Design Mortgage Group, Inc.

Borrowers General Disclosures
And Authorizations

Equal Credit Opportunity Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants in the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant(s) has the capacity to enter into a binding contract); 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. The Federal Agency that administers compliance with this law concerning this company is the Currency Customer Assistance Group, 1301 McKinney Street, Suite 3450 Houston, Texas 77010-9050

Occupancy Statement: I/We hereby certify and acknowledge that, upon taking title, which the occupancy status of the property will be as follows:

☐ **Primary Residence - Occupied by Applicant(s) within 30 days of closing.**

☐ **Secondary Residence – To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. [Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)].**

☐ **Investment Property – Not owner occupied. Purchased as an investment to be held or rented.**

Authorization to Obtain and Release Verifications Concerning:

1) Assets (Last 90 days)
2) Last 24 months Mortgage performance history/Payoff information
3) Other related information, i.e., Divorce Decree, leases, rental history, if applicable
4) Credit Report (merged from three major credit repositories, TRW, Equifax, Trans Union)
5) Employment (Last 24 months)
6) Other income, i.e. Social Security, Child Support, Annuity or other benefits

A copy of this document, to obtain and release information, may be accepted by all parties as an original. Design Mortgage Group, Inc. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

Authorization to Obtain and Release Tax Information: Design Mortgage Group, Inc. is authorized to obtain actual tax returns from the IRS to verify income as stated on final copy of Fannie Mae (FNMA) from 1003 on behalf of its investors.

Copy of Credit and Appraisal Reports:

1) You will be provided a copy of your merged three bureaus (TRW, EQ, and TU) credit report direct from a major repository.
2) You have the right to a copy of the appraisal report, provided you have paid appraisal.

Mortgage Insurance Requirements: Mortgage insurance will be required if the loan to appraised value or purchase price exceeds 80%. I/We have never been the subject of a foreclosure, or filed bankruptcy, and have disclosed all information regarding such.

Application Fee Agreement: As a condition of applying for the loan, a non-refundable credit report fee shall be collected at application. I understand an appraisal will be required. I agree to pay for such appraisal at the time it is ordered. I also agree to pay Design Mortgage for any fees incurred in the processing of this transaction if for any reason I do not close.

Borrower________________________ ___/___/___**Co-Borrower**________________________ ___/___/___

PATRIOT ACT
INFORMATION DISCLOSURE

Applicant Name ______________________________

Co-Applicant Name ______________________________

Present Address ______________________________

Mailing Address ______________________________

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.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I/we acknowledge that I/we received a copy of this disclosure.

______________________________ ______________________________

Applicant Date

______________________________ ______________________________

Applicant Date

Occupancy Certificate

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI

Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or $1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Loan #______________________

Property Address: ____

I/We the undersigned, hereby certify that the occupancy status of the above captioned property will be as follows

____ Primary Residence – Occupied by Borrower(s) within sixty (60) days of closing as stated in the Security Instrument I/we executed.

_____ Second Home – To be occupied by Borrower(s) as a second home (vacation, etc) while maintaining principal residence elsewhere.

_____ Investment Property – Not occupied by Borrower. Purchased as an investment to be held or rented.

REFINANCE ONLY (The following must be completed when financing is to refinance property listed above)

_____ I/We the undersigned, hereby certify that the above captioned property is **NOT** currently listed for sale or under contract to be listed for sale.

I/We the undersigned, acquired this property on ____________, _______

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include: 18 U.S.C. § 1001 - Statements or entries generally; 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions; 18 U.S.C. § 1014 - Loan and credit applications generally; 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents; 18 U.S.C. § 1341 - Frauds and swindles by Mail; 18 U.S.C. § 1342 - Fictitious name or address; 18 U.S.C. § 1343 - Fraud by wire; 18 U.S.C. § 1344 - Bank Fraud; 42 U.S.C. § 408(a) - False Social Security Number

I/We acknowledge it is illegal for a person(s) to make a false statement regarding the occupancy of property being financed in a loan and credit application and that we are subject to prosecution under Section 1001, 1010 and 1014 under Title 18 of the United States Code

Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

CERTIFICATION OF NON-DISCLOSED DEBT

I/We hereby certify to **Design Mortgage Group, Inc.** that we have no debt or pending debt that is not disclosed on our application for a home mortgage. I/We also certify that we have no real estate currently under contract for which we intend to obtain a mortgage. This includes all 1-4 unit Residential Real Estate properties, held individually, jointly with parties not on the loan or in a LLC. To the best of our knowledge and belief, all our current and applied for debt has been reflected on our loan application.

This certification is to include any current applications for the purchase or refinance of residential Real Estate. Failure to disclose any pending applications is considered fraud and **Design Mortgage Group, Inc.** will use all remedies available to us to including accelerating our debt, calling it due and payable immediately and reporting such instance to the proper authorities.

If you are in the process of applying for additional loans you are required to notify us immediately.

____________________________	______________________________
Borrower	Borrower
____________________________	______________________________
Dated	Dated

Form **4506-T**

(Rev. January 2011)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **Request may be rejected if the form is incomplete or illegible.**

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return.** There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	**1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)**
2a If a joint return, enter spouse's name shown on tax return.	**2b Second social security number or individual taxpayer identification number if joint tax return**

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)

4 Previous address shown on the last return filed if different from line 3 (See instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution. *If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ ____________

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days. . ☐

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . ☐

Caution. *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

____________ ____________ ____________ ____________

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** *For transcripts being sent to a third party, this form must be received within 120 days of signature date.*

Telephone number of taxpayer on line 1a or 2a

Sign Here

▶ **Signature** (see instructions) — Date

▶ **Title** (if line 1a above is a corporation, partnership, estate, or trust)

▶ **Spouse's signature** — Date