



**INFORMATION DISCLOSURE AUTHORIZATION**

The undersigned does hereby authorize and request that you release to California Mortgage Advisors, Inc. and its affiliates for verification purposes, information concerning the following:

- Employment history, dates, title, income, hours worked, etc.
- Banking and savings, brokerage/stocks, and retirement accounts of record
- Mortgage loan ratings (including opening date, high credit, payment amount, loan balance, and payment record)
- General Liability/Hazard Insurance declarations pages showing coverage
- Any other information deemed necessary in connection with a consumer credit report for a real estate transaction.

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Social Security Number



## **Privacy Policy**

California Mortgage Advisors, Inc. (hereinafter referred to as “CMA”) is committed to providing the highest level of security and privacy regarding the collection and use of our customer's personal information. This information may be obtained from, but is not limited to, any of the following sources:

- Applications and registrations
- Information obtained in the process of verifying information that is provided on an application or registration
- Information that is obtained through a credit reporting agency
- Information we may obtain from consumer providers to develop competitive marketing programs for our customers and clients

### **Disclosures of Information to Parties that Provide Services to Us**

We may disclose information that we collect to companies that perform marketing or other services on our behalf or to other financial institutions with which we have joint marketing agreements, so that we may provide customers with competitive products and services. We may also disclose non-public personal information about the customer under circumstances as permitted or required by law.

### **Disclosure of Information About Former Customers**

If a customer decides to terminate their relationship with CMA, we will not share the information we have collected on that customer, except as may be required by Federal law and will remove any information from our files within a reasonable period of time.

### **How to Opt Out or Stop Certain Disclosures About You**

At this time, we do not intend to disclose non-public personal information other than as noted above. If in the future, CMA intends to disclose non-public information other than the above, CMA will provide additional notice, and provide an **opportunity to opt out** if applicable per Federal law. The opt out does not apply to disclosures that are legally permitted or required or to disclosures that CMA makes to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with CMA.

### **How California Mortgage Advisors,, Inc. Protects Information**

Access to non-public information is restricted to those employees who need to know that information to provide products and services to the customer. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard the customer's non-public personal information.

\_\_\_\_\_  
**Applicant's Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Co-applicant's Signature**

\_\_\_\_\_  
**Date**



## EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity act prohibits discrimination against credit applicants on the basis of race, color, religion, national origin, marital status, age (provided that the applicant 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, which administers compliance with the law, is:

Federal Trade Commission  
Washington, DC 20580

### 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 or whether or not such a composition is undergoing change, or is expected to undergo change, in appraising a house accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.
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, 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 purchase, construction, rehabilitation, or refinancing of one to four family residences occupied by the owner and for the purpose of home improvement of any one to four family residence.

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

Department of Real Estate Department of Real Estate  
107 South Broadway Room 8107 OR 185 Berry Street, Room 3400  
Los Angeles, Ca. 90012 San Francisco, Ca. 94107

### ACKNOWLEDGEMENT OF RECEIPT

I/ We have received a copy of this notice:

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Applicant



## **CMA DISCLOSURES**

Dear Loan Applicant:

### ***APPRAISAL & CREDIT REPORT FEES***

The processing of your mortgage loan application requires **California Mortgage Advisors** to obtain an appraisal on the property and a credit report on yourself and/or your business (if you are self-employed). The appraisal and credit report fees will be collected in the manner described below. California Mortgage Advisors is not related to the appraisal firm or credit reporting agency. Therefore, once these fees are paid, they will not be refunded should your application for a loan be denied or canceled by you.

### ***INTEREST RATES & LENDER FEES***

As interest rates and lender fees change daily, it is impossible to pinpoint exactly what your rate and fees will be when your loan is ready to be locked. Your loan officer, based on his/her fiduciary responsibility, prepares a Good Faith Estimate and Mortgage Disclosure upon your application in an effort to provide accurate details of the loan program at this point in time. However, market changes that affect lender rates are naturally beyond your loan officer's control. Therefore, please be advised that you are quoted on rates and fees available at present, and no representation is made that the parameters will remain exactly the same between the time of initial application and lock.

No salesperson, agent, broker or other person has any authority whatsoever to make any representation, agreement or warranty, express or implied, for or on behalf of CMA, except those expressly set forth in writing herein or in the loan documents.

### ***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. Your signature below acknowledges your receipt of this notice of your right to a copy of the appraisal report. If you want a copy of the appraisal report, please mark the appropriate box.

YES, Please send me a copy of the appraisal \_\_\_\_\_

NO, I do not wish to receive a copy of the appraisal \_\_\_\_\_

***The undersigned has read and understood the above.***

**Date:** \_\_\_\_\_ **Borrower:** \_\_\_\_\_

**Date:** \_\_\_\_\_ **Borrower:** \_\_\_\_\_



**CALIFORNIA CREDIT SCORE NOTICE**

Borrower(s): _____ _____ Date: _____	Lender: CMA, Inc. 4304 Redwood Hwy.100 San Rafael, CA 94903
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**NOTICE TO THE HOME LOAN APPLICANT**

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with you 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 date 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 on the mortgage. Credit scores can change over time, depending on you 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 reason for the decision on a loan application. If you have questions concerning the term of the loan, contact the lender.

One or more of the following credit bureaus will provide the credit score.

**Experian**  
**PO Box 2002**  
**Allen, TX 75013**  
**1-888-397-3742**

**Equifax Credit Information Services**  
**PO Box 740241**  
**Atlanta, GA 30374**  
**1-800-685-1111**

**Trans Union**  
**PO Box 4000**  
**Chester, PA 19018**  
**1-888-887-2673**

Your acknowledgment below signifies that this written notice was provided to you.

<b>Borrower</b>	<b>Date</b>	<b>Borrower</b>	<b>Date</b>
_____	_____	_____	_____
Borrower	Date	Borrower	Date



## MORTGAGE BROKER FEE DISCLOSURE

You have applied to us -a mortgage broker- for a residential loan to a participating lender with which 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 us concerning your application

### **SECTION 1. NATURE OF RELATIONSHIP**

- We have separate independent contractor agreements with various lenders
- 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**

The lenders whose loan products are distributed by us generally provide their loan products to us at a wholesale rate.

- The retail price we offer you—your interest rate, total points and fees—will include our compensation.
- In some cases, we may be paid all of our compensation by either you or the lender.
- Alternatively, we may be paid a portion of our 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 our fees 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.
- 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 (ii) other services, goods or facilities performed or provided by the lender.

*You may work with us to select the method, in which we receive our 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 understood this document. By your signature, you also acknowledge that you have received a copy of this document.

Date: \_\_\_\_\_

**Applicant (s)**

**Broker /Loan Officer**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature



## OWNER OCCUPANCY CERTIFICATION

Property Address: \_\_\_\_\_

You have applied for a mortgage loan (the "Loan") with California Mortgage Advisors, Inc. ("Lender"), to be evidenced by a promissory note and a deed of trust or mortgage (the "Security Instrument") against the real property listed above (the "Property").

1. You acknowledge the following:

- A. To induce Lender to make the Loan, you have represented in your loan application to Lender, and in the event your Loan application is approved, you will covenant and agree in the Security Instrument, that you will use and occupy the Property as your principal residence within 60 days after execution of the Security Instrument and will continue to use and occupy the Property as your principal residence for at least one year after the date of occupancy unless Lender otherwise agrees in writing;
- B. failure to occupy the Property as your principal residence, unless Lender otherwise agrees in writing, will constitute a default under the Security Instrument for which Lender may accelerate the debt and declare all sums immediately due in full.
- C. Lender is relying on your representation that the Property will be your principal residence in evaluating your Loan Application, and if Lender approves your Loan Application, the terms and conditions of the Loan will be established in reliance upon this representation;
- D. terms and conditions for loans secured by properties that are occupied as a borrower's principal residence (owner-occupied) differ from those that are not occupied by a borrower as his or her principal residence (non-owner occupied) as the risks differ;
- E. among other things, non-owner occupied property loans may not be readily saleable to secondary market investors and any plans of Lender to sell a loan could be adversely and materially affected upon discovery that the property is not owner-occupied;
- F. the cost of holding and administering a loan secured by non-owner-occupied property is generally higher than that for owner-occupied properties.

2. You agree that Lender may inspect the Property upon reasonable notice to verify owner-occupancy.

ACKNOWLEDGED AND ACCEPTED:

\_\_\_\_\_  
{Print Borrower Name}

\_\_\_\_\_  
{Borrower's Signature}

\_\_\_\_\_  
{Print Borrower Name}

\_\_\_\_\_  
{Borrower's Signature}

Dated this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_



## **LOAN FRAUD STATEMENT**

### **ZERO FRAUD TOLERANCE**

All mortgage bankers and mortgage brokers are responsible for the content and quality of each application taken and subsequently submitted to a lender or ultimately sold to an investor in the secondary market. Submission of a loan application or supporting documentation containing false information is a crime.

### **SOME TYPES OF LOAN FRAUD**

1. Submission of inaccurate information including false statements on a loan application or falsification documents purporting to substantiate credit, employment, income, deposit and asset information; intentional misrepresentation of personal information including identity, ownership or non-ownership of real property or other real estates; and, forgery or distortion of partially or predominately accurate information.
2. Incorrect statements regarding current occupancy of residential property or misinterpretation of one's real intent to occupy a residential property following the close of escrow for minimum prescribed period of time (as defined by the terms of the Lender's/Investor's Promissory Note).
3. Lack of due diligence by a mortgage banker or a mortgage broker, loan officer, or underwriter. This may be exemplified by the failure to request additional information as dictated by a borrower's dubious responses to other questions.
4. A mortgage banker or mortgage broker not disclosing or supplying all relevant information to a transaction.
5. Unquestioned acceptance of information or documentation that is known, should be known, or should be suspected to be inaccurate. Examples might include: simultaneous or sequential loan application for multiple owner-occupied loans from one applicant; multiple applications from a borrower with inconsistent information; or, allowing as applicant or interested third party to "assist" in the processing of a loan.

### **SERIOUS CONSEQUENCES TO THE BORROWER**

1. Acceleration of debt. A lender or investor may call a loan all due and payable based upon the discovery of a material misrepresentation or a patent fraud.
2. Civil or criminal prosecution.
3. Adverse effects upon one's credit history.

I have read the foregoing information and understand California Mortgage Advisors, Inc. fiduciary duty and legal responsibility to its borrowers, lenders, and investors.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date



# GFE and HUD's Settlement Cost Booklet/ Adjustable-Rate Mortgages Acknowledgment and Intent to Proceed with Loan Application

Date of Application: \_\_\_\_\_

Loan Applicant(s) Name(s):

\_\_\_\_\_

Property Address:

\_\_\_\_\_

\_\_\_\_\_

The undersigned borrower certifies that the following::

- I/We were provided with an initial GFE within three (3) business days of the application date.
- I/We were provided with the HUD's Settlement Cost Booklet/Adjustable-Rate Mortgages within three (3) business days of the application date.
- My/our signature below confirms our intent to proceed with the loan covered by the Issued GFE; and, ordering of the required appraisal report.
- I/We were not charged any fee prior to receipt of the GFE

This document is not a commitment or guarantee to lend. It's sole purpose is to document the customer's approval for the loan originator to proceed with a requested loan transaction initiated by the borrower.

\_\_\_\_\_  
**Borrower's Signature**

\_\_\_\_\_  
**Borrower's Signature**

Loan Originator's Name (print): \_\_\_\_\_

Loan Originator's Signature: \_\_\_\_\_



PLEASE PROVIDE THE FOLLOWING INFORMATION, AS IT WILL BE REQUIRED BY THE LENDER:

**Fire/Hazard Insurance**

**Insurance Agent's Name:** \_\_\_\_\_

**Agent's Phone Number:** (\_\_\_\_\_) \_\_\_\_\_

**Insurance Company's Name:** \_\_\_\_\_

**Policy Number:** \_\_\_\_\_

**\*\*\* PLEASE PROVIDE A CURRENT COPY OF YOUR DECLARATIONS PAGE FROM YOUR HOMEOWNER'S INSURANCE POLICY. \*\*\***

\_\_\_\_\_, The title company, is authorized and instructed to obtain fire/hazard insurance coverage to comply with the lender's requirements and to pay premiums due, if any, through escrow, without instructions from the undersigned.

On refinance transactions, an endorsement will be required to reflect the change in the amount of coverage if the new loan amount or replacement cost from appraisal exceeds the current amount of coverage.

If an existing Policy is being used, the policy must have **A MINIMUM OF SIX MONTHS REMAINING BEFORE EXPIRATION / RENEWAL** from the date of closing. Any policies renewing at, prior to, or within six months of closing must be collected by and paid directly by the title company on behalf of the homeowner to the insurance carrier for the next renewal period. If the insurer will not accept payment that far in advance then the borrower agrees by virtue of signing this document that they acknowledge that they are responsible for the upcoming renewal and that following years will be paid from escrow impounds. In the case of an escrow waiver, the insurance policy and a paid receipt are still required.

**HomeOwner's Association (If applicable)**

**Management Company's Name:** \_\_\_\_\_

Management Company's Phone Number: (\_\_\_\_\_) \_\_\_\_\_

Name of Association President: \_\_\_\_\_

President's Phone Number: (\_\_\_\_\_) \_\_\_\_\_

Is there any pending litigation in the complex? Yes: \_\_\_\_ No: \_\_\_\_

**LANDLORD INFORMATION**

Landlord's Name & Address: \_\_\_\_\_

Landlord's Phone: \_\_\_\_\_

Monthly Rent: \_\_\_\_\_

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Signature**



## **SECURE YOUR RIGHTS TO STAY INFORMED**

NEW RULES GOVERNING FAX AND EMAIL SOLICITATIONS REQUIRE US TO OBTAIN YOUR SIGNED PERMISSION TO MARKET OUR BENEFITS TO YOU THROUGH OUR FAX AND EMAIL BROADCASTS. IN ORDER TO NOTIFY YOU IN THE FUTURE REGARDING CHANGE IN MORTGAGE RATES WE MAY CONTACT YOU BY PHONE OR EMAIL. YOUR INFORMATION AND SIGNATURE BELOW **WILL PERMIT US TO KEEP YOU INFORMED WITH THE MOST UP-TO-DATE INFORMATION.**

(List all that apply to you and your family)

\_\_\_\_\_  
HOME NUMBER

\_\_\_\_\_  
EMAIL ADDRESS

\_\_\_\_\_  
WORK NUMBER

\_\_\_\_\_  
EMAIL ADDRESS

\_\_\_\_\_  
MOBILE NUMBER

\_\_\_\_\_  
EMAIL ADDRESS

\_\_\_\_\_  
FAX NUMBER

\_\_\_\_\_  
EMAIL ADDRESS

PLEASE REMOVE THE ABOVE EMAILS AND FAX NUMBERS FROM YOUR DATABASE.

I AUTHORIZE CALIFORNIA MORTGAGE ADVISORS, INC TO INCLUDE THE INFORMATION I HAVE PROVIDED ABOVE FOR FAX AND/OR EMAIL BROADCASTING. I UNDERSTAND THAT MY SIGNATURE IMPLIES THAT I HAVE THE LEGAL RIGHT TO ALLOW BROADCASTS TO THE PHONE NUMBERS AND EMAIL ADDRESSES LISTED.

\_\_\_\_\_  
**SIGNATURE #1**

\_\_\_\_\_  
PRINTED NAME

\_\_\_\_\_  
**SIGNATURE #2**

\_\_\_\_\_  
PRINTED NAME

Primary Contact Phone Number (Circle): #1 OR #2 \_\_\_\_\_

**To add or remove ONLY, fax to: 415-451-3550 or Call us as 415-451-4888**

<p><i>California Mortgage Advisors, Inc. 4304 Redwood Highway, Suite 100 San Rafael, CA 94903</i></p>		
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**Early Payoff Disclosure Agreement**

**In reference to the loan which California Mortgage Advisors, Inc. is originating through one of its Lenders, the following agreement is provided to protect California Mortgage Advisors, Inc. from financial liability for the loan paying off early. In the event you pay the loan off prior to 181 days from the close of escrow, you agree to pay California Mortgage Advisors, Inc. the fee mentioned below. Payment of such fee will be due and payable upon receipt of a bill from California Mortgage Advisors, Inc.**

This Agreement is between Borrower and California Mortgage Advisors, Inc. (CMA, Inc.) and is not part of the actual Note that will be signed by Borrower with the Lender that CMA, Inc. originates loan through. Most if not all Lenders require mortgage brokers and mortgage bankers to repay commissions also known as rebates or yield spread premiums paid by lender and the closing cost paid by Lender on behalf of the borrower in the event the loan is paid off through a refinance or sale of property within a specified time period, usually 90 to 180 days from close of escrow. CMA, Inc. requires you, the Borrower(s) to agree to hold your loan for at least 181 days from close of escrow to help protect CMA, Inc. from financial obligation to Lender for commissions and/or closing cost paid by Lender. This is a fair request as the actual cost paid by Lenders for closing cost can vary between \$2,500 and \$5,500 depending on loan amount and complexity of the collateral. **Should Borrower repay loan originated by CMA, Inc. within 180 days as described above, the Borrower agrees to the following:**

**BORROWER'S RIGHTS TO PREPAY**

I (We) have the right to make payments of principal before they are due. Any payment of principal only is known as a "prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment." Borrower can make a partial prepayment of principal during the first 181 days without any penalty or obligation to CMA, Inc.

If I (we) make a full prepayment at any time during the first 181 days from the close of escrow on my (our) loan originated by CMA, Inc., I (we) may be charged a fee equal to one and one-half percent (1.50%) of the original loan amount. Thereafter, repayment of the Note shall be permitted without any obligation to CMA, Inc.

CMA, Inc. has the ability to refinance your loan through certain lenders without an Early Payoff Fee before 181 days, so please speak with your Loan Originator about your options prior to paying off your loan early. CMA, Inc. will do everything in its power to assist you in the refinancing of your property to forego any Early Payoff fees. **If you refinance through CMA, Inc. within the 181 day period, you will not be assessed the Early Payoff Fee.**

If I (we) make a full repayment of the principal balance within the specified time period, I (we) will notify CMA, Inc. in writing that I (we) am doing so.

By signing below, Borrower(s) accept(s) and agree(s) to the terms and covenants contained in this Early Payoff Disclosure Agreement.

\_\_\_\_\_

**Borrower:** **Date** **Co-Borrower:** **Date**

# Servicing Disclosure Statement

Lender: CALIFORNIA MORTGAGE ADVISORS, INC.

Date:

## NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et. seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow account payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advanced notice before a transfer occurs.

Check the appropriate box under "Servicing Transfer Information."

### Servicing Transfer Information

We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.

or

We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.

or

The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

### Acknowledgment of Mortgage Loan Applicant(s)

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is required as part of the mortgage loan application.

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

# Request for Transcript of Tax Return

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

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. 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.

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

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

**4** Previous address shown on the last return filed if different from line 3

**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

<b>Sign Here</b>	Signature (see instructions)	Date	
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

## General Instructions

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAIVS teams, send your request to the team based on the address of your most recent return.

**Automated transcript request.** You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

### Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia, North Carolina, South Carolina	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

### Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.



**APPRAISAL ORDER**  
**IMPORTANT INFORMATION – PLEASE READ**

Fannie Mae has passed a new rule called the "Home Valuation Code of Conduct, HVCC" which means all appraisals must be ordered through an independent third party that is unrelated to the lender and/or the mortgage originator.

The appraisal fees will vary depending on location, property value and type, and difficulty of the assignment. The cost of most appraisals will range from \$350.00 to \$700.00. For properties with a value greater than \$2,000,000 the cost can be as high as \$800 or more. In order to place your order for the appraisal, we will need your credit card information as the Third Party Appraisal Services only accept credit cards.

By signing below, I authorize California Mortgage Advisors, Inc. to order the appraisal for my mortgage and charge my credit card. The credit card will only be used for the purpose of paying for the appraisal.

**Person to call for the appraisal order:** \_\_\_\_\_

**Home Phone:** ( ) \_\_\_\_\_ - \_\_\_\_\_  
**Work Phone:** ( ) \_\_\_\_\_ - \_\_\_\_\_  
**Cell Phone:** ( ) \_\_\_\_\_ - \_\_\_\_\_  
**Other:** ( ) \_\_\_\_\_ - \_\_\_\_\_

MASTERCARD     VISA

Cardmember's Name

Card No.     Expires

Card Security Code  Card Security Code Example:



Signature \_\_\_\_\_

**\*\*\* If the billing address for this credit card differs from your home address, please make note of your billing address. \*\*\***