Loan#: 3309444015
Date: 07/09/2012

# Certification & Authorization

## Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Quicken Loans Inc. ("Lender"). 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, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this 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 Lender. As part of the application process, Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control process. I/We understand that any misrepresentations discovered during the application process, and thereafter, may be reported or shared with law enforcement or fraud alert databases.
2. I/We authorize you to provide to Lender, and to any investor to whom Lender may transfer my/our mortgage loan to, 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. This authorization also applies to proof of homeowner's insurance coverage and requests for payoff statements from my/our current mortgage lender/bank even if such requests are from the title company performing the closing/settlement of my/our mortgage loan with Lender.
3. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
4. If applicable, I/We request that my/our second mortgage loan be subordinated to the new refinanced first mortgage with Lender. I/We authorize the release of any information, either verbally or written, in order to process the subordination request.
5. If applicable, I/We authorize the release of any information to my/our current mortgage lender/bank if necessary to obtain a payoff statement or aid in the negotiation of reduced or modified payoff terms.
6. I/We authorize release of any information to other borrowers on the application for this mortgage loan.
7. I/We release and agree to hold Lender and any investor that purchases my/our mortgage harmless from any liability that may arise from verifying information contained in my/our loan application or for any reporting of misrepresentations discovered during the application process or thereafter.
8. A copy of this authorization may be accepted as an original and this authorization may be electronically signed in place of a handwritten signature.

**NOTICE TO BORROWERS:** This notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

| | | | | | |
|---|---|---|---|---|---|
| Jarad Delorenzo | Date | -5406 SS# | | Date | - SS# |
| | Date | - SS# | | Date | - SS# |

3309444015

# Homeowner's Insurance Information

TO HELP US VERIFY YOUR HOMEOWNER'S INSURANCE INFORMATION,
PLEASE DO THE FOLLOWING:

1. PROVIDE A COPY OF YOUR MOST RECENT INSURANCE DECLARATIONS PAGE (FROM YOUR POLICY OR BINDER)

OR

2. COMPLETE THE INFORMATION BELOW:
   *(NOTE: If you have already provided this information, please check each line for accuracy. If you see an error, make the correction on this form and return it when you send the items shown on the "Things We Need From You")*

Insurance Company Name: allstate

Agent's Name: matthew hoots

Agent's Phone Number: (800)803-9089 ext. 3587376

Policy Number: ____________________________________________

If you have any questions, please contact Greg Barber at (800)226-6308 ext. 31114.

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Quicken Loans

3309444015
07/09/2012 7:48 pm

# Property Disclosure

At Quicken Loans Inc., we're committed to delivering a world-class, amazing client experience. As part of this commitment, we want to ensure that we have accurate information early in the process. Please reconfirm the property information below.

Please check the appropriate boxes.

1. The home being financed is your:

   ☐ Primary residence ☐ Second home ☐ Investment Property

2. The home being financed is a:

   ☐ Single Family ☐ Two-Unit ☐ Mobile/Manufactured home

   ☐ Condominium ☐ Other ____________________

3. The estimated property value we are using for your home is $285,000.00 .
   Is this an accurate estimate?

   ☐ Yes ☐ No

   If no, please provide your estimate: $ ____________________

4. Are you currently renovating this home or does it need repair?

   ☐ Yes ☐ No

   If yes, please give a brief description: ________________________________________

   ____________________________________________________________________________

5. Has this home been listed for sale in the last six months?

   ☐ Yes ☐ No

As your loan application moves through our process, we will collect additional information to verify that your home meets our loan approval requirements.

If you have any questions or concerns about your home, please let us know by contacting Greg Barber at (800) 226-6308 ext. 31114.

______________________________ ______________________________
Jarad Delorenzo

______________________________ ______________________________

Form **4506-T**
(Rev. January 2012)
Department of the Treasury
Internal Revenue Service

# Request for Transcript of Tax Return

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

OMB No. 1545-1872

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

| | |
|---|---|
| **1a** Name shown on tax return. If a joint return, enter the name shown first.<br>Jarad Delorenzo | **1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)**<br>185-68-5406 |
| **2a** If a joint return, enter spouse's name shown on tax return | **2b Second social security number or individual taxpayer identification number if joint tax return** |

**3** Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
Jarad Delorenzo
9 Morris Rd, Stanhope, NJ 07874

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

**5** If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

Quicken Loans Inc. its successors and/or assigns (ISAOA)
1050 Woodward Ave, Detroit, MI 48226-1906, (800)226-6308

**Caution:** *If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.*

**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. ▶ 1040

**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 . . . . . . . . . . . XX

**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 provides the most detail information as it is a combination of the Return Transcript and the Account Transcript. 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 2010, filed in 2011, will not be available from the IRS until 2012. 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. 2010 2011

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return . . . . . . . . ☐

**Caution.** Do not sign this form unless all applicable lines have been completed.

**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 the signature date.*

**Sign Here**

| | | |
|---|---|---|
| ▶ **Signature** (see instructions) | 07/09/2012<br>Date | Phone number of taxpayer on line 1a or 2a<br>(215)208-3549 |
| ▶ **Title** (if line 1a above is a corporation, partnership, estate, or trust) | | |
| ▶ **Spouse's signature** | 07/09/2012<br>Date | |

Section references are to the Internal Revenue Code unless otherwise noted.

## What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at *www.irs.gov/form4506* . Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

## General Instructions

**CAUTION.** *Do not sign this form unless all applicable lines have been completed.*

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

**Note.** If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

**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 addresses, send your request to the address based on the address of your most recent return.

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

### Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

| If you filed an individual return and lived in: | Mail or fax to the "Internal Revenue Service" at: |
|---|---|
| Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address | RAIVS Team<br>Stop 6716 AUSC<br>Austin, TX 73301<br><br>512-460-2272 |
| Alaska, Arizona, Arkansas, 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<br>Stop 37106<br>Fresno, CA 93888<br><br>559-456-5876 |
| Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia | RAIVS Team<br>Stop 6705 P-6<br>Kansas City, MO 64108<br><br>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, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address | RAIVS Team<br>P.O. Box 9941<br>Mail Stop 6734<br>Ogden, UT 84409<br><br>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, Tennessee, Vermont, Virginia, West Virginia, Wisconsin | RAIVS Team<br>P.O. Box 145500<br>Stop 2800 F<br>Cincinnati, OH 45250<br><br>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) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note.** If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

**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. Ensure that all applicable lines are completed before signing.

**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 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, the District of Columbia, and U.S. commonwealths and possessions 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:

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.

Date: 07/09/2012
Loan#: 3309444015

# THINGS WE NEED FROM YOU

Dear Jarad,

Thanks for choosing Quicken Loans for your home financing needs. We pride ourselves on delivering "World Class" service to every client. At this point, we are ready to begin processing your mortgage application. To complete the review, we need some information from you. Please fax legible copies of the numbered items below within **24-48 hours to (877)503-0126**. Once you send the fax, it will automatically route to me. If you do not have access to a fax machine, you may mail the information to:

Quicken Loans Inc.
**Attention: Greg Barber**
635 Woodward Avenue
Detroit, MI 48226

**1. SIGNED APPLICATION DOCUMENT(S)**

*Review and sign the following application document(s):*

* Addendum to Loan Application (Multistate)
* Advanced Fee Disclosure - Signed
* Affiliated Business Disclosure (Web)
* Certification and Authorization
* Deposit Agreement-MultiStateOne
* Here's How Your Numbers Work (RESPA)
* Homeowner's Insurance Information
* HUD-V.A. Addendum to URLA - Application
* Important Notice to Homebuyers
* Informed Consumer Choice Notice
* Interest Rate Disclosure-Locked2-RESPA
* MyQL Application Package
* MyQL Hand Signed Application Package
* NJ Delivery Services and Fees Acknowledgement
* NJ Interest Rate Disclosure Addendum
* NJ Right To Own Attorney Disclosure
* NJ Settlement Service Fees Estimate
* Notice to Homeowners-Assumption, HUD-FHA
* Property Disclosure - Refinance
* Request for Transcript of Tax Return - 1040
* Uniform Residential Ln App - Multistate
* Loan Disclosure Summary

| | Jarad | |
|---|---|---|
| **2. INCOME INFORMATION** | | |
| **3. BANK/BROKERAGE INFORMATION**<br>Copies of all pages of the account statements listed below covering the two (2) most recent months. If you receive statements on a quarterly basis, please provide your most recent quarterly statement to your mortgage banker: | [X] | [ ] |

| Name: | Account Number: | Balance: |
|---|---|---|
| 1. Bank | | $2,500 |

| | | |
|---|---|---|
| **4. CURRENT MORTGAGE INFORMATION**<br>A copy of your current monthly statement, or coupon that includes both the account number and address of your lender or land contract holder | [ ] | [ ] |
| **5. MISCELLANEOUS DOCUMENTS**<br>Homeowner's insurance policy stating the annual coverage (the declaration page usually contains this information) | [ ] | [ ] |

# THINGS WE NEED FROM YOU

Once I receive your information, our processing team will begin working behind the scenes to prepare your loan for final approval and closing. If you have questions, please feel free to contact me anytime. One last thing...we have grown into one of the most successful mortgage companies in America because of referrals from clients such as you. If you know of anyone who is thinking of refinancing or purchasing a home, please have them contact me.

Sincerely,

Greg Barber
Executive Power Banker
Quicken Loans Inc.
Phone: (800)226-6308 ext. 31114
Email: GregBarber@quickenloans.com
Fax: (877)503-0126