



Required Documentation

Thank you for choosing REDMOND MORTGAGE COMPANY. We appreciate the opportunity to be of service to you. Listed below are the items we will need to process your loan:

- Completed Loan Application. (no "White Out" please)
- Copies of two months of bank statements (ALL PAGES).
- Copies of your 2008 W-2s.
- Copies of your last 2 pay stubs.

If you are self employed, or a commissioned employee, please include your 2007 & 2008 tax returns, with all schedules.

Please send documentation as soon as possible. If you have any questions, please do not hesitate to call. Redmond Mortgage is an equal credit opportunity lender.

Sincerely,

Redmond Mortgage
425-868-9255
425-868-6811 (fax)
www.redmondmortgage.com
License #510-MB-20503



AUTHORIZATION TO DISCLOSE

To Whom it May Concern:

The Undersigned Applicant(s) has applied for a real estate loan with Redmond Mortgage Company. You are hereby authorized to release any information required by Redmond Mortgage Company or _____ Escrow Company, to complete the processing of the loan request. You may act on a photocopy of this Authorization instead of the original.

Necessary information may include:

- Savings and/or Checking account verification.
- Investment or Retirement account verification.
- Loan status and payment history, including Credit Union and Mortgage balances.
- Any Employment or related compensation verification.

In addition, a credit report will be obtained to facilitate the processing of the loan application.

The undersigned applicant(s) authorize the release to a credit reporting agency of any information that agency may need in order to complete their report. Photocopying of applicant(s) signature may be necessary for obtaining credit ratings and is hereby authorized.

Borrower (Print Name)	Signature	Date
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Co-Borrower (Print Name)	Signature	Date
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FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Opportunity Act prohibits creditors from discrimination against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); 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 is the Federal Trade Commission, Equal Opportunity, Washington, DC 20580.

Acknowledged:

Borrower

Co-Borrower

Date

Form **4506-T**

Request for Transcript of Tax Return

(Rev. January 2008)
Department of the Treasury
Internal Revenue Service

- ▶ Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.
- ▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. 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 or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
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. The IRS has no control over what the third party does with the tax information.	

Caution: **DO NOT SIGN** this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

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. ▶ 1040

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. 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 is a combination of line item information and later adjustments to the account. 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. 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 2006, filed in 2007, will not be available from the IRS until 2008. 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.

____/____/____ ____/____/____ ____/____/____ ____/____/____

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.

Telephone number of taxpayer on line 1a or 2a
()

Sign Here

Signature (see instructions) _____ Date _____

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

Spouse's signature _____ Date _____

A Change To Note

• **New Form 4506-T, Request for Transcript of Tax Return**, is used to request tax return transcripts, tax account transcripts, W-2 information, 1099 information, verification of non-filing, and a record of account. **Form 4506, Request for Copy of Tax Return**, is now used only to request copies of tax returns.

Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series) and one for all other transcripts.

Note: If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series)

If you lived in and filed an individual return:	Mail or fax to the Internal Revenue Service at:
Maine, Massachusetts, New Hampshire, New York, Vermont	RAVS Team 310 Lowell St. Stop 679 Andover, MA 01810 978-691-6839
Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, West Virginia, Rhode Island	RAVS Team 4800 Buford Hwy. Stop 91 Chamblee, GA 30341 878-530-5326
Arkansas, Colorado, Kentucky, Louisiana, New Mexico, Oklahoma, Tennessee, Texas	RAVS Team 3651 South Interregional Hwy. Stop 6716 Austin, TX 78741 512-480-2272
Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming	RAVS Team Stop 38101 Fresno, CA 93886 559-253-4992
Delaware, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	RAVS Team Stop 841-8700 Kansas City, MO 64999 816-823-7687
Ohio, Virginia	RAVS Team 5333 Getwell Rd. Stop 2826 Memphis, TN 38118 901-546-4175

Connecticut, District of Columbia, Maryland, New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address
 RAVS Team
 DP SE 135
 Philadelphia, PA 19255-0695

 215-516-2631

Chart for all other transcripts

If you lived in:	Mail to the Internal Revenue Service at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAVS Team Mail Stop 6734 Ogden, UT 84201 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAVS Team P.O. Box 145500 Stop 2800F Cincinnati, OH 45250 859-689-3562

Line 1b. Enter your employer identification number if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

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 60 days of the date signed by the taxpayer or it will be rejected.

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 7.

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. Sections 6103 and 6109 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, and the District of Columbia for use in administering their tax laws. We may also disclose this information to Federal and state agencies to enforce Federal nontax criminal laws and 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**, 11 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 the Tax Products Coordinating Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **Do not** send the form to this address. Instead, see **Where to file** on this page.

NOTICE TO MORTGAGE LOAN APPLICANTS

THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RIGHTS. READ THIS STATEMENT AND SIGN IT ONLY IF YOU UNDERSTAND IT'S CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.) you have certain rights under Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments. If the loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements:

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of the transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after the transfer) for servicers to notify you under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a Federal Agency.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll-free or collect-call telephone number of the new servicer, and toll free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before it's due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution:

Section 6 of RESPA (12 U.S.C. 2605) gives you certain rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reason for the request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day , excluding public holidays (state or Federal), Saturday and Sunday.

Damages and Costs:

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that section.

Servicing Transfer Estimated by Lender:

1- The following is the best estimate of what will happen to the servicing of your mortgage loan:

We may assign, sell or transfer the servicing of your loan sometime while the loan is outstanding.

We are able to service your loan and we will/ will not haven't decided whether to service your loan. OR

We do not service mortgage loans, and we presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2- For all the mortgage loans that we make in a 12 month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

0 to 25% 26 to 50% 51 to 75% 76 to 100%

This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3- This is our record of transferring the servicing of the loans we have made in the past:

Year	Percentage Of Loans Transferred (Rounded to Nearest Quartile)			
	0 to 25%	26 to 50%	51 to 75%	76 to 100%
2003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2004	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2005	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2006	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

ACKNOWLEDGEMENT OF MORTGAGE LOAN APPLICANT

I/we have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below:

Borrower's Signature

Co-Borrower's Signature

Date



NOTICE TO LOAN APPLICANT

YOUR RIGHTS CONCERNING APPRAISAL REPORT

If you have applied for a loan to be secured by residential property, you have the right to a copy of the appraisal report prepared in connection with your application for credit provided that, if required by the creditor, you have paid or will pay for the appraisal. If the property which would secure the credit transaction is not a one-to-four family dwelling, and the credit transaction involves purchase money financing or a refinancing of purchase money debt, the creditor will provide you with a copy of your appraisal report upon your request, if you pay the cost of the appraisal plus the cost of duplicating the report. You can request a copy of the appraisal report by calling us or writing to us. When you contact us, please provide us with your name, the loan number (if available), and the property.

Acknowledged:

Borrower

Co-Borrower

Date

Please Note: Redmond Mortgage will supply you with a copy of your appraisal at the closing of this transaction.



MORTGAGE LOAN ORIGINATION AGREEMENT (MLOA)

Redmond Mortgage Company may be paid by the investor based on 1) the value of the Mortgage Loan or related servicing rights in the market place of 2) other services, goods or facilities performed or provided by Redmond Mortgage.

EXPLANATION:

Redmond Mortgage Company (RMC) is Mortgage Broker. Unlike a bank that lends it's own funds, RMC has contracts with several Banks and Investors. RMC acts as an independent contractor that compares the rates, fees and mortgage programs of all of our Investors.

When RMC obtains a loan for a customer with no loan origination or discount fees (points), our compensation comes directly from the Investor and not from the customer. This compensation is called a Yield Spread Premium (YSP) or a Service Release Premium (SRP).

If a customer requests an interest rate lower than the "no fee" rate, then the compensation from the Investor to RMC is lowered or eliminated and this is when a "Loan Origination Fee" is charged. A "Discount Fee" is a fee additional to the Loan Origination Fee that is charged directly by the Investor.

You, the applicant, agree to enter into the Mortgage Loan Origination Agreement with Redmond Mortgage company as an independent contractor to apply for a residential mortgage loan from a participating Investor with which we contract.

Redmond Mortgage Company is a licensed Washington State mortgage broker regulated by the Washington State Department of Financial Institutions.

Acknowledged:

Borrower

Date

Borrower

Date



Vincent Rosanova, President



GENERAL DISCLOSURE

Other Disclosures:

Funds to be Held in Trust

Any monies provided by you for the payment of third party provider services (such as appraisals) are held in a trust account, and any monies remaining after payment to third-party providers will be refunded to you.

Certain Reports Available

If you are unable to obtain a loan for any reason, we will, within five (5) days of a written request by you, give copies to you of any appraisal, title report, or credit report paid for by you, and transmit the original appraisal, title report, or credit report to any other mortgage broker or lender to whom you direct. **Transmission of these reports includes the rights to use these reports.**

I/we have read and understand these disclosures.

Borrower

Date

Co- Borrower

Date



**PRIVACY POLICY NOTICE
(SIMPLIFIED)**

This notice is provided to you pursuant to the Privacy of Consumer Financial Information Act and the Federal Trade Commission's implementing regulation thereunder, 16 CFR Part 313.

1. Collection Sources:

We collect nonpublic 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)

(date)

Borrower (date)

SERVICING DISCLOSURE STATEMENT

Lender: **Redmond Mortgage Co. Lic 510-MB-20503**
472 Front Street North
Issaquah, WA 98027

Date:

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer.

"Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

We may assign, sell or transfer the servicing of your loan while the loan is outstanding.

We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.

The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

Applicant Date

Applicant Date

Applicant Date

Applicant Date



**PLEASE PROVIDE THE FOLLOWING IN REGARDS TO YOUR
HOMEOWNER'S INSURANCE POLICY:**

Insurance Company _____ Policy # _____

Agent's Name _____ Phone # _____

Fax # _____

Do you want your taxes and insurance to be paid by your mortgage holder?

Yes _____

No _____ if you have chosen "NO", please read the following:

"NO" can only be chosen if the Loan To Value Ratio is 80% or less. Also, most Mortgage Holders will charge a one-time fee of .25% if you want to pay your taxes and insurance yourself. If you would like to know if your future Mortgage Holder charges this fee, please call your Loan Officer at (425) 868-9255.

I understand that if I/we want to pay my/our own taxes and insurance, I/we may be charged a one-time fee of .25%.

Signed:

Borrower Date

Co- Borrower Date

472 Front Street North
Issaquah, WA 98027
Ph/425 868-8255 /425 392-4077
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www.redmondmortgage.com