



****PLEASE PRINT THESE PAGES****

Thank you for allowing Close Your Own Loan.com and Peoples Bank to assist you with your home loan needs. In order to process your loan application quickly and efficiently, please sign the following disclosures and return with your items needed by fax or e-mail directly to your Loan Coordinator.

To return the items needed and disclosures by fax, please send to 949-271-2718. To return via e-mail, please send to applications@closeyourownloan.com. If you have any questions, please feel free to contact one of our Loan Coordinators at customerservice@closeyourownloan.com or 1-800-276-CYOL(2965).

Items Needed:

- ✓ Signed and dated borrower's certification and authorization
- ✓ Copy of homeowner's insurance policy declarations page on property we are financing (refinance loans only)
- ✓ Current mortgage statements on ALL mortgages (refinance loans only)
- ✓ Copy of driver's license for all borrowers
- ✓ Most recent 2 paystubs
- ✓ 2009 and 2010 W2s or 1099s
- ✓ Complete 2009 and 2010 personal and business tax returns (only applicable if you are self employed or own rental properties)
- ✓ Most recent 2 months bank statements (all pages)
- ✓ Verification of all assets listed on application (stocks, IRA, 401(k), etc.)

Please return the signed disclosures and all requested documentation to Close Your Own Loan.com within **48 hours** to avoid losing the interest rate you selected online due to market fluctuations.

We look forward to showing you how easy it is to Close Your Own Loan.

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Peoples Bank.

In applying for the loan:

I/We completed a loan application containing various information on the purposes 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 with the employer and/or other documents, nor did I/We omit any pertinent information.

2. I/We understand and agree that 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 Peoples Bank.

As part of the application process, 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 program.

2. I/We understand and agree that 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. Peoples Bank or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Peoples Bank or the investor that purchased the mortgage is appreciated.

Signed: _____

Print Name: _____ Date

Signed: _____

Print Name: _____ Date

Social Security Number:

Social Security Number:



Homeowner's Insurance Information:

Company Name _____

Agent Name _____

Phone Number _____

Policy Number _____

Premium \$ _____

Expiration Date _____

Homeowner's Association Information:

Association Name _____

Name & Phone # _____

Management Co. _____

Monthly Dues _____

Please attach the declarations page of your insurance policy.

Subject Property Tax Information:

Annual Property Tax Amount \$ _____