

Complete Loan Package Checklist



Thank you for your business! – To ensure your file goes straight to underwriting, please ensure your file has complete documentation.

- ☐ A complete 1003 and accurate property address, including ZIP Code has been entered into the Broker Platform.
- ☐ Broker GFE(s), Broker GFE Service Provider List, Good Faith Estimate (GFE) Certification, No Up Front Fees Certification/Appraiser Access to Property Information, and Broker Relationship Disclosure. All signed accordingly.
- ☐ Estimated HUD-1 or other acceptable GFE Settlement Services Fee Verification documentation.
- ☐ Preliminary Title Report – Vesting in borrower's name for a refi and all liens and judgments have been addressed.
- ☐ Legible purchase contract with all counter offers and addendums signed by all parties to the transaction (purchase only)
- ☐ Employment/Income – Verification of employment/income covering a minimum of the most recent two years and year-to-date earnings (examples: Paystubs, W2's, P&L/Balance Sheet, Tax Returns). Any discrepancies in the documentation, fluctuations in income, or declining earnings trends must be explained by the borrower(s). Other types of income should be explained and documented. (Refer to the "Income Documentation Requirements At-A-Glance" on the Broker Platform.)
- ☐ Most recent executed rental agreements for all properties listed on 1003 Schedule of Real Estate and borrower(s) Schedule E, 1040's.
- ☐ Document complete PITIA on all properties listed on 1003 Schedule of Real Estate and borrower(s) Schedule E, 1040's. This includes: property profile, most recent online county tax bill, current HOA bill, current mortgage statement if not listed on credit report, and current insurance declaration to document annual premium.
- ☐ Alimony/Child Support Income to be supported with a copy of the recorded court order and the most recent 12 months canceled checks or bank statements to document deposits.
- ☐ Social Security Income to be supported with copy of the most recent Award Letter and proof of current receipt with one of the following: 1) Two months bank statements reflecting direct deposits of the social security benefit, or 2) Signed copies of federal income tax returns (1040) with supporting schedules for the previous year, or 3) Copies of 1099s for the previous year.
- ☐ Most recent two-months bank and asset statements verifying all required funds for closing and required reserves
- ☐ Signed and dated Union Bank IRS 4506-T
- ☐ SSA Authorization Form
- ☐ Signed Credit Authorization form
- ☐ Signed Owner Occupancy Certification, if applicable
- ☐ LOE for any credit discrepancies, inquiries and/or derogatory items
- ☐ All liabilities have been included in debt ratios
- ☐ Terms requested meet Union Bank Guidelines

As always, we appreciate your business! If you have any questions, please contact your Union Bank Representative.

**INCOME DOCUMENTATION REQUIREMENTS
WHOLESALE LENDING AT-A-GLANCE**

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Source of Borrower Income – Documentation Required: Check All Applicable Income Sources

This checklist includes the minimum documentation requirements at time of submission for the types of income shown. Additional documentation will be required for types of income not shown in this checklist or at the discretion of the underwriter. Also, the following is required for all types of income upon submission:

1. IRS Form 4506-T, completed for the two most recent filed tax years and signed and dated by the borrower(s);
2. Any discrepancies in the documentation, fluctuations in income, or declining earnings trends must be explained by the borrower(s);
3. Other types of income should be explained and documented

☐ **Bonus Income** – Bonus income is recognized as stable if it is typical for the occupation, substantiated by the previous 2 years' earnings and verified as continuing in nature.

Verification – Bonus 25% or More of Gross Income

- Two current consecutive paystubs showing at least 30 days year-to-date income
- Verbal VOE performed by Union Bank
- W2s covering the most recent 2-year period. W2s covering the most recent 3-year period is required if bonus income has fluctuated by 20% or more.
- Two years of signed copies of personal Federal Income Tax Returns (1040s). Three years tax returns are required if the bonus income has fluctuated by 20% or more. Just one year signed copy of pages 1, 2, and Schedule A of the personal Federal Income Tax Returns (1040s) are required if:
 - Maximum LTV – 80%
 - Maximum Loan Amount - \$2,000,000
 - Purchase/No Cash Out Refinance
 - Minimum Credit Score – 680
 - Bonus income has not fluctuated by 20% or more.
- IRS Form 4506-T signed and dated by the borrower(s)

Verification – Bonus Less Than 25% of Gross Income

- Two current consecutive paystubs showing at least 30 days year-to-date income
- Verbal VOE performed by Union Bank
- W2s covering the most recent 2-year period. W2s covering a 3-year period is required if the bonus income has fluctuated by 20% or more.
- IRS Form 4506-T signed and dated by the borrower(s)

☐ **Borrower Employed by Relative or Other Interested Party** – When a borrower is employed by a relative, closely-held family business, or an interested party to the transactions (e.g., property seller, realtor, etc.), in addition to the standard verification requirements:

- Signed copies of federal income tax returns (1040s) for the most recent 2-year period are required
- IRS Form 4506-T signed and dated by the borrower(s)

☐ **Capital Gain / Loss** – Borrowers who rely on investments for income (e.g., interest/dividends, capital gains, real estate, etc.) are treated as self-employed and require the following documentation:

- Personal tax returns for the previous 3 years
- IRS Form 4506-T signed and dated by the borrower(s)
- Verification documentation of sufficient assets to generate continuance of this income (i.e., brokerage, account statements, etc.)

☐ **Commission Income** – Commission income is recognized as stable if it is typical for the occupation, substantiated by the previous 2 years' earnings, and verified as continuing in nature.

☐ **Commission Income 25% or More of Gross**

- Two current consecutive paystubs showing at least 30 days year-to-date income
- Verbal VOE performed by Union Bank
- W2s covering the most recent 2-year period. W2s covering the most recent 3-year period are required if commission income has fluctuated by 20% or more.
- Two years of signed copies of personal Federal Income Tax Returns (1040s). Three years tax returns are required if commission income has fluctuated by 20% or more.
- IRS Form 4506-T signed and dated by the borrower(s).

☐ **Commission Income Less Than 25% of Gross Income**

- Two current consecutive paystubs showing at least 30 days year-to-date income
- Verbal VOE performed by Union Bank
- W2s covering most recent 2-year period. W2s covering the most recent 3-year period are required if the commission income has fluctuated by 20% or more.
- IRS Form 4506-T signed and dated by the borrower(s)

☐ **Interest / Dividends** –

- Copies of two consecutive most recent bank or stock brokerage statements showing the value of the assets generating the income, and either
 - Copies of the 1099s for the most recent two years, or,
 - Signed copies of federal income tax returns (1040s) with all supporting schedules.

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- IRS Form 4506-T signed and dated by the borrower(s)

☐ **Rental Income –**

☐ **Rental Income When the Subject Property is 2 – 4 Units, Owner Occupied** – The greater default risk of 2 – 4 unit properties is considered under the following provisions:

Income Approach/Documentation – Anticipated rental income from the unit(s) **not** occupied by the borrower for qualification will be used from the income approach on the appraisal (Operating Income Statement 216/998) and must be substantiated by obtaining copies of federal income tax returns (1040) for the previous 2 years or copies of lease(s) if property is recently acquired or is just being purchased.

Seasoned Rental Properties – For seasoned rental properties owned by the borrower, the most recent two years federal tax returns and current leases or management company agreements are required.

Reserves Requirement – Whenever rental income is to be considered in qualifying, the borrower must have reserves that are equal to at least 6 months payments of principal, interest, HOA fees, taxes and insurance. The reserves are required to supplement payments during vacancies and/or make regular or emergency repairs to the property as necessary.

Application Information – Monthly Operating Income from the 216/998 or net rental income from Schedule E is entered under “Gross Monthly Income” on the application and may be considered as stable monthly income in qualifying the borrower, provided the borrower meets the reserves requirement.

Negative Rental Income – If Monthly Operating Income or net rental income from Schedule E is a negative number, it must be included as a liability for qualification purposes.

☐ **Rental Income From the Subject Investment Property** – The following requirements must be met:

Appraisal Addendums – Depending on the property type, the following addendums are required:

- Single Family Residence – Single Family Comparable Rent Schedule (Form 1007/1000) and Operating Income Statement (216/998)
- 2 – 4 Units – Operating Income Statement (216/998)

Note: Comparable Rent Schedules and Operating Income Statements are not required if the borrower is qualified without using rental income from the subject property.

Income Approach/Documentation – For newly-acquired investment property, anticipated rental income must be substantiated using the income approach on the appraisal and obtaining copies of the present leases(s). Rental income from a property that was owned in the previous tax year is verified from tax returns and a copy of current leases or property management agreements.

Negative Cash Flow – If the Net Cash Flow shown on the 216/998 or federal tax returns is a negative number, it must be included as a liability for qualification purposes.

Positive Cash Flow – If the Net Cash Flow is a positive number, that figure is entered as rental income in the “Gross Monthly Income” section of the application and may be counted as stable monthly income.

Requirements for Either Positive or Negative Cash Flow – Regardless of whether the Net Cash Flow is positive or negative, the following conditions must be met:

- The borrower must demonstrate at least a 2-year history of managing 1 – 4 unit investment properties, and
- The borrower must have reserves that are equal to 6 monthly payments of PITI plus HOA fees that could be used to supplement payments during vacancies and make regular and emergency repairs to the property as necessary.

Rent Loss Insurance – When rental income is used to qualify borrowers, they are required to secure and maintain “loss of rent” coverage in addition to the other required coverage. Rent loss insurance covers losses incurred during the period property is being rehabilitated following a casualty. Loss of rent provisions is normally included in property insurance policies. Some policies will give indications of this coverage by having a “Rental Dwelling Policy” or a “Landlord Protector Clause” included.

☐ **Rental Income From Investment Properties Other Than The Subject** – Rental income from other rental properties (not the subject), which are owned by, but not occupied by, the borrower, is shown in the Schedule of Real Estate Owned section of the application.

Verification – Any rental income related to property owned by the borrower in a previous tax year must be verified by signed copies of prior two years’ Federal Tax Returns (1040), including Schedule E and a copy of current leases or property management agreements.

- **Recently Acquired Property** – 75% of the gross rental income, as shown on copies of the lease/rental agreement, less PITI (and HOA dues, if applicable), can be used for recently acquired property.
 - **Rapid Acquisition of Investment Properties** – If a borrower does not have a recent two-year history of managing rental properties (within the last 24 months) and has acquired several rental properties over the past 24 months, the rental income may not be stable. In these cases, income from rental properties cannot be considered in qualifying if the borrower has acquired 2 or more rental properties in the past 12 months or 4 or more rental properties in the past 24 months. The borrower must be qualified using the entire housing payments on each of the rental properties. For borrowers who do have a two-year history of managing rental properties, the experience with managing rental properties should be commensurate with the number of properties recently acquired. For example, if the borrower has recently acquired 3 rental properties in the past 24 months, rental property management of at least 3 properties for 24 months would be required in order to use the rental income from the recently acquired properties.
 - **Current Primary Residence Being Rented After Purchase of New Primary – Conversion of Principal Residence to**

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an Investment Property – Up to **75%** of the rental income can be used to offset the mortgage payment in qualifying if there is documented equity of at least 30% in the existing property derived from an appraisal or a Broker Price Opinion (BPO) provided by Union Bank. The rental income must be documented with:

- A copy of the fully executed lease agreement; and
- The receipt of a security deposit from the tenant and deposit into the borrower's account and
- Minimum reserve requirements apply to both properties

If the 30% equity in the property cannot be documented, rental income may not be used to offset the mortgage payment.

- Both the current and the proposed mortgage payments must be used to qualify the borrower for the new transaction; and
- Six (6) months of PITI for both properties is required to be in reserves. Standard guidelines requiring more than 6 months reserves would prevail for the subject property.

☐ **Retirement / Government Annuity / Pension Income** – One of the following is required if less than 25% of gross income:

- Award letters or other documentation from the organization providing the income, which shows the commencement date and amount of the income, or
- W2P form for the past 2 years along with a copy of YTD earnings statement, or
- Signed copies of Federal Income Tax Returns (1040) for the past 2 years, along with a copy of YTD earnings statement.
- IRS Form 4506-T signed and dated by the borrower(s) is always required.

Additionally, if the retirement income is paid in the form of a monthly distribution from a 401K, IRA, or Keogh retirement account, the following is required to determine whether the income will continue for at least three years from the date of application:

- Copies of two most recent account statements (all pages).

☐ **Salary and Wage Income** –

- Two most recent Consecutive Paystubs or Salary Vouchers are required and must
 - Be computer-generated or typed (not handwritten);
 - Clearly identify the borrower and the employer;
 - Show the time period covered;
 - Show both the current period and year-to-date earnings. If paystub does not reflect year-to-date income for at least 30 days, copies of paystubs covering a 30-day period are required.
- Two most recent years' W2 forms
- IRS Form 4506-T signed and dated by the borrower(s)
- Verbal VOE performed by Union Bank

☐ **Self-Employed Income** – The following documentation is required for the types of self-employment shown:

☐ **A Corporation ("C" Corporation)** – Regardless of borrower's ownership share of a corporation, the following documentation is required to fully analyze and verify income:

- Signed copies of personal Federal Income Tax Returns (1040) with all supporting schedules for the most recent 2 years;
- Copies of most recent 2 years' W2s and current two consecutive paystubs showing at least 30 days' year-to-date income;
- IRS Form 4506-T signed and dated by the borrower(s);

Borrower's Ownership Interest is 25% or More – If a borrower owns 25% or more of a corporation, the following additional documentation is required:

- Signed copies of Corporate Federal Income Tax Returns (1120) with all supporting schedules for the most recent two years;
- Signed year-to-date Profit and Loss Statement (Income and Expense Statement) if the application is dated more than 120 days after the end of the business's tax year. A Balance Sheet/Financial Statement is also required if the business entity carries inventory or the Corporate Tax Returns reflects Cost of Goods sold.

☐ **"S" Corporation** – Regardless of borrower's ownership share of an S Corporation, the following documentation is required to fully analyze and verify income:

- Signed copies of personal Federal Income Tax Returns (1040) with all supporting schedules for the most recent 2 years;
- IRS Form 4506-T signed and dated by the borrower(s)
- Copies of K-1 Schedules for the most recent 2 years;
- Copies of most recent 2 years' W2s and current two consecutive paystubs showing at least 30 days' year-to-date income.

Borrower's Ownership Interest is 25% or More – If a borrower owns 25% or more of a corporation, the following additional documentation is required:

- Signed copies of Corporate Federal Income Tax Returns (1120S) with all supporting schedules for the most recent two years;
- Signed year-to-date Profit and Loss Statement (Income and Expense Statement) if the application is dated more than 120 days after the end of the business's tax year. A Balance Sheet/Financial Statement is also required if the business entity carries inventory or the Corporate Tax Returns reflects Cost of Goods sold.

☐ **A Partnership** – Regardless of borrower's ownership share of a partnership, the following documentation is required to fully analyze and verify income:

- Signed copies of individual Federal Income Tax returns (1040) with all supporting schedules for the most recent 2 years.
- IRS Form 4506-T signed and dated by the borrower(s).
- Copies of K-1 Schedules for the most recent 2 years.

Borrower's Ownership Interest is 25% or More of the Partnership – The following additional documentation is also required to fully analyze and verify income:

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- Signed copies of Partnership Federal Income Tax Returns (1065s) with all supporting schedules for the most recent 2 years.
- Signed year-to-date Profit and Loss Statement (Income and Expense Statement) and if the application is dated more than 120 days after the end of the business's tax year. A Balance Sheet/Financial Statement is also required if the business entity carries inventory or the Corporate Tax Returns reflects Cost of Goods sold.

☐ **A Limited Liability Partnership / LLP** – The same income verification requirements as a Partnership.

☐ **Limited Liability Company / LLC** – For Federal Income Tax purposes, an LLC can be classified as **either**:

- A corporation; or
- A partnership – if it has 2 or more members; or
- If an LLC has a single owner, Schedule C is filed

Verification is required according to the type of tax return filed.

☐ **Sole Proprietorship** – A sole proprietorship is a solely-owned business. The individual owner is responsible for the business assets and liabilities. The following documentation is required to fully analyze and verify income:

- Signed copies of Federal Income Tax Returns (1040) with all supporting schedules for the most recent 2 years.
- Signed year-to-date Profit and Loss Statement (Income and Expense) and if the application is dated more than 120 days after the end of the business's tax year. A Balance Sheet/Financial Statement is also required if the business entity carries inventory or the Corporate Tax Returns reflects Cost of Goods sold.
- IRS Form 4506-T signed and dated by the borrower(s).

☐ **Verification of Self-Employment** – Union Bank will verify the existence of the borrower's business through one or more of the following:

- Phone listing
- Internet listing
- Licensing bureau
- Regulatory agency
- CPA or Licensed Tax Preparer

☐ **Trust Income –**

- A written statement from the Trustee confirming the amount, frequency and duration of payments, and stating what portion, if any, is non-taxable; **and**
- Two years' individual federal income tax returns (1040) with all supporting schedule;
- Copies of K-1 Schedules for the most recent 2 years;
- IRS Form 4506-T signed and dated by the borrower(s).
- The trust income must continue for at least 3 years from the date of the mortgage application in order for it to be considered as income.

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 fee 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.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
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)	
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. Union Bank C/O DataVerify, Inc. 8 Parkway Center 875 Greentree Road, Pittsburgh, PA 15220 Phone # 866-895-3282	

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 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. ▶ _____
- 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 provides the most detailed 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. _____

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.

Phone number of taxpayer on line 1a or 2a

▶ Signature (see instructions) _____ Date _____

▶ Title (if line 1a above is a corporation, partnership, estate, or trust) _____

Spouse's signature _____ 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 (on line 5) 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 Stop 6716 AUSC Austin, TX 73301 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 Stop 37106 Fresno, CA 93888 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 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, 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, Tennessee, Vermont, Virginia, West Virginia, Wisconsin.	RAIVS Team P.O. Box 145500 Mail 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) 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:M:S
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.

GOOD FAITH ESTIMATE (GFE) CERTIFICATION

The undersigned certifies that the following consumer(s):

- Have been provided with an initial GFE within 3 business days of the application date;
- Have confirmed receipt of the initial GFE; and,
- Have expressed verbally to you (Broker), their intention to proceed with the loan covered by the issued GFE.

Borrower
Name(s):

Property
Address:

Mortgage Broker's Company Name

Date

* Print Name

Print Title

Signature

*** This is the printed name, title and signature of the person completing the form on behalf of the Mortgage Company.**

No Up Front Fees Certification

**CERTIFICATION THAT NO FEES HAVE BEEN COLLECTED
EXCEPT AS ALLOWED UNDER REGULATION Z**

**NOTE: If Mortgage Broker cannot certify the facts below,
this application may not be submitted to Union Bank.**

On behalf of the Mortgage Broker listed below, I certify that either of the following is true and correct:

- Mortgage Broker has not collected and will not collect any fees (other than a credit report fee), directly or indirectly, in any manner, or through an agent, from the applicant until Union Bank has provided the consumer the early disclosures required by Regulation Z.
- Or,**
- Mortgage Broker has submitted this application to another creditor and has collected fees from the applicant in accordance with Regulation Z for that prior submission. Mortgage Broker will not collect any additional fees, directly or indirectly, in any manner, or through an agent, from the applicant until Union Bank has provided the consumer the early disclosures required by Regulation Z.

Mortgage Broker's Company Name

Date

Name: _____
(Print Name)

By: _____
(Signature)

Title: _____
(Print Title)

(This is the signature, printed name, and printed title of the person completing the form on behalf of the mortgage company.)

UNION BANK

CREDIT AUTHORIZATION

To: Union Bank

I/We authorize you to obtain such information as you may require to verify the statements in my/our application, including obtaining consumer reports and making credit, banking and employment inquiries. You may provide a copy of this Credit Authorization to consumer reporting agencies, my/our other creditors, bankers, and employer(s) and they may rely upon the authorizations herein as if such authorizations were made directly to them and they are authorized to respond directly to you. They may treat any copy of this Credit Authorization you provide them as if it was an original.

I/We also understand that the statements in my/our application, my/our account and history files, as well as information concerning my/our credit worthiness, may be shared with others within the Bank from time to time for consideration for other products or services.

Signature

Date

Signature

Date

Signature

Date

BROKER RELATIONSHIP DISCLOSURE

(to be signed by applicant and mortgage broker)

You are using a mortgage broker to apply for a residential mortgage loan. To assist you in choosing the correct loan for your particular financial situation, your mortgage broker will provide you with rate and cost information for different loan options. Once you have selected a loan option, the mortgage broker will submit your application for a residential mortgage loan to a participating lender with which the mortgage broker has an agreement to submit such loans. The mortgage broker will not fund your loan. Certain 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 the mortgage broker concerning your loan application.

NATURE OF APPLICANT/MORTGAGE BROKER RELATIONSHIP (In connection with your mortgage loan)

- The mortgage broker may be acting as an independent contractor and not as your agent. If you are unsure of the nature of your relationship, please ask the mortgage broker for clarification.
- The mortgage broker has entered into separate independent contractor agreements with various lenders.
- While the mortgage broker seeks to assist you in meeting your financial needs, he/she does 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.

LOAN OPTIONS

- The mortgage broker must provide you with loan options for each type of transaction in which you have expressed an interest.
- Loan options should include the following: (a) loan with lowest interest rate; (b) loan with lowest interest rate that has no "risky features"¹; and (c) loan with lowest total dollar amount of discount points, origination points or origination fees.
- The mortgage broker must have a good faith belief that you can qualify for the loan options presented.
- If you requested to see both Fixed and ARM loan options, you should receive separate loan options for each. If you are unsure of the terms that have been offered to you, please ask the mortgage broker for clarification prior to signing the application for the loan option you have chosen.

THE MORTGAGE BROKER'S COMPENSATION

- The mortgage broker's compensation may be paid **ONLY** by the **lender** or **ONLY** by **you** (the borrower), but not **BOTH**.
- In some cases if you do not want to pay the mortgage broker's compensation, the lender will pay the mortgage broker's compensation and this will result in a higher interest rate that you will pay.
- In other cases, if you want a lower interest rate, you will pay the mortgage broker's compensation, and possibly points to the lender for the lower interest rate. A point is one percent (1%) of the loan amount.
- You may work with the mortgage broker to select the method in which the mortgage broker receives its compensation depending on your financial needs, and subject to the lender's program requirements and credit underwriting guidelines.
- The mortgage broker cannot collect any fees, except for a credit report fee, before you have received the Good Faith Estimate and Early Regulation Z Disclosure relating to your transaction.

GOOD FAITH ESTIMATE

- The amount of fees and charges that you pay to your mortgage broker and lender in connection with your loan are reflected in Block 1 "Our Origination Charge" on your Good Faith Estimate. The final amounts will be disclosed on your HUD-1 or HUD-1A Settlement Statement.

¹ Regulation Z Section 1026.36(e)(3)(i)(B) defines a loan with the lowest interest rate that has no "risky features" as, "The loan with the lowest interest rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first seven years of the life of the loan, a demand feature, shared equity, or shared appreciation; or, in the case of a reverse mortgage, a loan without a prepayment penalty, or shared equity or shared appreciation."

By signing below, both applicant(s) and mortgage broker acknowledge that each has read and understands the information provided above. Further, mortgage broker attests to compliance with the anti-steering provisions in the Truth in Lending Act and implementing Section 1026.36(e) of Regulation Z, and has presented the appropriate loan options to the applicant(s) prior to accepting the loan application and confirming the applicant's(s') intent to proceed with the transaction.

Applicant Printed Name

Broker Company Name

Applicant Signature

Date

*Broker Printed Name

Applicant Printed Name

Broker Signature

Applicant Signature

Date

**This is the printed name and signature of the person completing the form on behalf of the Mortgage Company.*

OWNER OCCUPANCY CERTIFICATION

Property Address: _____

You have applied for a mortgage loan (the "Loan") with Union Bank, N.A. ("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. (i) 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;
- (ii) 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.
- B. (i) 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;
- (ii) 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;
- (iii) 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;
- (iv) 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's Name]

[Borrower's Signature]

[Print Borrower's Name]

[Borrower's Signature]

Dated this _____ day of _____, _____

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

Printed Name: _____

Date of Birth: _____

Social Security Number: _____

I want this information released because I am conducting the following business transaction:

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

- | | |
|---|--|
| <input 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: _____

Company Address: _____

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:

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 _____ 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** _____**City/State/Zip** _____**Phone Number** _____

Privacy Act Statement

SSA is authorized to collect the information on this form under Sections 205 and 1106 of the Social Security Act and the Privacy Act of 1974 (5 U.S.C. § 552a). We need this information to provide the verification of your name and SSN to the Company and/or the Company's Agent named on this form. Giving us this information is voluntary. However, we cannot honor your request to release this information without your consent. SSA may also use the information we collect on this form for such purposes authorized by law, including to ensure the Company and/or Company's Agent's appropriate use of the SSN verification service.

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 <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>

FINDING APPROVED HOUSING COUNSELING AGENCIES

NOTICE OF WEB TOOL AND ADDITIONAL ASSISTANCE

DATE: _____

APPLICANT / CONSUMER: _____

PROPERTY ADDRESS: _____

Housing counseling agencies approved by the U.S. Department of Housing and Urban Development ("*HUD*") can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost.

If you are interested in contacting a HUD-approved housing counseling agency in your area, you can visit the Consumer Financial Protection Bureau's ("*CFPB*") website, www.consumerfinance.gov/find-a-housing-counselor , and enter your zip code.

You can also access HUD's housing counseling agency website via www.consumerfinance.gov/mortgagehelp.

For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB (2372).

ACKNOWLEDGMENT OF RECEIPT

By signing below, you acknowledge that you have received instructions on finding approved housing counseling agencies in your area within 3 business days of your application taken by your mortgage broker.

BORROWER'S SIGNATURE

DATE

BORROWER'S SIGNATURE

DATE