

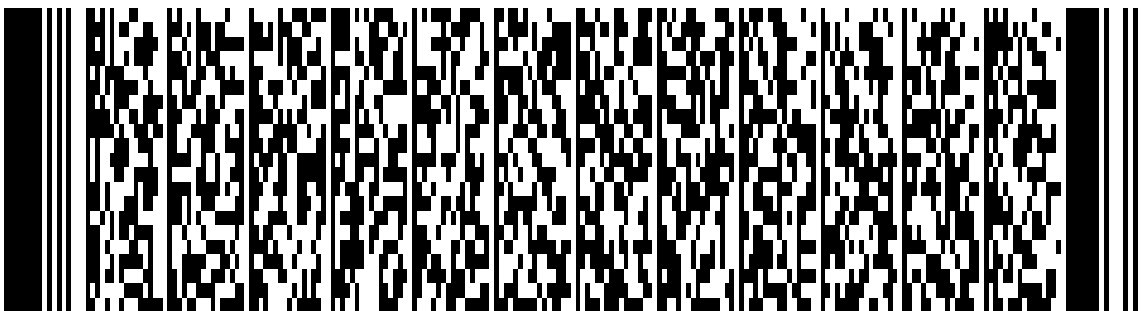
Fax Cover Sheet

Use this cover sheet when faxing documents back to your loan officer. Faxes that do not contain this cover sheet will not be processed or received by the intended recipient.

Fax # 800-704-0852

TO: Steve Brunett
800-704-0852

FROM: Amita Prajapati
33 Methwold Court
Owings Mills, MD 21117

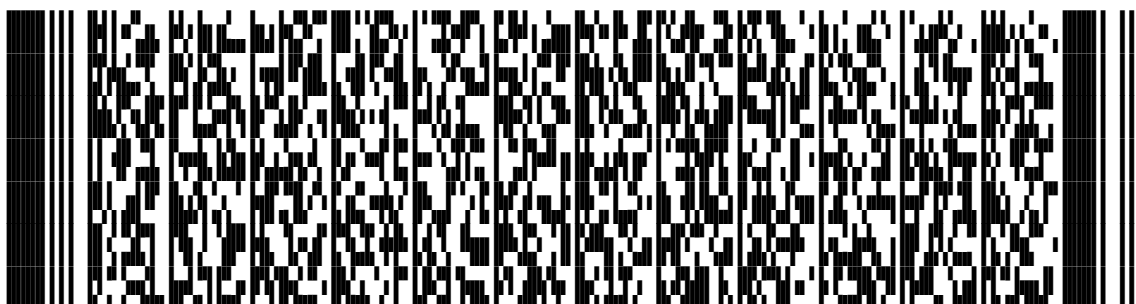


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Steve.Brunett@fitzgeraldfinancial.net

Amita Prajapati



Confidentiality Notice: The information contained in and transmitted with this communication is strictly confidential and is intended only for the use of the intended recipient. If you are not the intended recipient, you are hereby notified that any use of the information contained in or transmitted with the communication or dissemination, distribution, or copying of this communication is strictly prohibited by law. If you have received this communication in error, please immediately destroy the original message and any copy of it in your possession.

Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

Printed Name: Amita Prajapati	Date of Birth: September 1, 1982	Social Security Number: 485-37-5121
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I want this information released because I am conducting the following business transaction:
seeking a mortgage loan from the company

Reason (s) for using CBSV: (Please select all that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> Mortgage Service | <input type="checkbox"/> Banking Service |
| <input type="checkbox"/> Background Check | <input type="checkbox"/> License Requirement |
| <input type="checkbox"/> Credit Check | <input type="checkbox"/> Other |

with the following company ("the Company"):

Company Name: **TowneBank Mortgage**

Company Address: **8825 Stanford Blvd Suite 310, Columbia, MD 21045**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is: **PitchPoint Solutions Corp
8586 Potter Park Drive, STE108
Sarasota, FL 34238**

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for 90 days from the date signed. _____ (Please initial.)

Signature: _____ Date Signed: _____

Relationship (if not the individual to whom the SSN was issued): _____

Contact information of individual signing authorization:

Address: 9010 Town and Country Blvd Apt E

City/State/Zip: Ellicott City, MD 21043

Phone Number: 641-583-5597

Privacy Act Statement Collection and Use of Personal Information

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent.

We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs.

A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNs are available on our website at www.socialsecurity.gov/foia/bluebook.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the [Paperwork Reduction Act of 1995](#). You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. ***Send to this address only comments relating to our time estimate, not the completed form.***

..... TEAR OFF

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit [HYPERLINK http://www.ssa.gov/cbsv/docs/](http://www.ssa.gov/cbsv/docs/HYPERLINK)
[SampleUserAgreement.pdf http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf](http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf)

TowneBank Mortgage
Right to Receive a Copy of an Appraisal
Appraisal/Valuation Timing Notice

Date: 08/10/2017

Loan Number: 000207810

Name: Amita Prajapati

Current Address: 9010 Town and Country Blvd Apt E
Ellicott City, MD 21043

Subject Property Address: 33 Methwold Court
Owings Mills, MD 21117

We may order an appraisal to determine the property's value and charge you for this appraisal. We will provide you with a copy of the appraisal report, even if your loan does not close.

Under the Equal Credit Opportunity Act (ECOA), we are required to provide you with a copy of all appraisals and other written valuations developed in conjunction with your application promptly upon completion or three business days prior to closing of your transaction, whichever is earlier.

Any written appraisal report obtained in connection with your loan application was prepared solely for our use in evaluating a request for an extension of credit. Any written appraisal report should not be relied upon by you or any other person or entity. We make no express or implied representation or warranty of any kind to any person or entity, and we expressly disclaim any liability to any person or entity with respect to the property valuation. You may pay for an additional appraisal for your own use at your own cost

Please also be advised that an appraiser must follow certain professional appraisal standards and is not allowed to discuss the appraisal with you or provide a copy of the written appraisal report directly to you.

While we will try to provide you with a copy of the appraisal report in a timely manner, there may be times when it is not feasible to do so. So that your loan closing will not be delayed, you may waive the three day advance delivery requirement.

Due to the timeliness of receipt of the report and your scheduled closing date; providing the appraisal report three (3) business days prior to your loan closing date may not be possible. You have the option of waiving this timing requirement, should you wish to do so. Please check the appropriate box to indicate your choice.

- ☐ I do NOT wish to waive the timing requirement required under ECOA.
- ☐ I **waive** the right to receive a copy of any appraisal or written valuation within the timing required by ECOA. I understand that I will receive a copy of the appraisal/valuation on or prior to closing.

Borrower

Date

Borrower

Date



**BORROWER'S CERTIFICATIONS REGARDING UNDISCLOSED DEBTS AT
APPLICATION**

Loan Number: 000207810
Borrower(s): Amita Prajapati
Property Address: 33 Methwold Court
City, State and Zip: Owings Mills, MD 21117

Thank you for choosing TowneBank Mortgage for your mortgage financing needs. It is important that we have an accurate representation of your financial commitments so we can determine if you qualify for your loan. **Each time someone requests your credit report, an inquiry is noted on the report.** The most common reason this occurs is in connection with an application for credit such as a mortgage loan, auto loan, credit card, etc.

We will continually monitor your credit activity during the loan application process, and may obtain a new credit report prior to close. New accounts and inquiries may impact your loan approval or loan closing as they can represent a change in your financial obligations.

All additional debt obligations that are expected to exist at or around the time of this transaction closing*, not included on the loan application, are provided below. Please attach the most recent statement (if available) for the debts listed below.

It is illegal for a person to knowingly withhold debt obligation information regarding a credit application to a financial institution. Withholding such information is bank fraud. Bank fraud is investigated by the Federal Bureau of Investigation (FBI) and is punishable by fines of up to \$1,000,000, or up to **30 years in federal prison**, or both.

** This in no way constitutes a loan commitment of approval.*

_____ Creditor	_____ Total Obligation	_____ Mthly Payment Amount
_____ Creditor	_____ Total Obligation	_____ Mthly Payment Amount

I (we) _____ / _____
acknowledge and certify that I (we) have no other debt obligations that are expected to exist at or around the time of this transaction closing beyond what was provided on the loan application and what is provided above on this document. I (we) further acknowledge and certify that knowingly withholding debt obligation information is mortgage fraud, which is punishable by incarceration in federal prison.

Provide an explanation regarding any inquiry appearing on the credit report:

Inquiring Creditor: _____
Explanation of Inquiry: _____
Inquiring Creditor: _____
Explanation of Inquiry: _____
Inquiring Creditor: _____
Explanation of Inquiry: _____

Borrower's Signature

Borrower's Signature

Date

Date



TowneBank Mortgage
8825 Stanford Blvd Suite 310
Columbia, MD 21045

Authorization for Release of Personal Information

At TowneBank Mortgage (“we” or “us”), we respect your privacy and strive to make the home loan process as simple and easy as possible.

To make certain that your home purchase goes smoothly, your real estate agent may request a copy of the Closing Disclosure that we will provide to you before closing your home loan. The Closing Disclosure will include certain personal information necessary to consummate your loan. By signing this Authorization for Release of Personal Information, you authorize us to provide your real estate agent with a copy of the Closing Disclosure. Such information may include (without limitation):

- Your name, property address, and property subdivision;
- Your loan terms, including the loan amount, interest rate, monthly principal & interest, and costs at closing;
- The identity of your lender, mortgage broker, real estate broker, and settlement agent;
- Taxes, assessments, and other adjustments;
- The sale price of your property; and
- The scheduled closing date and disbursement date.

You are not required to sign this Authorization. If you do not sign this Authorization, we only will use and share your non-public personal information as described in the TowneBank Privacy Notice.

Borrower _____ Date _____

Borrower _____ Date _____

