

Two River Mortgage & Investment

157 Broad Street, Suite 312
Red Bank, NJ 07701

GENERALLY REQUIRED DOCUMENTS

Dear Applicant:

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

<u>PURCHASE</u>		<u>REFINANCE</u>
<input type="checkbox"/> Application Fee of		<input type="checkbox"/> Application Fee of
<input type="checkbox"/> Contract to Purchase		<input type="checkbox"/> Copies of last 2 months Bank, Brokerage 401K, Mutual Funds, etc (All Pages)
<input type="checkbox"/> Contract of Sale		<u>If Verifying Income</u>
<input type="checkbox"/> Copies of last 2 months Bank, Brokerage 401K, Mutual Funds, etc (All Pages)		<input type="checkbox"/> Last two years W-2's.
<u>If Verifying Income</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 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
New Jersey Licensed Mortgage Banker-Florida & Connecticut Correspondent Mortgage Lender
Registered Mortgage Broker, NYS Dept. of Banking

Two River Mortgage & Investment

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 & Investment 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 & Investment 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

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

Two River Mortgage & Investment

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 & Investment. 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 & Investment 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 & Investment 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 & Investment 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 & Investment 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

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

Two River Mortgage & Investment

157 Broad Street, Suite 312
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 & Investment.

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

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

Two River Mortgage & Investment

157 Broad Street, Suite 312
Red Bank, NJ 07701

Mortgage Loan Origination Agreement

You agree to enter into this Mortgage Loan Origination Agreement with Two River Mortgage & Investment 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 & Investment 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

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

Two River Mortgage & Investment

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

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

Two River Mortgage & Investment

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

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

Two River Mortgage & Investment

157 Broad Street, Suite 312
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 & Investment on your behalf and included in your third party charges of \$ _____. Below is a breakdown Two River Mortgage & Investment 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 & Investment. 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 & Investment to order and review our credit history prior to ordering our appraisal. If it is determined by Two River Mortgage & Investment 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 & Investment 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

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

Two River Mortgage & Investment & Investment

157 Broad Street, Suite 312
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
New Jersey Licensed Mortgage Banker-Florida & Connecticut Correspondent Mortgage Lender
Registered Mortgage Broker, NYS Dept. of Banking

Two River Mortgage & Investment

157 Broad Street, Suite 312
Red Bank, NJ 07701

PRE-APPLICATION DISCLOSURE AND FEE AGREEMENT

REGISTERED MORTGAGE BROKER, N.Y.S. BANKING DEPARTMENT
ALL LOANS ARE ARRANGED WITH THIRD PARTY LENDERS

PRE-APPLICATION AND FEE AGREEMENT (this “Agreement”) dated _____ between TWO RIVER MORTGAGE & INVESTMENT, Co., Inc. dba Two River Mortgage & Investment, a New York Corporation, (“Two River Mortgage & Investment”), having its principal place of business at 157 BROAD STREET, Suite 312, Red Bank, N.J. and _____ and _____ collectively, “Applicant” residing at _____,

_____. Two River Mortgage & Investment has advised Applicant that Two River Mortgage & Investment is authorized and prepared to assist Applicant in obtaining mortgage financing. Applicant understands that Two River Mortgage & Investment’s services may include, but are not limited to the following:

- Counseling on available mortgage products;
- Counseling on general mortgage qualification procedures and requirements;
- Counseling on Applicant’s qualifications for various mortgage products;
- Assistance in obtaining information required for a mortgage application, in completing and Processing loan applications, and in meeting conditions of the loan commitment.

Applicant hereby agrees to engage Two River Mortgage & Investment for the purpose of providing the services described above. This Agreement will continue until the earlier of the declination of Applicant’s loan requests, the closing of Applicant’s loan or of Applicant’s termination of Two River Mortgage & Investment’s services.

Applicant acknowledges that prior to paying any fees or completing any applications, Applicant was advised of the following:

- Two River Mortgage & Investment’s services are advisory and administrative in nature;
- Two River Mortgage & Investment is not authorized to make mortgage loans or commitments
- Two River Mortgage & Investment cannot guarantee acceptance into any particular loan program or specific loan terms or conditions

REGISTERED MORTGAGE BROKER, N.Y.S. BANKING DEPARTMENT
ALL LOANS ARE ARRANGED WITH THIRD PARTY LENDERS

**Pre Application Disclosure
And Fee Agreement**

Two River Mortgage & Investment may be eligible to receive a lender paid bonus (cash or non-Cash) if Applicant's loan is placed with a particular lender, and Two River Mortgage & Investment may notify Applicant if this occurs.

BROKER FEE :

Applicant understands that as compensation for Two River Mortgage & Investment's services, Two River Mortgage & Investment will be paid as follows:

_____ The Lender will pay Two River Mortgage & Investment a fee of ____% of the loan amount or \$ _____. The compensation Two River Mortgage & Investment will receive from the lender for your services is included in the rate, points, fees and terms of the loan as quoted by the lender in its commitment. The maximum points paid, including premium pricing payable by the lender to Two River Mortgage & Investment, shall not exceed ____ points.

_____ The fee the lender will pay Two River Mortgage & Investment is not known at this time but will be disclosed to me at the time of the lock-in or when the rate is set. The maximum points paid including premium pricing payable by the lender to Two River Mortgage & Investment, shall not exceed _____ points.

_____ I will pay Two River Mortgage & Investment, from the loan proceeds, a fee of ____% of the loan amount or \$ _____. I authorize the lender's attorney to collect this fee from me at closing.

_____ I will pay Two River Mortgage & Investment directly, upon my signed acceptance of a commitment ____ or at closing ____, a fee of ____% of the loan amount or \$_____.

**APPLICANT FURTHER ACKNOWLEDGES THAT THERE IS NO
OTHER FEE AGREEMENT BETWEEN TWO RIVER MORTGAGE &
INVESTMENT & INVESTMENT AND APPLICANT.**

Applicant understands that they are required to pay the following fees at the time of the application:

- Property appraisal fee: \$325.00 for a single family property
- Property appraisal fee: \$475.00 for 2-4 family property
- Credit reports: \$8.00 per person for in-files or \$53.00 for a Standard Factual
- Application Fee: \$200

* Please note; the property appraisal fee and credit report fees are estimates of the actual costs of services. Should the actual costs exceed the estimate, we understand that we will be billed and will pay the shortfall at or prior to closing.

REGISTERED MORTGAGE BROKER, N.Y.S. BANKING DEPARTMENT
ALL LOANS ARE ARRANGED WITH THIRD PARTY LENDERS

THE APPRAISAL AND CREDIT REPORT FEES ARE NON-REFUNDABLE, whether or not your loan application is approved by Two River Mortgage & Investment except that amounts collected in excess of the actual costs will be refunded. However, if the credit report and / or appraisal have not been ordered or can be cancelled, as the case may be, they funds will be refunded.

APPLICANT UNDERSTANDS THAT TWO RIVER MORTGAGE & INVESTMENT'S SERVICES ARE LIMITED TO THE MORTGAGE BROKERAGE SERVICES SET FORTH HEREIN.

Please be advised that certain mortgage loan products impose a pre-payment penalty and that the amount of or formula for calculating, and the terms of the pre-payment penalty, if any will be disclosed to the Applicant as soon as they are known. Notwithstanding the foregoing, as of the date hereof, Two River Mortgage & Investment is not aware of any pre-payment penalty on the loan product(s) for which Applicant may be applying, unless otherwise disclosed.

Applicant understands that they may address questions, comments or concerns about their application to: Brian F. Benjamin, at 732-345-5000. If Applicant lives more than 50 miles from the office at which the file is being processed, applicant may call Two River Mortgage & Investment collect.

TWO RIVER MORTGAGE & INVESTMENT
REGISTERED MORTGAGE BROKER

By: _____

By signing below, I acknowledge receipt of a copy of this Agreement and my agreement to the terms contained herein.

Applicant: X _____ Date: _____

Applicant: X _____ Date: _____

REGISTERED MORTGAGE BROKER, N.Y.S. BANKING DEPARTMENT
ALL LOANS ARE ARRANGED WITH THIRD PARTY LENDERS

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

**Pre-Application Disclosure
And Fee Agreement**

Designated Lenders:

I understand that you place loans primarily with three or more lenders as designated below:

1. WAMU
2. Everbank
3. ABN AMRO

Division Of Fees:

The fees received by Two River Mortgage and Investment are being divided between Two River Mortgage and Investment and _____.
Two River Mortgage and Investment shall receive a fee of \$ _____ or a good faith estimate of \$ _____ and _____ shall receive a fee of \$ _____ or a good faith estimate of \$ _____, or the fee received shall be divided _____%.

By signing below, I acknowledge receipt of a copy of this pre-application disclosure and fee agreement.

**** Applicant _____ Date _____

**** Applicant _____ Date _____