



# MidAmerica Mortgage Corporation

## Information Release Authorization

### To whom it may concern:

You are hereby authorized to release to MidAmerica Mortgage Corporation ("lender"), its successors and assigns any information you may possess regarding the following:

- \* Credit reporting agencies
- \* Employment history, dates of employment, title, income, hours worked, stability, etc.
- \* Banking and savings accounts, deposits and balance verifications.
- \* Mortgage Loan ratings, opening date, high credit, payment amount, loan balances, payment records, and pay off information.
- \* Any other information requested in connection with a determination of credit worthiness.
- \* Federal or State records, including State Employment Security Agency Records.

This information is for the "Confidential" use of this lender and its investors, successors, and assigns in connection with my/our mortgage loan application and the conduct of the "Post Closing" Quality Control Audits as required by various government and quasi-government agencies.

A photocopy of this authorization, bearing the photo copied signatures of the undersigned, may be deemed to be the equivalent of the original and may be treated and used as a duplicate original. Your prompt reply will expedite this transaction.

### Privacy Act Notice

The information to be obtained will be used by the lender and any federal agency insuring, guaranteeing, or purchasing the mortgage to determine whether you qualify as a prospective borrower under the lender's and the agency's underwriting standards. The information will not be disclosed outside the lender or the federal agency without your consent except to the person or company verifying the information including, but not limited to your employer, bank, lender, and any other credit reference as needed to verify other credit information and as permitted by law. You do not have to give us this information but if you do not, your mortgage loan application may be delayed or rejected. The information we will obtain is authorized by Title 38, U.S.C., Chapter 37 (if VA); and 12 U.S.C., section 1701 et seq. (if FHA/HUD).

### Notice To Borrowers

This is notice to you as required by the Right to Financial Privacy Act of 1978 that FHA/HUD/VA has a right to access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

### Federal Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of Race, Color, Religion, National Origin, Sex, Marital Status, Age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Washington, D.C. 20580, Telephone (202) 724-1140.

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Social Security Number

# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other: <input type="checkbox"/> FHA <input type="checkbox"/> FmHA	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months
Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & zip code)		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

**Complete this line if construction or construction-permanent loan.**

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

**Complete this line if this is a refinance loan.**

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
		<input type="checkbox"/> Fee Simple
		<input type="checkbox"/> Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

## III. BORROWER INFORMATION

Borrower	Co-Borrower						
Borrower's Name (include Jr. or Sr. if applicable)							
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Borrower) no. ages	
Present Address (street, city, state, zip code)		<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs:		Present Address (street, city, state, zip code)		<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs:	

**If residing at present address for less than two years, complete the following:**

Former Address (street, city, state, zip code)	Former Address (street, city, state, zip code)
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs:	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs:
Former Address (street, city, state, zip code)	Former Address (street, city, state, zip code)
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs:	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs:

## IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower						
Name & Address of Employer							
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed	Years on this job:	Years on this job:	Years employed in this line of work/profession	Years employed in this line of work/profession		
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

**If employed in current position for less than two years or if currently employed in more than one position, complete the following:**

Name & Address of Employer	Name & Address of Employer						
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed	Dates (from - to):	Dates (from - to):	Monthly Income	Monthly Income		
				\$	\$		
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		Name & Address of Employer		Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed	Dates (from - to):	Dates (from - to):	Monthly Income	Monthly Income		
				\$	\$		
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	





## Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> for Borrower or <b>C</b> for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
<b>X</b>		<b>X</b>	