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 the 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: ☐ VA ☐ FHA ☐ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):

Agency Case Number

Lender Case Number

Amount $

Interest Rate %

No. of Months

Amortization Type: ☐ Fixed Rate ☐ GPM ☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)

No. of Units

Legal Description of Subject Property (attach description if necessary)

Year Built

Purpose of Loan ☐ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☐ Primary Residence ☐ Secondary Residence ☐ 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 ☐ made ☐ to be made
	$	$		Cost: $

Title will be held in what Name(s)

Manner in which Title will be held

Estate will be held in: ☐ Fee Simple ☐ Leasehold (show expiration date)

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

III. BORROWER INFORMATION

Borrower

Borrower's Name (include Jr. or Sr. if applicable)

Social Security Number | Home Phone (incl. area code) | DOB (MM/DD/YYYY) | Yrs. School

☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) | Dependents (not listed by Co-Borrower) no. ages

Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ______ No. Yrs.

Mailing Address, if different from Present Address

Co-Borrower

Co-Borrower's Name (include Jr. or Sr. if applicable)

Social Security Number | Home Phone (incl. area code) | DOB (MM/DD/YYYY) | Yrs. School

☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower) no. ages

Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ______ No. Yrs.

Mailing Address, if different from Present Address

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

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ______ No. Yrs.

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ______ No. Yrs.

IV. EMPLOYMENT INFORMATION

Borrower

Name & Address of Employer ☐ Self Employed | Yrs. on this job | Yrs. employed in this line of work/profession

Position/Title/Type of Business | Business Phone (incl. area code)

Co-Borrower

Name & Address of Employer ☐ Self Employed | Yrs. on this job | Yrs. employed in this line of work/profession

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:

Borrower

Name & Address of Employer ☐ Self Employed | Dates (from - to) | Monthly Income $

Position/Title/Type of Business | Business Phone (incl. area code)

Name & Address of Employer ☐ Self Employed | Dates (from - to) | Monthly Income $

Position/Title/Type of Business | Business Phone (incl. area code)

Co-Borrower

Name & Address of Employer ☐ Self Employed | Dates (from - to) | Monthly Income $

Position/Title/Type of Business | Business Phone (incl. area code)

Name & Address of Employer ☐ Self Employed | Dates (from - to) | Monthly Income $

Position/Title/Type of Business | Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income *	$	$	$	Rent	$	
Overtime				First Mortgage (P&I)		$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	$	$	$	**Total**	$	$

*** Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.**

B/C	**Describe Other Income** *Notice:* **Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.**	Monthly Amount
		$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☐ Jointly ☐ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by:	$
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number & description)	$
Life insurance net cash value Face amount: $	$
Subtotal Liquid Assets	$
Real estate owned (enter market value from schedule of real estate owned)	$
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize)	$
Total Assets a.	$

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$	
Net Worth (a minus b) $	**Total Liabilities b.**	$

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	▼	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
			$	$	$	$	$	$
		Totals	$	$	$	$	$	$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	$
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	
f. Estimated closing costs	
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	
p. Cash from/to Borrower (subtract j, k, l & o from i)	

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☐	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☐	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☐	☐	☐
d. Are you a party to a lawsuit?	☐	☐	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☐	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☐	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐	☐	☐
h. Is any part of the down payment borrowed?	☐	☐	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☐	☐	☐
j. Are you a U.S. citizen?	☐	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☐	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☐	☐	☐	☐
(1) What type of property did you own--principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home--solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors, or assigns has made any representation or warranty, express or implied to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	☐ I do not wish to furnish this information.			**CO-BORROWER**	☐ I do not wish to furnish this information.		
Ethnicity:	☐ Hispanic or Latino	☐ Not Hispanic or Latino		**Ethnicity:**	☐ Hispanic or Latino	☐ Not Hispanic or Latino	
Race:	☐ American Indian or Alaska Native	☐ Asian	☐ Black or African American	**Race:**	☐ American Indian or Alaska Native	☐ Asian	☐ Black or African American
	☐ Native Hawaiian or Other Pacific Islander	☐ White			☐ Native Hawaiian or Other Pacific Islander	☐ White	
Sex:	☐ Female	☐ Male		**Sex:**	☐ Female	☐ Male	

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by:		VENTURE WEST FUNDING INC.
☐ Face-to-face interview	Interviewer's Signature — Date	2101 Rosecrans Ave. Suite 1225
☐ Mail		El Segundo, CA 90245
☐ Telephone	Interviewer's Phone Number (incl. area code)	www.venturewestfunding.com
☐ Internet		

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** 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
X		**X**	

This addendum is incorporated into and shall be deemed to amend and supplement the Financial Statement to which it is attached.

Schedule of Real Estate Owned

_______________________________________ ____________________

Applicant's Signature Date

Property Address	% Owned	Property Type/No. of Units	Acq. Date	Acquisitio n Cost	Present Market Value	Maturity Date	Amount of Mortgages and Liens	Lender and Loan Number	(1) Effective Gross Income	(2) Total Operating Expenses (include taxes and ins.)	(3) Annual Payments (exclude impounds)	Cash Flow (column 1 less columns 2&3)
								1. 2.				
								1. 2.				
								1. 2.				
								1. 2.				
								1. 2.				
								1. 2.				
								1. 2.				
		Total		$	$	$			$	$	$	$

Venture West Funding

LEASE SUMMARY

SUBJECT PROPERTY: ____________________
CITY, STATE, ZIP: ____________________
____

CURRENT LEASE STATEMENT AS OF: ____________________
TOTAL NET RENTABLE SQUARE FEET: ____________________
TOTAL SQUARE FEET VACANT ____________________

SUITE	TENANT NAME	DBA OR TYPE OF BUSINESS	SUITE SIZE IN SQ FT	TENANT SINCE	TOTAL TERM (years)	LEASE EXPIRATION	TOTAL MONTHLY RENT	RENT PER SQ FT	EXPENSES PAID BY: O=OWNER BY: T=TENANT				RENT ESCALATIONS (describe)	COMMENTS (include concessions, if any)
									INSUR.	MAINT.	UTILITIES	TAXES		
		TOTAL:				TOTAL:								

Annual Total:

ADDITIONAL COMMENTS:

I have personally read all the leases pertaining to the subject property and certify that the above data is an accurate summary of their contents.

signature ____________ date ____________

signature ____________ date ____________

Commercial Operating History

Property Address:

Instructions: Please provide complete operating statements for the previous two full years and for the current year to date. You may attach your own operating statement format or provide your Schedule E's from your Federal Income Tax returns. If your property is new, please complete the YTD operating statement and provide a 12 month proforma in one of the historical columns.

Annual Income	**2001**	**2002**	**2003 YTD**
Rental Income Collected			
NNN Reimbursement			
Parking Income			
Other Income			
Total Income Collected			
Annual Expenses			
Taxes			
Insurance			
License/Accounting/Legal			
Electricity *(Y/N)			
Rubbish			
Water *(Y/N)			
Gas *(Y/N)			
Security			
Gardener			
Offsite Management			
Supplies			
Elevator			
Cleaning Expense			
Advertising			
Telephone			
Building Maint & Repair			
Pest Control			
Parking Service			
Amortization			
Total Expenses			
Capital Improvements(Non-Recurring Expenses)			
Replacement Reserves			
Tenant Improvements			
Leasing Commissions			
Other			
Total Capital Improvements			
Total Expenses			
Net Operating Income			

I certify that under penalty of perjury that the information herein is true and correct as of

Date

Borrower/ Seller	Date	Borrower/ Seller	Date

VENTURE WEST FUNDING

USA PATRIOT Act Disclosure

Effective on all loans funding on or after October 1, 2003 Venture West Funding, Inc. will be required to comply with Section 326 of the USA PATRIOT Act. Section 326 creates a statutory obligation to "verify the identity of each customer/borrower". This requires Venture West Funding, Inc. ("VWF") to implement and follow procedures that allow VWF to have a reasonable belief that it knows the identity of the customer/borrower. VWF, in response has created a Customer Identification Program (CIP).

In order to help the Government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

VWF will require that its employees perform the necessary steps of the CIP Program in order that VWF meets the regulatory requirements of the Act. Agreements with the employees will be enhanced so they are responsible for providing the CIP Notice to the applicant, and that they collect applicant identity information (Name, Physical Address*, DOB and SS# or other government issued identification documents). Because the employee pulls a credit report they must compare the credit report information with that provided by the applicant and document any discrepancy resolution. If the Employee collects paycheck stubs, tax returns, or other documents, they are responsible for comparing the information on those documents to the identity information provided by the applicant and document any discrepancy resolution.

Forms of Identification: There are two types of documents suitable for verifying the identification of an applicant: Primary and Secondary forms of Identification. "Primary" forms are documents that include the applicant's picture. "Secondary" forms are documents that do not necessarily include a picture. For all applications taken in person ("face to face"), at least one of the documents used to verify must be from the list of Primary forms of ID. For applications taken by phone, mail or internet you may use any combination of Primary or Secondary documents.

Primary Forms of Identification	Secondary Forms of Identification
Current State Issued Driver License Current State Issued ID Card Current Military ID Card Valid Passport** Current US Alien Registration Card** Current Canadian Driver License	Social Security Card Government Issued Visa** Birth Certificate Home/Car/renter insurance documents Recent Utility Bill Voter Registration Card Non US/Canadian Driver License Organizational Membership Card

Prior to taking any of the above information, The Employee is responsible for providing notice to the customer indicating that Federal law requires it to obtain, verify and record information that identifies each person on the loan application.

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

Acknowledgement of Receipt:

Borrower: ______________________________ Date: __________

Date of Birth: ______________________________

Co-Borrower: ______________________________ Date: __________

Date of Birth: ______________________________

* Physical Address where the borrower can be located after the loan closes; if the borrower does not have a physical address, nearest living relative information should be provided.

** For applicants who have no social security number or tax identification number, the Lender will require VWF review a Passport, US Alien Registration Card, or a Government-issued Visa as one of the two forms of Identification.

VENTURE WEST FUNDING

BORROWER'S CERTIFICATION & AUTHORIZATION 1097 FORM

The undersigned certify the following:

1. I/we have applied for a mortgage loan through **VENTURE WEST FUNDING, INC**. In applying for this loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/we made no misrepresentation in the loan application or in the other documents, nor did I/we omit any pertinent information.

2. I/we understand that it is a Federal crime, punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of Title 18, United State Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

1. I/we have applied for a mortgage loan through **VENTURE WEST FUNDING, INC**. As part of the application process, **VENTURE WEST FUNDING, INC.** may verify information contained in my/our loan application and in other documents required in connection with the loan.

2. I/we authorize you to provide **VENTURE WEST FUNDING, INC.** any and all information and documentation they request. Such information includes, but is not limited to employment history and income, bank, money market, and similar account balances, credit history, and copies of income tax returns.

3. A copy of this authorization may be accepted as an original.

4. Your prompt reply to **VENTURE WEST FUNDING, INC.** is appreciated.

Borrower's Signature	Social Security Number	Date
Co-Borrower's Signature	Social Security Number	Date

Form **W-9**
(Rev. January 2003)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give form to the requester. Do not send to the IRS.

Print or type
See Specific Instructions on page 2.

Name

Business name, if different from above

Check appropriate box: ☐ Individual/ Sole proprietor ☐ Corporation ☐ Partnership ☐ Other ▶ ________________ ☐ Exempt from backup withholding

Address (number, street, and apt. or suite no.)

Requester's name and address (optional)

City, state, and ZIP code

List account number(s) here (optional)

Part I **Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). **However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3.** For other entities, it is your employer identification number (EIN). If you do not have a number, see **How to get a TIN** on page 3.

Note: *If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.*

Social security number
___ – __ – ____

or

Employer identification number
__ – _______

Part II **Certification**

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
2. I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, or **(b)** I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or **(c)** the IRS has notified me that I am no longer subject to backup withholding, **and**
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item **2** above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item **2** does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

Sign Here **Signature of U.S. person ▶** **Date ▶**

Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),

2. Certify that you are not subject to backup withholding, or

3. Claim exemption from backup withholding if you are a U.S. exempt payee.

Note: *If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.*

Foreign person. If you are a foreign person, use the appropriate Form W-8 (see **Pub. 515**, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.

2. The treaty article addressing the income.

3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

4. The type and amount of income that qualifies for the exemption from tax.

5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Form **4506** (Rev. May 1997) Department of the Treasury Internal Revenue Service

Request for Copy or Transcript of Tax Form

▶ **Read instructions before completing this form.**

▶ **Type or print clearly. Request may be rejected if the form is incomplete or illegible.**

OMB No. 1545-0429

Note: *Do not* use this form to get **tax account information.** *Instead, see instructions below.*

1a Name shown on tax form. If a joint return, enter the name shown first.	**1b First social security number on tax form or employer identification number** (see instructions)
2a If a joint return, spouse's name shown on tax form	**2b Second social security number on tax form**

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

4 Address, (including apt., room, or suite no.), city, state, and ZIP code shown on the last return filed if different from line 3

5 If copy of form or a tax return transcript is to be mailed to someone else, enter the third party's name and address

6 If we cannot find a record of your tax form and you want the payment refunded to the third party, check here . . . . ▶ ☐

7 If name in third party's records differs from line 1a above, enter that name here (see instructions) ▶

8 Check only one box to show what you want. There is **no charge** for items 8a, b, and c:

a ☐ Tax return transcript of Form 1040 series filed during the **current calendar year** and the **3 prior calendar years** (see instructions).

b ☐ Verification of nonfiling.

c ☐ Form(s) W-2 information (see instructions).

d ☐ Copy of tax form and all attachments (including Form(s) W-2, schedules, or other forms). **The charge is $23 for each period requested.**
Note: *If these copies must be certified for court or administrative proceedings, see instructions and check here* . . . . . ▶ ☐

9 If this request is to meet a requirement of one of the following, check all boxes that apply.
☐ Small Business Administration ☐ Department of Education ☐ Department of Veterans Affairs ☐ Financial institution

10 Tax form number (Form 1040, 1040A, 941, etc.)

11 Tax period(s) (year or period ended date). If more than four, see instructions.

12 Complete only if **line 8d** is checked. Amount due:

a	Cost for each period	$ 23.00
b	Number of tax periods requested on line 11	
c	Total cost. Multiply line 12a by line 12b. .	$

Full payment must accompany your request. Make check or money order payable to "Internal Revenue Service."

Caution: *Before signing, make sure all items are complete and the form is dated.*

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. I am aware that based upon this form, the IRS will release the tax information requested to any party shown on line 5. The IRS has no control over what that party does with the information.

Please Sign Here

Signature. See instructions. If other than taxpayer, attach authorization document.	Date	Telephone number of requester ( )
Title (if line 1a above is a corporation, partnership, estate, or trust)		Best time to call
Spouse's signature	Date	**TRY A TAX RETURN TRANSCRIPT** (see line 8a instructions)

Instructions

Section references are to the Internal Revenue Code.

TIP: If you had your tax form filled in by a paid preparer, check first to see if you can get a copy from the preparer. This may save you both time and money.

Purpose of Form.—Use Form 4506 to get a tax return transcript, verification that you did not file a Federal tax return, Form W-2 information, or a copy of a tax form. Allow 6 weeks after you file a tax form before you request a copy of it or a transcript. For W-2 information, wait 13 months after the end of the year in which the wages were earned. For example, wait until Feb. 1999 to request W-2 information for wages earned in 1997.

Do not use this form to request Forms 1099 or tax account information. See this page for details on how to get these items.

Note: *Form 4506 must be received by the IRS within 60 calendar days after the date you signed and dated the request.*

How Long Will It Take?—You can get a tax return transcript or verification of nonfiling within 7 to 10 workdays after the IRS receives your request. It can take up to 60 calendar days to get a copy of a tax form or W-2 information. To avoid any delay, be sure to furnish all the information asked for on Form 4506.

Forms 1099.—If you need a copy of a Form 1099, contact the payer. If the payer cannot help you, call or visit the IRS to get Form 1099 information.

Tax Account Information.—If you need a statement of your tax account showing any later changes that you or the IRS made to the original return, request tax account information. Tax account information lists

(Continued on back)

Form **8821**

(Rev. January 2000)

Department of the Treasury
Internal Revenue Service

Tax Information Authorization

► **IF THIS AUTHORIZATION IS NOT SIGNED AND DATED, IT WILL BE RETURNED.**

OMB No. 1545-1165

For IRS Use Only

Received by:

Name ____________

Telephone ( )

Function ____________

Date / /

1 Taxpayer information.

Taxpayer name(s) and address (please type or print)	**Social security number(s)**	**Employer identification number**
	Daytime telephone number ( )	Plan number (if applicable)

2 Appointee.

Name and address (please type or print)

CAF No. ____________

Telephone No. ( ) ____________

Fax No. ( ) ____________

Check if new: Address ☐ Telephone No. ☐

3 Tax matters. The appointee is authorized to inspect and/or receive confidential tax information in any office of the IRS for the tax matters listed on this line.

(a) Type of Tax (Income, Employment, Excise, etc.)	(b) Tax Form Number (1040, 941, 720, etc.)	(c) Year(s) or Period(s)	(d) Specific Tax Matters (see instr.)

4 Specific use not recorded on Centralized Authorization File (CAF). If the tax information authorization is for a specific use not recorded on CAF, check this box. (See the instructions on page 2.) . . . . ► ☐
If you checked this box, skip lines 5 and 6.

5 Disclosure of tax information (you **must** check the box on line 5a or b unless the box on line 4 is checked):

a If you want copies of tax information, notices, and other written communications sent to the appointee on an ongoing basis, check this box . . . . ► ☐

b If you do not want any copies of notices or communications sent to your appointee, check this box . . . . ► ☐

6 Retention/revocation of tax information authorizations. This tax information authorization automatically revokes all prior authorizations for the same tax matters you listed above on line 3 unless you checked the box on line 4. If you do not want to revoke a prior tax information authorization, you MUST attach a copy of any authorizations you want to remain in effect AND check this box . . . . ► ☐
To revoke this tax information authorization, see the instructions on page 2.

7 Signature of taxpayer(s). If a tax matter applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute this form with respect to the tax matters/periods covered.

Signature ____________ Date ____________

Print Name ____________ Title (if applicable) ____________

Signature ____________ Date ____________

Print Name ____________ Title (if applicable) ____________

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of form. Form 8821 authorizes any individual, corporation, firm, organization, or partnership you designate to inspect and/or receive your confidential information in any office of the IRS for the type of tax and the years or periods you list on this form. You may file your own tax information authorization without using Form 8821, but it must include all the information that is requested on the form.

Form 8821 does not authorize your appointee to advocate your position with respect to the Federal tax laws; to execute waivers, consents, or closing agreements; or to otherwise represent you before the IRS. If you want to authorize an individual to represent you, use **Form 2848,** Power of Attorney and Declaration of Representative.

Use **Form 56,** Notice Concerning Fiduciary Relationship, to notify the IRS of the existence of a fiduciary relationship. A fiduciary (trustee, executor, administrator, receiver, or guardian) stands in the position of a taxpayer and acts as the taxpayer. Therefore, a fiduciary does not act as an appointee and should not file Form 8821. If a fiduciary wishes to authorize an appointee to inspect and/or receive confidential tax information on behalf of the fiduciary, Form 8821 must be filed and signed by the fiduciary acting in the position of the taxpayer.

Taxpayer identification numbers (TINs). TINs are used to identify taxpayer information with corresponding tax returns. It is important that you furnish correct names, social security numbers (SSNs), individual taxpayer identification numbers (ITINs), or employer identification numbers (EINs) so that the IRS can respond to your request.

VENTURE WEST FUNDING

NOTICE TO HOME LOAN APPLICANT
California Credit Score Disclosure

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores. The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score, the credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have any questions concerning the terms of the loan, contact the lender, If you have questions about your credit scores or the information in the credit report from which the scores were computer, you can contact the credit bureaus at the addresses and phone numbers listed below.

	Borrower's Score	Co-Borrower's Score
Equifax (800) 685-1111 P.O. Box 740258 Atlanta, GA 30374-0258	____________________	____________________
Trans Union (866) 887-2673 P.O. Box 4000 Chester, PA 19016-4000	____________________	____________________
Experian (888) 397-3742 P.O. Box 2104 Allen, TX 75013	____________________	____________________

Acknowledgement of Receipt:

Borrower: ______________________________________ Date: _____________

Co-Borrower: ______________________________________ Date: _____________

VENTURE WEST FUNDING

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The federal Equal Credit Opportunity Act (ECOA) prohibits discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the application has the capacity to enter into a binding contract); because all or part of the applicant's income derived from any public assistance programs; or because the applicant has in good faith exercised any right under the consumer credit protection act. The federal agency which administers compliance with this law, is:

Federal Trade Commission
600 Pennsylvania Avenue, N.W.
Washington, DC 20580

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

- Trends, characteristics or conditions in the neighborhood of geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.
- Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national original composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one to four family residences occupied by the owner and for the purpose of the home improvement of any one to four unit family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of the financial institution or:

Department of Real Estate 320 W. 4th Street, Suite 350 Los Angeles, CA 90013-1105	OR	Department of Real Estate 1515 Clay Street. Suite 702 Oakland, CA 94612-1402

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

You have the right to a copy of the appraisal report that we will obtain on your property, provided that you have paid for or are willing to pay for the appraisal. To request a copy of the appraisal report, please phone your loan officer at 310-364-3131 or submit a written request to:

Venture West Funding, Inc.
2101 Rosecrans Avenue, Suite 1225
El Segundo, CA 90245

Acknowledgement of Receipt:

BORROWER SIGNATURE DATE CO-BORROWER SIGNATURE DATE