

Two River Mortgage & Investment, LLC

3170 N Federal Hwy Suite 100	157 Broad Street, Suite 312
Lighthouse Point, FL 33064	Red Bank, NJ 07701

GENERALLY REQUIRED DOCUMENTS

Dear Applicant:

Thank you for your interest in Two River Mortgage. The following documentation is required in order to continue processing your loan application request.

<u><i>PURCHASE</i></u>	<u><i>REFINANCE</i></u>
<input type="checkbox"/> Application Fee of	<input type="checkbox"/> Application Fee of
<input checked="" type="checkbox"/> Contract to Purchase	<input checked="" type="checkbox"/> Copies of last <u>2</u> months Bank, Brokerage 401K, Mutual Funds, etc (All Pages)
<input checked="" type="checkbox"/> Contract of Sale	<u><i>If Verifying Income</i></u>
<input checked="" type="checkbox"/> Copies of last <u>2</u> months Bank, Brokerage 401K, Mutual Funds, etc (All Pages)	<input type="checkbox"/> Last two years W-2's.
<u><i>If Verifying Income</i></u>	<input type="checkbox"/> Last two years 1040's signed & with all schedules. Include 1120's if self employed
<input type="checkbox"/> Last two years W-2's.	<input type="checkbox"/> Copies of two most recent pay slips
<input checked="" type="checkbox"/> Last two years 1040's signed & with all schedules. Include 1120's if self employed	
<input type="checkbox"/> Copies of 2 recent pay slips	

_____ Divorce Decree and property settlement agreement if applicable

We greatly urge you to forward the requested items as quickly as possible so that we may expedite your loan application. The above items must be in our office within seven (7) days. Any delay will further delay the processing of your mortgage application. Please contact myself or your loan officer should you have any questions or concerns.

Thanking you for your assistance

Email: brian@tworivermortgage.com

Toll Free 866-949-2900 Local 732-345-5000 Fax 732-345-5049

**Florida & New Jersey Licensed Mortgage Banker Connecticut Correspondent Mortgage Lender
Registered Mortgage Broker, NYS Dept. of Banking, Colorado & Wyoming**

Two River Mortgage & Investment, LLC

3170 N Federal Hwy Suite 100 Lighthouse Point, FL 33064	157 Broad Street, Suite 312 Red Bank, NJ 07701
--	---

Authorization to Release Information
(Disclosure)

To Whom It May Concern:

I/We (the undersigned) hereby authorize you to release to Two River Mortgage the following information for verification purposes:

- Employment history, dates, position, title, income, hours worked, etc.**
- Balances in my / our checking accounts, savings accounts, money markets or other accounts where assets are held in savings.**
- Mortgage Loan rating including opening date, high credit, required payment, loan balance and payment history.**
- Any other information which is deemed necessary in connection with your loan which may or may not be disclosed to a consumer reporting agency.**

This information is for the confidential use of Two River Mortgage and/or the lender with whom they wish to ultimately place the real estate mortgage loan.

A photographic, a carbon copy, or a Facsimile (Fax copy) of this authorization, along with the appropriate signatures, shall serve as the equivalent of the original and may be used as a duplicate to the original.

Your prompt reply to this response will be greatly appreciated and will assist in expediting my real estate transaction.

Borrower

X _____ Social Security # _____

Co-Borrower

X _____ Social Security # _____

Toll Free 866-949-2900 Local 732-345-5000 Fax 732-345-5049
Florida & New Jersey Licensed Mortgage Banker Connecticut Correspondent Mortgage Lender
Registered Mortgage Broker, NYS Dept. of Banking, Colorado & Wyoming

Two River Mortgage & Investment, LLC

3170 N Federal Hwy Suite 100 Lighthouse Point, Fl 33064	157 Broad Street, Suite 312 Red Bank, NJ 07701
--	---

BORROWER'S CERTIFICATION

The undersigned certify/authorize the following:

- 1). I/We have applied for a mortgage loan with Two River Mortgage. In applying for the loan, I/We have completed a loan application containing various information describing the purpose of the loan, the amount and source of the down payment, employment and income, assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentation in the loan application or other documents, nor did I/We omit any pertinent information.

- 2). I/We understand and agree that Two River Mortgage 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 disclosed in the mortgage application.

- 3). I/We have not been induced by Two River Mortgage any of its employees, or any of its affiliates to leave blank or conceal or misrepresent in any way, any information required to be provided on the loan application.

- 4). I/We understand that it is a Federal Crime punishable by fine and/or imprisonment, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

- 5). As part of the application process, Two River Mortgage may verify information contained in my/our application and the documents we are required to submit in connection with the loan, either before the loan is closed or as part of its quality control program. Two River Mortgage or any investor that purchases the mortgage may request verification of any information from any party named in the loan application. Such information includes, but is not limited to: employment history & income; bank, money market and similar account balances; credit history; and copies of income tax returns.

Borrower

Date:

X _____

Co-Borrower

Date:

X _____

Toll Free 866-949-2900 Local 732-345-5000 Fax 732-345-5049

Florida & New Jersey Licensed Mortgage Banker Connecticut Correspondent Mortgage Lender
Registered Mortgage Broker, NYS Dept. of Banking, Colorado & Wyoming

Two River Mortgage & Investment, LLC

3170 N Federal Hwy Suite 100	157 Broad Street, Suite 312
Lighthouse Point, Fl 33064	Red Bank, NJ 07701

ECOA / RIGHT TO FINANCIAL PRIVACY ACT

Our signatures below acknowledge that we have read this disclosure and are aware of our rights under the Equal Credit Opportunity Act, Right to Financial Privacy Act and the application and processing procedure of Two River Mortgage.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), all or part to the applicants income being derived from any public assistance program, the applicant having in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law for creditors is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration, Department of Housing and/or FHLMC or FNMA whichever is appropriate, 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 transactions will be available to FHLMC and/or Other Investors and without further notice or authorization due will not be disclosed or released to another Government Agency of department without you consent as required or permitted by law.

I/We understand that upon receipt and evaluation of the property appraisal, credit report, employment verifications, deposit verifications, completed and verified application will be submitted to the appropriate investor and/or private mortgagee insurer for any necessary approvals. Processing of the loan may require submission of tax returns, W-2's or other exhibits. Legible photo copies (certified to be true copies with original signatures) are acceptable.

Borrower **Date:**

X _____

Co-Borrower **Date:**

X _____

Toll Free 866-949-2900 Local 732-345-5000 Fax 732-345-5049

**Florida & New Jersey Licensed Mortgage Banker Connecticut Correspondent Mortgage Lender
Registered Mortgage Broker, NYS Dept. of Banking, Colorado & Wyoming**

Two River Mortgage & Investment, LLC

3170 N Federal Hwy Suite 100	157 Broad Street, Suite 312
Lighthouse Point, Fl 33064	Red Bank, NJ 07701

Mortgage Loan Origination Agreement

You agree to enter into this Mortgage Loan Origination Agreement with Two River Mortgage as an independent contractor to apply for a residential mortgage loan from a participating lender from which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with Two River Mortgage on _____ . We are licensed as Mortgage Bankers in New Jersey, a Florida Correspondent Mortgage Lender in Florida and a Registered Mortgage Broker, NYS Dept. of Banking.

Section 1. Nature of Relationship. In connection with this mortgage loan:

- We are acting as an independent contractor and not as your agent.
 - We will enter into separate independent contractor agreements with various lenders.
- While we seek to assist you in meeting your financial needs, we do distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

Section 2. Our Compensation. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- The retail price we offer you; your interest rate, total points, and fees - will include our compensation.
- In some cases, we may be paid all of our compensation by either you or the lender.
- Alternately, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower rate, you may pay higher up-front points and fees.
- Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate, in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods, or facilities performed or provided by us to the lender.

By signing below, applicant(s) acknowledges review of this Agreement.

Borrower

Date:

X _____

Mortgage Originator

X _____

Co-Borrower

X _____

Date:

Toll Free 866-949-2900 Local 732-345-5000 Fax 732-345-5049

**Florida & New Jersey Licensed Mortgage Banker Connecticut Correspondent Mortgage Lender
Registered Mortgage Broker, NYS Dept. of Banking, Colorado & Wyoming**

Two River Mortgage & Investment, LLC

3170 N Federal Hwy Suite 100 Lighthouse Point, Fl 33064	157 Broad Street, Suite 312 Red Bank, NJ 07701
--	---

SOURCE OF FUNDS LETTER

RE:

To Whom It May Concern:

We the purchasers of the referenced property hereby certify that the Monies given as a deposit on the subject property in the amount of \$ _____ were derived from the following source(s):

_____ Bank: _____ Acct. #: _____ Date: _____
_____ Other _____

The balance of the down payment, closing costs and any prepaid items will be derived from the following source(s):

_____ Bank: _____ Acct. #: _____
_____ Bank: _____ Acct. #: _____
_____ Sale of Real Estate owned at: _____

Date of Settlement: _____

_____ Gift: Donor Name: _____

Address: _____

Relationship: _____

Borrower

Date:

X _____

Donor: _____

Co-Borrower

X _____

Date: _____

Toll Free 866-949-2900 Local 732-345-5000 Fax 732-345-5049

**Florida & New Jersey Licensed Mortgage Banker Connecticut Correspondent Mortgage Lender
Registered Mortgage Broker, NYS Dept. of Banking, Colorado & Wyoming**

Two River Mortgage & Investment, LLC

3170 N Federal Hwy Suite 100 Lighthouse Point, Fl 33064	157 Broad Street, Suite 312 Red Bank, NJ 07701
--	---

USE & OCCUPANCY STATEMENT

RE:

My/Our occupancy intention on the referenced property is (check the appropriate box):

PRIMARY RESIDENCE:

A. () I/We will occupy the referenced property as my/our primary residence within thirty days of the closing. The property is being purchased for my / our own use and occupancy.

B. () If a refinance, as of the date of my/our application, I we presently occupy the referenced property as my/our primary residence.

SECOND/VACATION HOME:

A. () I/We will use the referenced property as a second / vacation home. It is being purchased for my/our use and occupancy.

B. () If a refinance, as of the date of my/our application, I we presently occupy the referenced property as my/our second / vacation home

INVESTMENT HOME:

A. () It is my/our intention to use the referenced property as an investment property.

I/We fully understand that is a Federal Crime punishable by fine or imprisonment, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, and Section 1014.

Borrower

X _____

Co-Borrower

X _____

Date: _____

Toll Free 866-949-2900 Local 732-345-5000 Fax 732-345-5049

**Florida & New Jersey Licensed Mortgage Banker Connecticut Correspondent Mortgage Lender
Registered Mortgage Broker, NYS Dept. of Banking, Colorado & Wyoming**

Two River Mortgage & Investment, LLC

3170 N Federal Hwy Suite 100	157 Broad Street, Suite 312
Lighthouse Point, Fl 33064	Red Bank, NJ 07701

APPLICATION DISCLOSURE/Third Party Charges

Borrower(s)

Loan Amount:

Quoted Rate:

Quoted Points:

Re:

The following is a breakdown of the services rendered by Two River Mortgage on your behalf and included in your third party charges of \$ _____. Below is a breakdown Two River Mortgage offers two third part charge options which affect not only the time required to process your loan but also the ability to refund a portion of the third party charges paid to Two River Mortgage. Please read these options carefully and select the option, which best suits your situation. Please note that additional third party charges may be collected at the time of closing if required in order to close your loan, i.e.; credit reports updates, completion inspections, flood hazard certificates, etc.:

APPRAISAL FEE:	\$	<input type="checkbox"/> At Application
PERSONAL CREDIT REPORT:	\$	<input type="checkbox"/> Paid C.O.D
BUSINESS CREDIT REPORT:	\$	
OTHER:	\$	

() I/We believe our credit to be in good standing and wish to order both the credit report and appraisal simultaneously on our loan application. I/We understand that the normal time to commitment for this loan request is 30 days. The third party charges rendered under this option are non-refundable.

() I/We are unsure of our credit standing and would like Two River Mortgage to order and review our credit history prior to ordering our appraisal. If it is determined by Two River Mortgage that our credit history is poor and will not support our loan request, I/We may withdraw our mortgage application and be refunded the \$200.00 we previously paid. I/We understand that this option will delay the time to commitment by up to 15 days from the above option, i.e. to 45 day until commitment.

The contact point at Two River Mortgage is your Loan Officer. He/she can be reached at the phone number below. I/We have read and confirmed the information on this disclosure. Our signatures below indicate that we are in agreement with the terms and conditions of this disclosure.

Loan Officer / Date

Borrower / Date

Borrower / Date

Toll Free 866-949-2900 Local 732-345-5000 Fax 732-345-5049

**Florida & New Jersey Licensed Mortgage Banker Connecticut Correspondent Mortgage Lender
Registered Mortgage Broker, NYS Dept. of Banking, Colorado & Wyoming**

Two River Mortgage & Investment, LLC

3170 N Federal Hwy Suite 100	157 Broad Street, Suite 312
Lighthouse Point, Fl 33064	Red Bank, NJ 07701

Privacy Policy Notice

This notice provided to you pursuant to the Privacy of Consumer Financial information Act and the Federal Trade Commission’s implementing regulation there under, 16 CFR Part 313.

1. Collection Sources:

We collect non public personal information about you from the following sources:

Information we receive from you on applications or other forms

Information about your transactions with us our affiliates or others:

And

Information we receive from a consumer reporting agency.

2. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.
3. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the requested loan origination services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

By signing below, you acknowledge receipt of this Notice.

Borrower

Date:

Co-Borrower

Date:

Loan Representative

Toll Free 866-949-2900 Local 732-345-5000 Fax 732-345-5049

**Florida & New Jersey Licensed Mortgage Banker Connecticut Correspondent Mortgage Lender
Registered Mortgage Broker, NYS Dept. of Banking, Colorado & Wyoming**

Two River Mortgage & Investment, LLC

3170 N Federal Hwy Suite 100 Lighthouse Point, Fl 33064	157 Broad Street, Suite 312 Red Bank, NJ 07701
--	---

Florida-Lender Disclosure

Property Address : _____ File No. _____

Two River Mortgage & Investment is a correspondent mortgage lender.

Two River Mortgage & Investment may be acting as a lender in this mortgage loan transaction with _____. Pursuant to the provisions of section 494.0068, Florida Statutes, the following disclosures are hereby provided to Borrower:

1) If an application fee, credit report fee, appraisal fee, or any other third-party fee is received by lender, the fee is:

- nonrefundable
- refundable
- N/A (No funds collected at or prior to funding)

If refundable, such fees will only be refunded if such third-party services have not been incurred by lender on behalf of Borrower(s). In the event such fees received exceed the actual cost incurred, the amount collected in excess will be refunded to borrower within 60 days after rejection, withdrawal or closing, or will be credited to borrower at settlement. Application fees not designated for third-party fees are non-refundable.

2) The issuance of a commitment by the lender following the receipt of the application is estimated at 20 days. Borrower is advised, however, that such estimate is dependent on borrower timely providing all required information and documentation for lender to make a determination of commitment.

3) The person listed below is designated as being responsible on behalf of the lender to promptly respond to written inquiries from borrower regarding questions, comments or complaints.

Name: Brian Benjamin
Address: Two River Mortgage & Investment
3170 N Federal Hwy, Suite 100
Lighthouse Point, Fl. 33064

I/we have received a copy of this notice.

Borrower: _____ Date _____

Co-Borrower: _____ Date _____

Toll Free 866-949-2900 Local 732-345-5000 Fax 732-345-5049

**Florida & New Jersey Licensed Mortgage Banker Connecticut Correspondent Mortgage Lender
Registered Mortgage Broker, NYS Dept. of Banking, Colorado & Wyoming**