



INSTRUCTIONS: Please fill-out the application and return along with required documentation one of the following ways:

- 1) Email: ken@justhomoans.com
- 2) FAX: (909) 790-9274
- 3) Mail: 37269 Wildwood View Drive, Yucaipa CA 92399

If you have any questions, please call (909) 790-9214.

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 of for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

BORROWER INFORMATION

| | |
|--|---|
| Borrower's Name (include Jr. & Sr. if applicable) | Co-Borrower's Name (include Jr. & Sr. if applicable) |
|--|---|

| | |
|------------------------------------|---------------------------------------|
| Borrower's Social Security Number: | Co-Borrower's Social Security Number: |
|------------------------------------|---------------------------------------|

| | | | | | | | |
|--------------|--------------------------|-----------------|----------------|--------------|--------------------------|-----------------|----------------|
| Home Phone # | Date of Birth (mm/dd/yy) | Years of School | Marital status | Home Phone # | Date of Birth (mm/dd/yy) | Years of School | Marital status |
|--------------|--------------------------|-----------------|----------------|--------------|--------------------------|-----------------|----------------|

| | |
|--|--|
| Present Address: <input type="checkbox"/> Rent <input type="checkbox"/> Own Number of years you have lived at this address: _____ (Street, City, State, ZIP) _____ _____ | Present Address: <input type="checkbox"/> Rent <input type="checkbox"/> Own Number of years you have lived at this address: _____ (Street, City, State, ZIP) _____ _____ |
|--|--|

If you are currently renting at the above address, complete the following:

| | | | |
|------------------|---------------------|------------------|---------------------|
| Landlord's Name | | Landlord's Name | |
| Landlord's Phone | Monthly Rent Amount | Landlord's Phone | Monthly Rent Amount |

If residing at present address for less than 2 years, complete the following:

| | |
|---|---|
| Previous Address: <input type="checkbox"/> Rented <input type="checkbox"/> Owned Number of years you have lived at this address: _____ (Street, City, State, ZIP) _____ _____ | Previous Address: <input type="checkbox"/> Rented <input type="checkbox"/> Owned Number of years you have lived at this address: _____ (Street, City, State, ZIP) _____ _____ |
|---|---|

| | |
|---|---|
| Previous Address: <input type="checkbox"/> Rented <input type="checkbox"/> Owned Number of years you have lived at this address: _____ (Street, City, State, ZIP) _____ _____ | Previous Address: <input type="checkbox"/> Rented <input type="checkbox"/> Owned Number of years you have lived at this address: _____ (Street, City, State, ZIP) _____ _____ |
|---|---|

EMPLOYMENT INFORMATION

| | |
|---|---|
| Current Employer: <input type="checkbox"/> Self-Employed Number of years at this job _____, in this line of work _____ Name & Address of employer: (Name of Employer, Street, City, State, ZIP) _____ _____ _____ | Current Employer: <input type="checkbox"/> Self-Employed Number of years at this job _____, in this line of work _____ Name & Address of employer: (Name of Employer, Street, City, State, ZIP) _____ _____ _____ |
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| | | | |
|---------------------------------|----------------|---------------------------------|----------------|
| Position/Title/Type of Business | Business Phone | Position/Title/Type of Business | Business Phone |
|---------------------------------|----------------|---------------------------------|----------------|

If employed in current position less than 2 years, or if currently employed in more than one position, complete the following

| | |
|--|--|
| <p>Previous or 2nd Employer: <input type="checkbox"/> Self-Employed</p> <p>Dates of employment: ____/____/____ to ____/____/____</p> <p>Monthly income: \$_____</p> <p>Name & Address of employer: (Name of Employer, Street, City, State, ZIP)</p> <p>_____</p> <p>_____</p> <p>_____</p> | <p>Previous or 2nd Employer: <input type="checkbox"/> Self-Employed</p> <p>Dates of employment: ____/____/____ to ____/____/____</p> <p>Monthly income: \$_____</p> <p>Name & Address of employer: (Name of Employer, Street, City, State, ZIP)</p> <p>_____</p> <p>_____</p> <p>_____</p> |
|--|--|

| | | | |
|---------------------------------|----------------|---------------------------------|----------------|
| Position/Title/Type of Business | Business Phone | Position/Title/Type of Business | Business Phone |
|---------------------------------|----------------|---------------------------------|----------------|

| | |
|---|---|
| <p>Previous Employer: <input type="checkbox"/> Self-Employed</p> <p>Dates of employment: ____/____/____ to ____/____/____</p> <p>Monthly income: \$_____</p> <p>Name & Address of employer: (Name of Employer, Street, City, State, ZIP)</p> <p>_____</p> <p>_____</p> <p>_____</p> | <p>Previous Employer: <input type="checkbox"/> Self-Employed</p> <p>Dates of employment: ____/____/____ to ____/____/____</p> <p>Monthly income: \$_____</p> <p>Name & Address of employer: (Name of Employer, Street, City, State, ZIP)</p> <p>_____</p> <p>_____</p> <p>_____</p> |
|---|---|

| | | | |
|---------------------------------|----------------|---------------------------------|----------------|
| Position/Title/Type of Business | Business Phone | Position/Title/Type of Business | Business Phone |
|---------------------------------|----------------|---------------------------------|----------------|

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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above 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.)

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

Authorization to release information: As part of this application process, by submitting this form, I/We authorize Just Home Loans /Investor to verify any information contained in my application or other documents in connection with the loan. Such information includes, but is not limited to employment history and income, bank, money market and similar account balances, credit history, and income tax returns. Copy and fax signatures will serve as originals.

| | | | |
|--------------------|------|-----------------------|------|
| Borrower Signature | Date | Co-Borrower Signature | Date |
|--------------------|------|-----------------------|------|

Please remember to provide me with the following **REQUIRED** documents:

- All W-2's or 1099's for the past (2) years. •Most recent (30) days pay stubs for all full and part-time work.
- Most recent (2) months or quarterly statements (all pages) for bank accounts, 401K, IRA, stocks & bonds, or mutual funds. •Copy of valid driver's license and copy of Social Security card.

In addition to the above items, please supply the following, if applicable:

- Full divorce papers • Full bankruptcy papers • Proof of all sources of income (child support, social security, pension) If self-employed or you own rental property, I need complete copies of the last two years federal tax returns and all schedules. In addition, unaudited P&L, K-1, 1133's, address of all real estate owned including your loan payment statement and proof of the amount of your taxes and insurance.





Credit Card Authorization Form

Date: _____

Loan Applicant(s) Name(s): _____

Property Address: _____

The undersigned borrower certifies the following:

Credit Card # _____

Card Type (i.e. Visa, MC, etc) _____

CVV Code: _____ Expiration Date (Mo/Yr): _____

Name on Credit Card: _____

Billing Address: _____

I, the undersigned, do hereby authorize Sierra Pacific Mortgage to input this information for the following (initial);

_____ prepayment and ordering of my appraisal in conjunction with my home loan.

_____ prepayment and ordering of my appraisal review, if required.

_____ Credit report

Authorizer's Signature

Date