent Resident Alien	
<b>Marital Status</b> Married Separated Unmarried <i>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</i>		<b>Dependents</b> <b>Number</b> <b>Ages</b>		<b>Contact Information</b> <b>Cell Phone</b>  <b>Email</b>		
<b>Current Address</b>						
Street				Unit #		
City		State	ZIP	Country		
How Long at Current Address?		Years	Months	Own	Rent (\$	/month)
<b>Former Address (you must list at least 2 years' worth of addresses)</b>						
Street				Unit #		
City		State	ZIP	Country		
How Long at Former Address?		Years	Months	Own	Rent (\$	/month)
<b>Former Address (you must list at least 2 years' worth of addresses)</b>						
Street				Unit #		
City		State	ZIP	Country		
How Long at Former Address?		Years	Months	Own	Rent (\$	/month)
<b>Mailing Address – if different from Current Address</b>						
Street				Unit #		
City		State	ZIP	Country		



### 3a. Current Employment/Self-Employment

Provide at least 2 years of current and previous employment.

<b>Employer or Business Name</b>			
<b>Employer or Business Address</b>			
Street			Unit #
City	State	ZIP	Country
<b>Employer Contact Information (Human Resources or Direct Manager)</b>			
Name	Work Phone	Work Email	
<b>Position or Title</b>		<b>Check if this statement applies:</b>	
<b>Start Date</b> ( <i>mm/dd/yyyy</i> )		I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
<b>How long in this line of work?</b>	<b>Years</b>	<b>Months</b>	
<b>Check if you are the Business Owner or Self-Employed</b>			
I have an ownership share of less than 25%.			
I have an ownership share of 25% or more.			

### 3b. IF APPLICABLE, Complete Information for Additional Current Employment/Self Employment

<b>Employer or Business Name</b>			
<b>Employer or Business Address</b>			
Street			Unit #
City	State	ZIP	Country
<b>Employer Contact Information (Human Resources or Direct Manager)</b>			
Name	Work Phone	Work Email	
<b>Position or Title</b>		<b>Check if this statement applies:</b>	
<b>Start Date</b> ( <i>mm/dd/yyyy</i> )		I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
<b>How long in this line of work?</b>	<b>Years</b>	<b>Months</b>	
<b>Check if you are the Business Owner or Self-Employed</b>			
I have an ownership share of less than 25%.			
I have an ownership share of 25% or more.			



**3c. IF APPLICABLE, Complete Information for Previous Employment/Self Employment**

<b>Employer or Business Name</b>			
<b>Employer or Business Address</b>			
Street			Unit #
City	State	ZIP	Country
<b>Position or Title</b>	<b>Check if you were the Business Owner or Self-Employed</b>		
<b>Start Date (mm/dd/yyyy)</b>			
<b>End Date (mm/dd/yyyy)</b>			
<b>Previous Gross Monthly Income</b>			

<b>Employer or Business Name</b>			
<b>Employer or Business Address</b>			
Street			Unit #
City	State	ZIP	Country
<b>Position or Title</b>	<b>Check if you were the Business Owner or Self-Employed</b>		
<b>Start Date (mm/dd/yyyy)</b>			
<b>End Date (mm/dd/yyyy)</b>			
<b>Previous Gross Monthly Income</b>			

<b>Employer or Business Name</b>			
<b>Employer or Business Address</b>			
Street			Unit #
City	State	ZIP	Country
<b>Position or Title</b>	<b>Check if you were the Business Owner or Self-Employed</b>		
<b>Start Date (mm/dd/yyyy)</b>			
<b>End Date (mm/dd/yyyy)</b>			
<b>Previous Gross Monthly Income</b>			



**4. Property You Own**

**I do not own any real estate**

If you are refinancing, list the property you are refinancing FIRST.

Street			Unit #		
City	State	ZIP	Country		
<b>Intended Occupancy:</b> Primary Residence, Second Home, Investment			<b>Monthly Insurance</b>	<b>Monthly Taxes</b>	<b>Monthly HOA</b>
<b>For 2-4 Unit Primary or Investment Property:</b> Monthly Rental Income					
<b>Mortgage Loans On this Property:</b> Monthly Mortgage Payment					

Street			Unit #		
City	State	ZIP	Country		
<b>Intended Occupancy:</b> Primary Residence, Second Home, Investment			<b>Monthly Insurance</b>	<b>Monthly Taxes</b>	<b>Monthly HOA</b>
<b>For 2-4 Unit Primary or Investment Property:</b> Monthly Rental Income					
<b>Mortgage Loans On this Property:</b> Monthly Mortgage Payment					

Street			Unit #		
City	State	ZIP	Country		
<b>Intended Occupancy:</b> Primary Residence, Second Home, Investment			<b>Monthly Insurance</b>	<b>Monthly Taxes</b>	<b>Monthly HOA</b>
<b>For 2-4 Unit Primary or Investment Property:</b> Monthly Rental Income					
<b>Mortgage Loans On this Property:</b> Monthly Mortgage Payment					

Street			Unit #		
City	State	ZIP	Country		
<b>Intended Occupancy:</b> Primary Residence, Second Home, Investment			<b>Monthly Insurance</b>	<b>Monthly Taxes</b>	<b>Monthly HOA</b>
<b>For 2-4 Unit Primary or Investment Property:</b> Monthly Rental Income					
<b>Mortgage Loans On this Property:</b> Monthly Mortgage Payment					





**Continuation Sheet**

Street			Unit #		
City	State	ZIP	Country		
<b>Intended Occupancy:</b> Primary Residence, Second Home, Investment			<b>Monthly Insurance</b>	<b>Monthly Taxes</b>	<b>Monthly HOA</b>
<b>For 2-4 Unit Primary or Investment Property: Monthly Rental Income</b>					
<b>Mortgage Loans On this Property: Monthly Mortgage Payment</b>					

Street			Unit #		
City	State	ZIP	Country		
<b>Intended Occupancy:</b> Primary Residence, Second Home, Investment			<b>Monthly Insurance</b>	<b>Monthly Taxes</b>	<b>Monthly HOA</b>
<b>For 2-4 Unit Primary or Investment Property: Monthly Rental Income</b>					
<b>Mortgage Loans On this Property: Monthly Mortgage Payment</b>					

Street			Unit #		
City	State	ZIP	Country		
<b>Intended Occupancy:</b> Primary Residence, Second Home, Investment			<b>Monthly Insurance</b>	<b>Monthly Taxes</b>	<b>Monthly HOA</b>
<b>For 2-4 Unit Primary or Investment Property: Monthly Rental Income</b>					
<b>Mortgage Loans On this Property: Monthly Mortgage Payment</b>					

Street			Unit #		
City	State	ZIP	Country		
<b>Intended Occupancy:</b> Primary Residence, Second Home, Investment			<b>Monthly Insurance</b>	<b>Monthly Taxes</b>	<b>Monthly HOA</b>
<b>For 2-4 Unit Primary or Investment Property: Monthly Rental Income</b>					
<b>Mortgage Loans On this Property: Monthly Mortgage Payment</b>					