



CENTURY CITY MORTGAGE

Information Disclosure Authorization

The undersigned does hereby authorize and request that you release to Century City Mortgage, for verification purposes, information concerning:

- Employment history, dates, title, hours worked, etc.;
- Banking and savings accounts of record;
- Mortgage loan rating (opening date, high credit, payment amount, loan balance and payment record); and
- Other information deemed necessary in connection with a consumer credit report for a real estate transaction.

A photographic reproduction of this authorization form is deemed to be the equivalent of the original and may be used as such.

Thank you,

Name

Name

Signature

Signature

Social Security #

Social Security #

Date

Date

CONFIDENTIAL INFORMATION STATEMENT

This statement is to be signed personally by each party to the transaction and by both husband and wife before title insurance can be written. When completed, it will serve to establish identity, eliminate matters affecting persons of similar name and speed the completion of your title order.

APPLICANT			CO-APPLICANT		
First Name	Full Middle Name (If none, indicate)	Last Name	First Name	Full Middle Name (If none, indicate)	Last Name
Date of Birth	Birthplace	I have lived continuously in the U.S.A. since	Date of Birth	Birthplace	I have lived continuously in the U.S.A. since
Social Security No.	Driver License No. (State)		Social Security No.	Driver License No. (State)	
We were married on (date)			At (location)		Wife's Maiden Name

RESIDENCE(S) FOR LAST 10 YEARS			
Number and Street, City, State, Zip	From	Number and Street, City, State, Zip	From
	To		To
Number and Street, City, State, Zip	From	Number and Street, City, State, Zip	From
	To		To
Number and Street, City, State, Zip	From	Number and Street, City, State, Zip	From
	To		To
Number and Street, City, State, Zip	From	Number and Street, City, State, Zip	From
	To		To

OCCUPATION(S) FOR LAST 10 YEARS			
Firm Name and Address	From	Firm Name and Address	From
	To		To
Firm Name and Address	From	Firm Name and Address	From
	To		To
Firm Name and Address	From	Firm Name and Address	From
	To		To

FORMER MARRIAGES (If no former marriage, write "None")			
Name of former <input type="checkbox"/> Husband <input type="checkbox"/> Wife	<input type="checkbox"/> Deceased <input type="checkbox"/> Divorced Date Where	Name of former <input type="checkbox"/> Husband <input type="checkbox"/> Wife	<input type="checkbox"/> Deceased <input type="checkbox"/> Divorced Date Where
Name of former <input type="checkbox"/> Husband <input type="checkbox"/> Wife	<input type="checkbox"/> Deceased <input type="checkbox"/> Divorced Date Where	Name of former <input type="checkbox"/> Husband <input type="checkbox"/> Wife	<input type="checkbox"/> Deceased <input type="checkbox"/> Divorced Date Where

The street address of the property in this transaction is: _____

- Improvements: Single Residence Multiple Residence Commercial
- Occupied By: Owner Lessee Tenant
- Any portion of new loan funds to be used for construction? Yes No

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

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Customer Identification Form

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.

When you open an account with any financial institution, you will be asked for your name, address, date of birth, and other information that will allow the financial institution to identify you. The financial institution may also ask to see your driver's license or other identifying documents. Your information will be protected by federal law.

Borrower's Name

Residential Street Address [For customers who do not have a Residential street address, an AFO/FPO (military) or Next of Kin/Contact Individual address is acceptable.]

Loan Number

Date of Birth

City, State, ZIP

Taxpayer Identification Number (SSN/TIN)*

* For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

At least two forms of identification must be reviewed and documented. For applications taken in person, at least one "Primary" form of ID must be used. For all other applications, and combination of Primary and Secondary IDs may be used. Complete a separate form for each Borrower.

IMPORTANT – Information listed below must be exactly as indicated on the document.

Primary Forms of Identification – Must Display Borrower's Name

Table with 5 columns: Document, Country/State of Origin, ID number, Date of Birth, Expiration Date. Rows include State Issued Drivers License, State Issued ID Card, Military ID Card, Passport, US Alien Registration Card.

Secondary Forms of Identification – Must Display Borrower's Name

Table with 5 columns: Document, Name of Issuer on Form, ID Number, Issuance Date, Expiration Date. Rows include Social Security Card, Government Issued Visa, Birth Certificate, Non-US Driver License, Most Recent Signed Tax Returns, Property Tax Bill, Voter Registration Card, Organizational Membership Card, Bank/Investment/Loan Statements, Paycheck stub with name, Most Recent W-2, Home/car/renter insurance papers, Recent Utility Bill.

1Do not verify identity with documents that illustrate income and/or assets, if the documentation type precludes collection of such documentation.

REVIEWER'S ACKNOWLEDGEMENT

I certify that I have personally viewed and accurately recorded the information from the documents identified above and have reasonably confirmed the identity of the Applicant/Borrower.

Signed

Date

Printed Name

BORROWER'S ACKNOWLEDGMENT

Signed

Date



CENTURY CITY MORTGAGE

NOTICE TO THE HOME LOAN APPLICANT

CREDIT SCORE DISCLOSURE

In connection with your application for a home loan, Century City Mortgage (lender), must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information a credit bureau 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. 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 credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau 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.

Credit Bureaus:

Experian
P.O. Box 2002
Allen, TX 75013
(888) 397-3742

Trans Union
P.O. Box 1000
Chester, PA 19022
(800) 888-4213

Equifax Credit Information Services
P.O. Box 740241
Atlanta, GA 39374
(800) 685-1111

By signing below, applicants acknowledge receipt of the above Credit Score Disclosure.

Signature

Signature

Date

Date



CENTURY CITY MORTGAGE

California Appraisal Notice

In accordance with Section 11423 of the California Business and Professions Code, you are hereby notified that you are entitled to receive a copy of any appraisal for which you have paid. If you would like to obtain a copy of the appraisal, please write to us at the address referenced below within 90 days of the date we notify you of the action taken on your credit application or you withdraw your application.

I / We have received a copy of the California Appraisal Notice.

Name

Name

Signature

Signature

Date

Date



CENTURY CITY MORTGAGE

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

It is illegal to discriminate in the provision 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; or
- 2) Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider 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 the refinancing of one to four unit family residences occupied by the owner and for the purpose of the home improvement of any one to four unit family residence.

If you have any questions about the above Fair Lending Notice, or if you wish to file a complaint, contact the management of this financial institution or:

Department of Real Estate
 107 South Broadway
 Room 8107
 Los Angeles, CA 90012

Department of Real Estate
 2201 Broadway
 P.O. Box 187000
 Sacramento, CA 95818

EQUAL CREDIT OPPORTUNITY NOTICE

The EQUAL CREDIT OPPORTUNITY ACT, 15 U.S.C. 1691 ET SEQ., prohibits the discrimination against credit applicants on the basis of sex and marital status. Beginning March 23, 1977, the Act extends this protection to race, color, religion, national origin, age, whether all or part of the applicant's income is derived from any public assistance program, or if the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The applicant should note that the lender must either provide the notice here, on an application form, or on some other separate sheet of paper. This notice provides the name of the Lender's Supervising Agency. The Federal agency which administers compliance with this law is:

Federal Trade Commission
 Pennsylvania & 6th Street N.W.
 Washington, DC 20580

I / We have received a copy of the Fair Lending Notice and the Equal Credit Opportunity Notice.

Signature

Signature

Date

Date



CENTURY CITY MORTGAGE

MORTGAGE BROKER FEE DISCLOSURE

You have applied to a mortgage broker for a residential mortgage loan. The mortgage broker will submit your application for a residential mortgage loan to a participating lender with which it from time to time contracts upon such terms and conditions as you may request or a lender may require. The lenders have asked that this form be furnished to you to clarify the role of mortgage brokers. This form supplements other disclosures or agreements required by law that you should receive from the mortgage broker concerning your application.

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

- The mortgage broker has separate independent contractor agreements with various lenders.
- While the mortgage broker seeks to assist you in meeting your financial needs, it does not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or the best terms available in the market.

SECTION 2 - THE BROKER'S COMPENSATION. The lenders whose loan products are distributed by the mortgage broker generally provide their loan products to the mortgage broker at the wholesale rate.

- The retail price a mortgage broker offers you - your interest rate, total points and fees - will include the broker's compensation.
- In some cases, the mortgage broker may be paid all of its compensation by either you or the lender.
- Alternatively, the mortgage broker may be paid a portion of its 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 wish to have some or all of the fees be paid directly by the lender, which will result in a higher interest rate and higher monthly loan payments than you would otherwise be required to pay.
- The mortgage broker also may be paid by the lender based on (1) the value of the mortgage loan or related servicing rights in the market place; or (2) other services, goods or facilities performed or provided by the mortgage broker to the lender.

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

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

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

APPLICANT(S)

Printed Name

Printed Name

Signature

Date

Signature

Date

BROKER / LOAN OFFICER
Century City Mortgage

Printed Name

Title

Signature

Date

**CENTURY CITY MORTGAGE
INSURANCE INFORMATION**

Insurance Company:	_____	
Address:	_____ _____	
Policy Number:	_____	
Policy Coverage Amount:	\$ _____	
Policy Expiration Date:	_____	
Annual Premium:	\$ _____	
Your Agent's Name	_____	
Agent's Telephone No.:	(_____) _____	
Comments:		
Century City Mortgage Verification	By: _____	Date: _____