

- * Homebuilder's Limited Warranty Acknowledgment Receipt
- * Available Option Addendum
- * Occupancy Addendum
- * Upgrade Addendum
- * New Home Care Guide Acknowledgment
- * Community Disclosures
- * Certified Home Loans Pre-Qualification Letter
- * Outside Lender Addendum
- * Contingency Privilege Addendum (if applicable)
- * Subsequent Disclosures Addendum

Preliminary loan approval is not the same as final loan approval. Upon final loan approval you will receive a commitment letter from the lender. The Sales Representative will use his/her best effort to contact everyone on the interest list prior to the next phase release. However, telephone messages get lost, phone lines are busy and etc. So feel free to check with the on-site Sales Representative on a regular basis in order not to miss the release date.

When meeting with the lender, please bring the following documents:

- * Tax returns for 2005-2006. (Or W-2's for 2005 if you have not filed taxes yet)
- * Two recent pay-stubs.
- * Bank statements.
- * Copies of all your revolving bills and loans.

When meeting with the Sales Representative on the day of the release, please have the following items with you:

- * A check for \$5,000 for deposit.
- * Preliminary approval from Certified Home Loans.

Prices, terms, features and the above guidelines are subject to change at any time without notice.

If you need additional information please call:

Adam Castaneda – Young Homes Sales Representative: 909-291-7848 Office
Sally Torrez - Certified Home Loans Representative: 866-670-2198 Ext. 5459

909-291-7849 FAX

SALLY TORREZ
Home Mortgage Consultant
866/670-2198 Ext 5459
951/520-2160 - Fax

PLAN # _____ -1ST Choice
_____ -2nd Choice



ALDER – YOUNG HOMES
BUYER INFORMATION SHEET

Property Address _____	City _____	Zip _____		
Tract _____	Lot _____	Sales Price _____	Loan Type _____	Terms _____

PLEASE PRINT

1 **Buyer Information – e-mail address:** _____

BORROWER #1 Name _____ **BORROWER #2 - Relationship to Borrower #1** _____
Social Security # _____ Social Security # _____
Birth Date _____ Yrs in School _____ Birth Date _____ Yrs in School _____
Home Phone _____ Cell Phone _____ Home Phone _____ Cell Phone _____
Number of Dependents _____ Age of Dependents _____ Number of Dependents _____ Age of Dependents _____
How much do you want to invest in down payment on the new property? _____

2 **Residence History** - Please provide address for last 2 years.

Current Address: _____ Dates From _____ To **Present**
Street _____ City _____ Zip _____
Landlord Name _____ Landlord Address _____
Landlord Phone # _____ Monthly Rent \$ _____
If you own your current home will you : Sell _____ If selling your home, how much will you sell it for? \$ _____ What will you net? \$ _____
or Rent _____ If renting out your current home, how much will you rent if for? \$ _____
Previous Address _____ Dates From _____ To _____
Street _____ City _____ Zip _____
Landlord Name _____ Landlord Address _____
Landlord Phone # _____ Monthly Rent \$ _____

3 **Employment History** - Please provide your employment history covering the last 2 years

BORROWER #1
Employer _____ Position _____ Hire Date _____
Employer Address _____
Street _____ City _____ Zip _____
Phone # _____ Self Employed? Y N How Paid? Salary ? \$ _____ OR Hourly ? \$ _____ per hour
Number of hours worked per pay period _____ Does your check come Wkly ___ Biwkly ___ Bimonthly ___
Previous Employer _____ Position _____ Date From _____
Employer Address _____ Date To _____
Street _____ City _____ Zip _____
Phone # _____ Self Employed? Y N How Paid? Salary? \$ _____ OR Hourly? \$ _____ per hour

BORROWER #2
Employer _____ Position _____ Hire Date _____
Employer Address _____
Street _____ City _____ Zip _____
Phone # _____ Self Employed? Y N How Paid? Salary? \$ _____ OR Hourly? \$ _____ per hour
Number of hours worked per pay period _____ Does your check come Wkly ___ Biwkly ___ Bimonthly ___
Previous Employer _____ Position _____ Date From _____
Employer Address _____ Date To _____
Street _____ City _____ Zip _____
Phone # _____ Self Employed? Y N How Paid? Salary? \$ _____ OR Hourly? \$ _____ per hour

NAME _____

4 **Other Sources of Income**

CHILD SUPPORT - ALIMONY - SOCIAL SECURITY - PENSION - DISABILITY - RENTAL INCOME - NOTE INCOME - DIVIDENDS

Source of Income: _____ Monthly Amount: \$ _____ Dates From: _____ To: _____

Source of Income: _____ Monthly Amount: \$ _____ Dates From: _____ To: _____

5 **Banking and Investments**

Please provide information on all bank accounts. Include any credit union, 401K, Stocks, Bonds, or Mutual Funds

Bank: _____ Account # _____ Type of Account _____

Current Balance: \$ _____

Bank: _____ Account # _____ Type of Account _____

Current Balance: \$ _____

Bank: _____ Account # _____ Type of Account _____

Current Balance: \$ _____

Bank: _____ Account # _____ Type of Account _____

Current Balance: \$ _____

6 **Declarations**

	<u>Borrower</u>		<u>Co-Borrower</u>	
a. Are there any outstanding judgments against you?	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N
d. Are you a party to a lawsuit?	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes" provide details, incl date, name And address of Lender, FHA or VA case number, if any, and reasons for the action).	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes", give details as described in the preceding question.	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N
g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> N			<input type="checkbox"/> Y	<input type="checkbox"/> N
h. Is any part of the down payment borrowed?	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N
i. Are you a cosigner on any notes?	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N
j. Are you a U.S. citizen?	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N
k. Are you a permanent resident alien?	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N
l. Do you intend to occupy the property as your primary residence? <input type="checkbox"/> N			<input type="checkbox"/> Y	<input type="checkbox"/> N
m. Have had an ownership interest in a property in the last three years?	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N

7 **Please provide copies of the following if it applies to your type of loan program:**

1. Last 2 yrs W-2's
2. Last 2 years 1040 Tax Returns (if self employed or commission)
3. Most recent months bank statements (all pages)
4. Divorce Papers/Bankruptcy/Discharge Papers (if applicable)
5. Most recent paystubs - Last 30 days consecutive

Borrower's Certification/Consent for Credit Check/ Financial Privacy Notice

Certification

If applying for a "reduced doc" loan, the undersigned certify the following:

1. I have applied for a first mortgage loan from _____ . I may also have applied for a second mortgage loan from _____. In applying for the loan(s), I/We completed a loan application(s) containing various information on the purpose of the loan(s), 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(s) or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that the mortgage loan review process may be changed to a full documentation program. This may include verifying the information provided on the application(s) 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/these mortgage(s), as applicable under the provisions of Title 18, United States Code, Section 1014.

Consent for Credit Check

- 1A. I/We have applied for credit. As part of the application process, the lender and any potential investor or insurer of this loan may verify the information contained in my/our credit application and in other documents required in connection with this loan.
- 1B. I/We have made a pre-approval request for maximum loan amount information. I/We understand that I/we have not identified any specific property to the lender, nor have I/we made a written application for a loan with the lender. Any information provided by the lender regarding loan amount is subject to the property I/we select appraising in excess of the minimum value required for the loan program I/we select. Such information is also subject to verification of all data I/we will be required to provide on a written application.
2. I/We authorize you to provide to the lender and to any potential investor or insurer of this loan, any and all information and documentation requested. Such information may include, but is not limited to: employment and income history; bank, money market, and similar account balances; credit history; and copies of income tax returns. The source of the information may come from, but is not limited to: credit bureaus; banks and other depository institutions; current and former employers; federal or state records including State Employment Security Agency (SESA) records; or other sources as required.
3. The authorization to access employment and income history from federal or state records, including SEA records, for this transaction continues in effect for one (1) year unless limited by state law, in which case the authorization continues in effect for the maximum period, not to exceed one (1) year, allowed by law.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to the lender or the investor that purchased the mortgage, or the mortgage guaranty insurer (if any), is appreciated.

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date

Financial Privacy Notice

FHA/VA Loan -- This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration/ Department of Housing and Urban Development/Federal Housing Administration has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Veterans Administration/Department of Housing and Urban Development without further notice or authorization but will not be disclosed or released by this institution to another government agency or department without your consent except as required or permitted by law.

CREDIT CHECK CONSENT

I, the undersigned consumer, direct _____ to obtain a copy of my credit report. This consent shall automatically expire thirty (30) days from the date of my signature below.

Printed name

Social Security Number

Signature/Date

Printed name

Social Security Number

Signature/Date

* This form is to be used to obtain consent from a husband and wife when ordering a joint credit report. If individual credit reports are being ordered, use a separate Credit Check Consent form for each customer.