

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> V.A.	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
				<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) _____ County _____ No. of Units _____

Legal Description of Subject Property (attach description if necessary) _____ Year Built _____

Purpose of Loan Purchase Construction Other (explain): _____ Property will be: Primary Residence Secondary Residence Investment

Refinance Construction-Permanent

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a+b) \$
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
				Cost: \$

Title will be held in what Name(s) _____ Manner in which Title will be held _____ Estate will be held in:

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____

Fee Simple
 Leasehold (show expiration date)

III. BORROWER INFORMATION

Borrower's Name (including Jr. or Sr. if applicable) _____ Co-Borrower's Name (including Jr. or Sr. if applicable) _____

Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
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<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. _____ ages _____	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. _____ ages _____
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Present Address (street, city, state, ZIP) _____ Own Rent _____ No. Yrs. _____

Mailing Address, if different from Present Address _____

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) _____ Own Rent _____ No. Yrs. _____

IV. EMPLOYMENT INFORMATION

Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession

Position/Title/Type of Business _____ Business Phone (incl. area code) _____

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income \$			Monthly Income \$

Position/Title/Type of Business _____ Business Phone (incl. area code) _____

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income \$			Monthly Income \$

Position/Title/Type of Business _____ Business Phone (incl. area code) _____

Borrower's Signature: _____ Date _____ Co-Borrower's Signature: _____ Date _____

X

X

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSES INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description		Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Cash deposit toward purchase held by:	\$	Name and address of Company	\$ Payment/Months	\$
List checking and savings accounts below		Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value:	\$	Acct. No.		
Face amount: \$		Name and address of Company	\$ Payment/Months	\$
Subtotal Liquid Assets	\$	Acct. No.		
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$	Acct. No.		
Net worth of business(es) owned (attach financial statement)	\$	Name and address of Company	\$ Payment/Months	\$
Automobiles owned (make and year)	\$	Acct. No.		
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job Related Expense (child care, union dues etc.)	\$	
		Total Monthly Payments	\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.
Borrower's Signature: X	Date	Co-Borrower's Signature: X	Date	

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned

(if additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale, or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance / Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

a. Purchase price	\$	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Are you a party to a lawsuit? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>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, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>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"/> Yes <input type="checkbox"/> No</p> <p>g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>h. Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>i. Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>j. Are you a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>k. Are you a permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>m. Have you had an ownership interest in a property in the last three years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)? _____</p> <p>(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____</p>
b. Alterations, improvements, repairs		
c. Land (if acquired separately)		
d. Refinance (incl. debts to be paid off)		
e. Estimated prepaid items		
f. Estimated closing costs		
g. PMI, MIP, Funding Fee		
h. Discount (if Borrower will pay)		
i. Total costs (add items a through h)		
j. Subordinate financing		
k. Borrower's closing costs paid by Seller		
l. Other Credits (explain)		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		
n. PMI, MIP, Funding Fee financed		
o. Loan amount (add m & n)		
p. Cash from/ to Borrower (subtract j, k, l & o from i)		

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

<p>To be completed by Interviewer</p> <p>This application was taken by:</p> <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	<p>Name and Address of Interviewer's Employer</p> <p>INTERCOASTAL MORTGAGE COMPANY 4100 MONUMENT CORNER DRIVE SUITE 220 FAIRFAX, VA 22030 Fax: (703) 449-6810</p>	
	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code)		

Continuation Sheet / Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	



Intercoastal

Mortgage Company

4100 Monument Corner Drive, Suite 220
Fairfax, Virginia 22030
Phone: 703-449-6800 · Fax: 703-449-6810

Borrowers Checklist

Below is a list of items that you will need to provide when you make loan application with your IMC Loan Officer. This information and documentation is needed to determine your creditworthiness. If you anticipate any problem(s) with providing the required information/documentation, you may discuss this with your IMC Loan Officer.

- Copy of ratified sales contract on the home you are purchasing. Please provide copies of all addendums.
- Copy of all earnest money deposit checks once they clear the borrower's bank accounts.
- If you are self-employed, earn commissions, or receive income from alimony, pensions, or other "non-wage earning" sources, we will require the most recent 2 years Federal Tax Returns. Please include **ALL SCHEDULES**.
- If you own a Corporation/S-Corp/or Partnership, we will require the most recent 2 years tax returns from those entities to include **ALL SCHEDULES** and attachments.
- If you are self-employed, in addition to the above tax returns, we also require a current year-to-date Profit and Loss Statement and balance sheet prepared and signed by the accountant who prepares your tax returns.
- Copies of your most recent 2 years of W-2's, 1099's, and/or K-1 forms
- Copies of your most recent paystubs reflecting year-to date earnings
- Checking and/or Savings account bank statements to include **ALL PAGES** and all accounts for the most recent 2 month period.
- Most recent 2 months or quarterly statement(s) for your asset accounts for Stocks, IRA's, 401K, life insurance cash value, or other pension/asset accounts.
- Fully executed lease agreement(s) on all rental properties owned. In addition, you will need to provide your most recent 2 years Federal Tax Returns to include **ALL SCHEDULES**.
- Complete divorce decree, separation agreement/property settlement agreement.
- Complete bankruptcy papers and discharge notice, along with a written explaining regarding the circumstances which caused the bankruptcy to be filed.
- If you are applying for a VA mortgage loan, in addition to the above items which apply, we also require the following: VA Certificate of Eligibility, DD-214, Transfer Orders (if applicable), Statement of Active Duty (if applicable), VA form 25-1880, and name & address & phone number of nearest living relative.
- If you are Refinancing, please provide a copy of the deed, note, deed of trust, and a copy of your most recent HUD-1 settlement statement.



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AFFILIATED BUSINESS ARRANGEMENT
Notice

TO:

FROM:

PROPERTY:

DATE:

This is to give you notice that Van Metre Companies and ERA Van Metre Properties have a business relationship with Intercoastal Mortgage. It is important that you understand that owners of Van Metre Companies and ERA Van Metre properties also have ownership in Intercoastal Mortgage and may benefit from your use of Intercoastal Mortgage.

Set forth below is the estimated charge or range of charges by Intercoastal Mortgage for the following settlement services:

Origination Point	\$	0-1%
Discount Point(s)	\$	Per Program
Prepaid Interest	\$	0-30 days
Document Review Fee	\$	175.00
Underwriting Fee	\$	150.00
Credit Report	\$	60.00 per report
Appraisal	\$	300.00 - 600.00
Flood Certification	\$	22.50
Tax Service Fee	\$	76.00 - 81.00

You are not required to use Intercoastal Mortgage as a condition for purchase of the subject property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

I/We have read this disclosure form and understand that a Van Metre Company is referring me/us to obtain a mortgage loan from Intercoastal Mortgage Company and may receive income as the result of this referral.

_____	_____	_____	_____
Borrower Signature	Date	Borrower Signature	Date
_____	_____	_____	_____
Borrower Signature	Date	Borrower Signature	Date



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Required Provider Information (Supplement to Good Faith Estimate)

BORROWERS:

DATE:

The lender requires the use of certain provider(s) of settlement services. The attached Good Faith Estimate is based on charges for settlement services established by the providers listed on this disclosure. The borrower may choose a provider(s) of a settlement service that is not listed in this disclosure. If such an election is made by the borrower, the settlement provider must be approved by the lender.

The following is a list of service providers that Intercoastal Mortgage Company may use in connection with your mortgage application:

CREDIT REPORTING SERVICES

Mortgage Credit Reports, Inc
1430 John Avenue, Suite L
Baltimore, MD 21227
(800) 627-5363
No relationship with/IMC

Commonwealth Info. Services
724 Thimble Shoals Blvd.
Newport News, VA 23606
(800) 288-9809
No relationship with/IMC

APPRAISAL SERVICES

William Onufrychuk & Assoc.
PO Box 129
Fairfax, VA 22039
(703) 370-0751
No relationship with/IMC

Northern Virginia Appraisal Services
11330 Edenderry Drive
Fairfax, Virginia 22030
(703) 978-2110
No relationship with/IMC

Range of Charges: Single Family Appraisal: \$300 - \$450 depending on location and property. Properties over \$500,000 and 2-4 Family units may require an additional fee. Investment Properties will be an additional \$100-\$150. Final Inspections: \$75-\$150. Review Appraisals: \$125-\$200

PRIVATE MORTGAGE INSURANCE

PMI Mortgage Ins. Co.
3975 Fair Ridge Dr., Ste 450
Fairfax, VA 22033
(703) 934-6352
No relationship with/IMC

United Guaranty Residential
11320 Random Hills Rd., #250
Fairfax, VA 22030
(800) 368-3314
No relationship with/IMC

Residential Mortgage Ins. Corp.
10300 Eaton Place, Ste. 290
Fairfax, VA 22030
(703) 691-2304
No relationship with/IMC

CLOSING ATTORNEY/TITLE COMPANY

Walker Title & Escrow
11781 Lee Jackson Memorial Highway
Suite 300
Fairfax, VA 22033
(703) 591-2325
No relationship with/IMC

MBH Settlements
5328 Lee Highway
Arlington, VA 22207
(703) 237-1100
No relationship with/IMC

FLOOD CERTIFICATION COMPANY

First American Flood Data Services, Inc.
11902 Burnet Road, Suite 400
Austin, Texas 78758
(512) 834-9595
No relationship with/IMC

_____	_____	_____	_____
Borrower	Date	Co-Borrower	Date
_____	_____	_____	_____
Borrower	Date	Co-Borrower	Date



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GIFT LETTER

To Whom It May Concern:

I, _____, OF _____
(Donor's Name) (Street Number and Apt #)

_____, DO HEREBY CERTIFY THAT I HAVE GIVEN OR WILL GIVE
(City, State and Zip)

A GIFT OF \$ _____ TO MY _____
(Relationship)

TO BE APPLIED TOWARD THE PURCHASE OF THE PROPERTY LOCATED AT:

(Address of property to be purchased)

I FURTHER CERTIFY THAT THERE IS NO REPAYMENT EXPECTED OR IMPLIED ON THIS GIFT IN THE FORM OF CASH OR FUTURE SERVICES FROM:

_____ OR _____
(Recipient) (Recipient)

IN ADDITION, I CERTIFY THAT THE FUNDS GIVEN TO THE HOMEBUYER WERE NOT MADE AVAILABLE TO THE DONOR FROM ANY PERSON OR ENTITY WITH AN INTEREST IN THE SALE OF THE PROPERTY INCLUDING THE SELLER, REAL ESTATE AGENT OR BROKER, BUILDER, LOAN OFFICER, OR ANY ENTITY ASSOCIATED WITH THEM.

Signature of Donor Date Phone #

Note: If the gift has not yet been given to the recipient, provide verification that the donor has sufficient assets to make such gift. If the recipient has received the funds, please assure that they are included on the Verification of Deposit.

Warning: Section 1010 of Title 18, U.S.C., regarding Department of Housing and Urban Development Transactions, provides, "Whoever, for the purpose of ... influencing in any way the action of such Department... makes, passes, utters, or publishes any statement, knowing the same to be false... shall be fined not more than \$5,000, or imprisoned not more than two years, or both."

Donor's Acknowledgment of the above warning: _____
(Donor's Signature and Date)

Recipients' Acknowledgment of the above warning:

(Recipient's Signature and Date) (Recipient's Signature and Date)





Intercoastal

Mortgage Company

DOCUMENTATION OF GIFT FUNDS

The proper documentation of gift funds is critical to your loan transaction. The mortgage industry places a great deal of emphasis on establishing a formal paper trail of the gift (otherwise known as source of funds) so it is very important that you review and understand the requirements presented below. Furthermore, gift funds must be received from a relative, not a friend or acquaintance. Please note that the required documentation will vary depending on whether you have already received the gift or will receive the gift at a future date prior to settlement.

Gift Funds Yet To Be Received:

1. Provide executed gift letter. If you have applied for a FHA loan, the FHA Certification section must be signed by both the gift donor and the recipient acknowledging the warning stated in that section. FHA loans *do not* require notarization of the borrower's signature.
2. The gift must be in the form of a cashier's check or certified check. The donor's name must be printed on the check (example – Donor: John Doe). A Cashier's check is preferred. **None of the gift money can be received in cash from the gift donor.**
3. Make a copy of the gift check prior to the deposit and also a copy of the deposit slip showing that the funds have been deposited into your account. Within three weeks of settlement, please send us a full copy of your bank statement showing the gift deposit. If it is unlikely that you will receive your statement in time please provide a letter from your bank (on bank letterhead and signed by bank official) stating the following:
 - deposit amount
 - account number
 - deposit date
 - new account balance amount
4. Donor's ability must be verified by a copy of the most recent bank statement. Any large deposits will need to be documented. The donor cannot have borrowed the gift funds unsecured.

Gift Funds Already Received:

1. Provide executed gift letter. If you are applying for a FHA loan, the FHA Certification section must be signed by both the gift donor and the recipient acknowledging the warning stated in that section. FHA loans *do not* require notarization of the borrower's signature.
2. Provide, from the gift donor, a copy of the front and back of the canceled gift check or a copy of the gift donor's full bank statement evidencing the withdrawal amount matching the actual gift amount.
3. Make a copy of the gift check prior to the deposit and also a copy of the deposit slip showing that the funds have been deposited into your account. Within three weeks of settlement, please send us a full copy of your bank statement showing the gift deposit. If it is unlikely that you will receive your statement in time please provide a letter from your bank (on bank letterhead and signed by bank official) stating the following:
 - deposit amount
 - account number
 - deposit date
 - new account balance amount
4. Donor's ability must be verified by a copy of the most recent bank statement. Any large deposits will need to be documented. The donor cannot have borrowed the gift funds unsecured.

Please note that the gift letter and supporting documentation detailed above should be received in our office no later than three weeks prior to settlement. Additionally, when making your gift deposit, be sure to keep the gift deposit separate from any other money you may be depositing that same day. This will help to keep the paper trail separate and clean.

Be sure to call your processor or your loan officer if you have any questions.

Thank you.





Intercoastal Mortgage Company

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CERTIFICATION

The undersigned Certify the Following:

1. I/We have applied for a mortgage loan from Intercoastal Mortgage Company. 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, 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 Intercoastal Mortgage Company reserves the right, if originated under a reduced or alternative documentation, to change the mortgage loan review process to a full documentation program. This may include verifying the information provided in the application with the employer and/or financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make 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 from Intercoastal Mortgage Company. As part of the application process, Intercoastal Mortgage Company may verify information contained in my/our loan application and in all 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 Intercoastal Mortgage Company, and to any investor to whom Intercoastal Mortgage Company may sell my/our 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. Intercoastal Mortgage Company 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.
5. Your prompt reply to Intercoastal Mortgage Company or the investor that purchased the mortgage is appreciated.

DATED THIS _____ DAY OF _____, 20____

Borrower

Social Security Number

Co-Borrower

Social Security Number

Co-Borrower

Social Security Number

Co-Borrower

Social Security Number



Intercoastal Mortgage Company

MORTGAGE SERVICING TRANSFER DISCLOSURE

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RIGHTS. READ THIS STATEMENT AND SIGN IT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. §2601 et seq.) you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that 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 your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you a notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the date of transfer. The new loan servicer must also send you notice within 15 days after the date of transfer. Also, a notice of prospective transfer may be provided to you at settlement (when title to your new property is transferred to you) to satisfy these requirements. The law allows a delay in the time (not more than 30 days after transfer) for servicers to notify you under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a Federal agency.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. §2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with written clarification regarding any dispute. During this 60-day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates by Original Lender

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

- We may assign, sell or transfer the servicing of your loan sometime while the loan is outstanding.
- We are able to service your loan, and we will will not haven't decided whether to service your loan.
- We do not service mortgage loans, and have not serviced loans in the past three years. We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all the mortgage loans that we make in the 12-month period after your loan is funded, we estimate that the percentage of mortgage loans for which we will transfer the servicing is between:

- 0 to 25%
- 26 to 50%
- 51 to 75%
- 76 to 100%

This estimate does does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. We have previously assigned, sold, or transferred the servicing of federally related mortgage loans.

This information does does not include transfers to affiliates or subsidiaries.

LENDER (Signature not Mandatory)

DATE

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/we have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

Borrower

Date

Co-Borrower

Date

Co-Borrower

Date

Co-Borrower

Date





Intercoastal Mortgage Company

4100 Monument Corner Drive, Suite 220
Fairfax, Virginia 22030
Phone: 703-449-6800 · Fax: 703-449-6810

CERTIFICATION OF IDENTIFICATION

To be completed if you personally meet with your loan officer.

Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account or requests a loan. What this means to you: When you open an account or request a loan, 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.

Any of the following forms of identification may be used to verify identity:

- Driver's License
- DMV ID Card (with Photo)
- Military or Government Issued ID (with Photo and Signature)
- Permanent Resident Alien (Green Card)
- Government Passports (must bear a Photo and Signature)

NOTE: These identifications must be valid and unexpired.

Do not include copies of Photo ID's in Closing Packages.

Borrower

Co-Borrower

Form of Identification

Form of Identification

Identification Number

Identification Number

Place of Issuance

Place of Issuance

Date of Issue

Date of Issue

Date of Expiration

Date of Expiration

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(s)

Signed

Date

Loan Officer's Printed Name

Company Name



Intercoastal Mortgage Company

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Fairfax, Virginia 22030
Phone: 703-449-6800 · Fax: 703-449-6810

CERTIFICATION OF IDENTIFICATION

To be completed if you are sending in or dropping off your loan package.

Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account or requests a loan. What this means to you: When you open an account or request a loan, 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.

Any of the following forms of identification may be used to verify identity:

- Driver's License
- DMV ID Card (with Photo)
- Military or Government Issued ID (with Photo and Signature)
- Permanent Resident Alien (Green Card)
- Government Passports (must bear a Photo and Signature)

NOTE: These Identifications must be valid and unexpired.

Borrower

Co-Borrower

Form of Identification

Form of Identification

Identification Number

Identification Number

Place of Issuance

Place of Issuance

Date of Issue

Date of Issue

Date of Expiration

Date of Expiration

Borrower Signature

Co-Borrower Signature

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(s)

STATE OF _____

SS;

COUNTY OF _____

I, _____, a Notary Public in and for the said State and County, do hereby certify that:

who is/are personally well known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, personally appeared before me and acknowledged to me that he/she executed the same and that it was his/her voluntary act and deed for the purposes and uses therein set forth.

In witness whereof, I have hereunto set my hand and affixed by seal on this _____ day of _____, 20____.

NOTARY PUBLIC _____

(SEAL)

My commission expires: _____



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Phone: 703-449-6800 · Fax: 703-449-6810

PRIVACY STATEMENT

You have chosen to do business with Intercoastal Mortgage Company and we are obligated to honor that relationship with great care, beginning with the information you have chosen to share with us. We believe that your privacy should not be compromised. At the same time, we want to offer you the array of products and services you need to accomplish your financial goals. We believe we can do both through the privacy policy outlined below.

OUR PRIVACY COMMITMENT TO YOU

We recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our mortgage company and website.

CONFIDENTIALITY & SECURITY OF NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to only those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency

NONPUBLIC PERSONAL INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about you or our former customers to anyone, except as permitted by law. We reserve the right to change this disclosure policy with prior notification to you and the opportunity for you to opt-out of any information sharing we may elect to do in the future.

At Intercoastal Mortgage Company, we value our customer relationships. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy.

If you have any questions about how Intercoastal Mortgage Company protects your confidential information, please contact us at (703) 449-6800.

