



THE CENTURY COMMUNITY LENDING COMPANY, LLC

1000 CORPORATE POINTE, SUITE 200 · CULVER CITY, CALIFORNIA 90230 · PHONE: 310.258.0700 · FAX: 310.642.2083

## LOAN PROCESSING PROCEDURES

**Below are the steps involved in processing your loan application. You are invited to discuss your project and application with a CCLC loan officer prior to submitting your application.**

1. You present your completed application package and non-refundable application fee. CCLC will assist you, as needed, in completing your application.
2. CCLC performs an economic analysis of your proposed development and reviews its consistency with underwriting criteria.
3. CCLC schedules a site visit at the subject property. At this visit we review the condition of the property and your construction or rehabilitation proposal.
4. CCLC obtains and reviews your credit history, and contacts the appropriate institutions for written verification of employment, mortgages and deposits.
5. CCLC gives you a preliminary indication of the project's feasibility and identifies issues that need to be resolved.
6. If appropriate, CCLC construction review staff works with you and your general contractor to refine construction documentation.
7. CCLC reviews your property management proposal and/or management plan and visits rental units you currently operate.
8. When the project appears to be feasible, you submit a fee for the appraisal and CCLC orders the appraisal. An environmental report will also be required at your expense.
9. CCLC completes its underwriting of all economic, construction, credit and property management factors.
10. Your loan request is approved or declined. If approved, CCLC issues a loan commitment letter to you.
11. You accept the commitment by returning a signed copy of the commitment letter with the commitment fee (usually one-half of the loan origination fee) and any requested documents.
12. CCLC's counsel drafts loan documents and provides them to you and/or your attorney for review.

***Note: CCLC documents are standardized and in most cases there are not extraordinary legal or closing costs. Applicants must pay the usual costs for title recording and escrows.***

13. When all requirements of the commitment are met, CCLC schedules a closing date.
14. Construction begins and payout requests are processed under the supervision of CCLC's construction review staff.
15. When construction and rent-up are completed, you begin making mortgage payments directly to CCLC.

# SUBMISSION CHECKLIST

*Computer-generated printouts are acceptable*

|  |  |
|--|--|
| <p>Loan Application _____</p> <p style="padding-left: 20px;">Statement of Property Ownership _____</p> <p style="padding-left: 20px;">Statement of Rental Income _____</p> <p style="padding-left: 20px;">Statement of Annual Operating Expenses _____</p> <p style="padding-left: 20px;">Contractor Information Form _____</p> <p>Personal Financial Statement, including _____</p> <p style="padding-left: 20px;">Real Estate Owned (Schedule D) _____</p> <p style="padding-left: 20px;">Addendum (2 pages) _____</p> <p>Verification Forms:</p> <p style="padding-left: 20px;">Information Disclosure Authorization _____</p> <p style="padding-left: 20px;">Employment _____</p> <p style="padding-left: 20px;">Mortgage(s) _____</p> <p style="padding-left: 20px;">Deposit(s) _____</p> <p>Narrative Scope of Construction/Rehab Work _____</p> | <p>Copy of partnership (general or limited) agreement or, if applicable, other organizational documents (i.e., articles of incorporation or organization, bylaws, corporate resolutions, etc.) _____</p> <p>Description of applicant's development and property management experience _____</p> <p>If not personally managed, name and address of proposed property manager and listing of properties and number of units currently managed _____</p> <p>Evidence of site control: grant deed, signed sales contract, option agreement or purchase agreement _____</p> <p>Current rent rolls, if applicable _____</p> <p>Copy of current property insurance _____</p> <p>Copy of most recent real estate tax bill _____</p> <p>If required, floor plan drawings or architectural plans _____</p> <p>Non-refundable application fee. Check for \$250 payable to:<br/><b>The Century Community Lending Company</b> _____</p> |
| <p><b>In addition to completing and returning the above forms, the following documents must be provided:</b></p> <p>Previous two years personal Federal Income Tax Returns, including all schedules and with signature(s) _____</p> <p>If income or losses are derived from investments in various partnership entities, copies of related Federal Income Tax Returns _____</p> <p>If self-employed or if the applicant is a corporation:</p> <p style="padding-left: 20px;">Current year-to-date financial statements (balance sheet and profit/loss statement) _____</p> <p style="padding-left: 20px;">Year-end financial statements for prior two years (audited if available) _____</p> <p style="padding-left: 20px;">Copies of Federal Income Tax Returns for the prior two years, with signature(s) _____</p>                                  | <p>It is very important that you provide all the information requested in this application. Incomplete information or documentation will delay the processing of your loan request. Please call a CCLC loan officer at 310/642-2000 if you have any questions about completing any form or require assistance with your application.</p> <p><i>Note: Special transactions, such as construction of new homes or condominium conversions, may require additional documentation.</i></p>   |

**The Century Community Lending Company**

**LOAN APPLICATION**

Return this application to **The Century Community Lending Company (CCLC), 1000 Corporate Pointe, Suite 200, Culver City, California 90230** with a non-refundable application fee of \$250. If you have questions or require assistance, please call CCLC at (310) 642-2000.

Applicant's name: \_\_\_\_\_

Applicant's address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ E-mail: \_\_\_\_\_

Business Phone: ( ) \_\_\_\_\_ Fax: ( ) \_\_\_\_\_ Cell: ( ) \_\_\_\_\_

Property Address: \_\_\_\_\_ Property City: \_\_\_\_\_

1. No. of buildings \_\_\_\_\_ 2. No. of apartment units \_\_\_\_\_ 3. No. of parking spaces \_\_\_\_\_

4. No. of stories \_\_\_\_\_ 5. No. of commercial units \_\_\_\_\_ 6. Is building vacant? \_\_\_\_\_ 7. Year built \_\_\_\_\_

**Applicant is:**  Individual(s) or  General Partnership  Limited Partnership  Corporation

Names of principals and respective shares of ownership

Name \_\_\_\_\_ Shares \_\_\_\_\_ Name \_\_\_\_\_ Shares \_\_\_\_\_

Name \_\_\_\_\_ Shares \_\_\_\_\_ Name \_\_\_\_\_ Shares \_\_\_\_\_

**I. PROPOSED PROJECT COST**

Purchase or refinance \$ \_\_\_\_\_  
 Construction/rehabilitation \_\_\_\_\_  
 10% contingency \_\_\_\_\_  
 Construction period interest\* \_\_\_\_\_  
 Construction period property taxes\* \_\_\_\_\_  
 Construction period insurance\* \_\_\_\_\_  
 Construction period rent-up cost\* \_\_\_\_\_  
 Financing fee\* \_\_\_\_\_  
**Total proposed project cost** \$ \_\_\_\_\_

**II. PROPOSED SOURCES OF FUNDS**

Owner's equity (minimum 10%) \$ \_\_\_\_\_  
 CCLC Loan \_\_\_\_\_  
 Other loan(s) \_\_\_\_\_  
**Total** \$ \_\_\_\_\_

Number of months from closing to construction completion \_\_\_\_\_

\*CCLC will assist in determining these amounts

**How do you intend to satisfy owner's equity requirement?**

- Applicant cash assets  Existing applicant equity in property
- Cash from limited partners  Sell other applicant property or assets
- Other \_\_\_\_\_

**AGREEMENT:** The undersigned applies for the loans in this application to be secured by a first deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application and the attachments, are true and are made for the purpose of obtaining the loan. Verification and other relevant information may be obtained from any source named in this application and/or in attachments. CCLC is authorized to discuss this Application and information contained herein or in the exhibits and attachments hereto with any necessary party referenced herein.

The undersigned agrees to comply with the Davis-Bacon Act, if applicable. Reasonable access to the property will be provided for CCLC's staff or its agents. The property title holder authorizes the release to CCLC of any existing municipal code inspection reports cited against the subject property.

Real Estate Appraisal(s) will remain the sole property of CCLC. The undersigned assumes responsibility for selecting and using contractors and construction specifications which conform to CCLC standards. CCLC does not warrant the performance of any contractor. This mortgage may be sold on the secondary buying market.

This is an application for financing, it is not a binding contract for a loan. Any commitment, if issued by CCLC, will only be expressed in a separate written commitment after CCLC's consideration of this application.

\_\_\_\_\_  
**Signature** **Date**

\_\_\_\_\_  
**Address** **Phone**

\_\_\_\_\_  
**Signature** **Date**

\_\_\_\_\_  
**Address** **Phone**

\_\_\_\_\_  
**Signature** **Date**

\_\_\_\_\_  
**Address** **Phone**

\_\_\_\_\_  
**Signature** **Date**

\_\_\_\_\_  
**Address** **Phone**



# STATEMENT OF RENTAL INCOME

THE CENTURY COMMUNITY LENDING COMPANY

Applicant Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

| UNIT TYPE                     | NUMBER OF UNITS | SQ FT PER UNIT | CURRENT RENT PER UNIT | PROJECTED RENT PER UNIT* | TOTAL PROJECTED MONTHLY RENT (UNITS X RENT/UNIT) |
|-------------------------------|-----------------|----------------|-----------------------|--------------------------|--|
| STUDIO                        |                 |                |                       |                          |  |
| 1 BEDROOM                     |                 |                |                       |                          |  |
| 2 BEDROOM                     |                 |                |                       |                          |  |
| 3 BEDROOM                     |                 |                |                       |                          |  |
| 4 BEDROOM                     |                 |                |                       |                          |  |
|                               |                 |                |                       |                          |  |
| OTHER INCOME (GARAGE/LAUNDRY) |                 |                |                       |                          |  |

TOTAL UNITS: \_\_\_\_\_

TOTAL GROSS MONTHLY INCOME: \_\_\_\_\_

GROSS ANNUAL INCOME: \_\_\_\_\_

% VACANCY ALLOWANCE: \_\_\_\_\_  
(Minimum 5%)

GROSS ANNUAL INCOME LESS VACANCY \_\_\_\_\_

*\*Projected rents are the rent levels you expect to achieve after rehabilitation has been completed.*

# STATEMENT OF ANNUAL OPERATING EXPENSES

THE CENTURY COMMUNITY LENDING COMPANY

Applicant Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

| <b>I. Operating Expenses</b> | <b>Current Expenses</b> | <b>Projected Expenses*</b> |
|------------------------------|-------------------------|----------------------------|
| Utility Costs**    Gas       | \$ _____                | \$ _____                   |
| Electric                     | _____                   | _____                      |
| Water/Sewer                  | _____                   | _____                      |
| Management Fee               | _____                   | _____                      |
| Property Taxes               | _____                   | _____                      |
| Repair/Maintenance           | _____                   | _____                      |
| Landscaping                  | _____                   | _____                      |
| Insurance                    | _____                   | _____                      |
| Exterminating                | _____                   | _____                      |
| Advertising/Marketing        | _____                   | _____                      |
| Legal and Accounting         | _____                   | _____                      |
| Reserves                     | _____                   | _____                      |
| Other _____                  | _____                   | _____                      |
| Other _____                  | _____                   | _____                      |
| <b>Total Annual Expenses</b> | <b>\$ _____</b>         | <b>\$ _____</b>            |

**II.** If the above costs are not based on current operating costs, please explain:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**III.** List utilities paid by tenant:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\* Projected Expenses are those costs anticipated for the year following rehab. Expense figures should include an allowance for inflation.  
 \*\* If any utilities are paid by tenant, please write "Tenant Paid" and list in Section III of this schedule.

# CONTRACTOR INFORMATION FORM

THE CENTURY COMMUNITY LENDING COMPANY

(to be completed by General Contractor and verified by CCLC)  
(fill in all lines; insert NONE, -0-, or N/A where applicable)

NAME OF FIRM: \_\_\_\_\_

PRINCIPALS: \_\_\_\_\_ TITLE: \_\_\_\_\_

\_\_\_\_\_ TITLE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ PHONE: (     ) \_\_\_\_\_

FAX: (     ) \_\_\_\_\_

TYPE OF CONTRACTOR:     General Contractor     Sub-Contractor    License Number: \_\_\_\_\_

FORM OF OWNERSHIP:     Sole Proprietor     Partnership     Corporation     LLC

Trades Carried: \_\_\_\_\_

DOLLAR VOLUME PREVIOUS 12 MOS: \$ \_\_\_\_\_ YEARS EXPERIENCE \_\_\_\_\_

**IN SUPPORT OF THE INFORMATION FURNISHED ABOVE REGARDING VOLUME, PLEASE INCLUDE A COPY OF YOUR FIRM'S MOST RECENT INCOME STATEMENT AND BALANCE SHEET.**

# OF EMPLOYEES:    Admin/Mgmt/ Supervisors: \_\_\_\_\_    Trades: \_\_\_\_\_

LINES OF CREDIT AT BANKS OR WITH SUPPLIERS:

| Institution | Contact Person | Phone | Amount |
|-------------|----------------|-------|--------|
|-------------|----------------|-------|--------|

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

AMOUNT OF CONTRACTOR'S GEN LIAB INS: \$ \_\_\_\_\_ POLICY EXPIRATION DATE \_\_\_\_\_

AMOUNT OF WORK COMPENSATION INS: \$ \_\_\_\_\_ POLICY EXPIRATION DATE \_\_\_\_\_

Can you provide a PERFORMANCE BOND? \_\_\_\_\_

LIST THE 4 MOST RECENT JOBS OF COMPARABLE COST/SIZE THAT YOU HAVE DONE:

|    | Job Address, Contract Person, & Phone Number | \$ Amount | # of Units | Start Date | Completion Date |
|----|--|-----------|------------|------------|-----------------|
| 1. |  |           |            |            |                 |
| 2. |  |           |            |            |                 |
| 3. |  |           |            |            |                 |
| 4. |  |           |            |            |                 |

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_ Title: \_\_\_\_\_

# CONSTRUCTION COST BREAKDOWN

THE CENTURY COMMUNITY LENDING COMPANY

**Date:**

**Borrower(s) Name:**

**Property Address:**

# UNITS:

TYPE:

**City, State & Zip:**

|    | Description                    | Contractor    |            | Borrower(s)   |            |
|----|--------------------------------|---------------|------------|---------------|------------|
|    |                                | Cost Material | Cost Labor | Cost Material | Cost Labor |
| 1  | Land                           |               |            |               |            |
| 2  | Plans, Permits, & Survey       |               |            |               |            |
| 3  | Utilities                      |               |            |               |            |
| 4  | Water/Well Septic              |               |            |               |            |
| 5  | Sewer/Septic                   |               |            |               |            |
| 6  | Access Road/Driveway           |               |            |               |            |
| 7  | Excavation/Backfill            |               |            |               |            |
| 8  | Footings/Foundation            |               |            |               |            |
| 9  | Basement Floor                 |               |            |               |            |
| 10 | Floor Joists/Sub-Floor         |               |            |               |            |
| 11 | Framing-Wall Exterior/Interior |               |            |               |            |
| 12 | Framing-Roof/Trusses/Sheathing |               |            |               |            |
| 13 | Roofing                        |               |            |               |            |
| 14 | Windows/Exterior Doors         |               |            |               |            |
| 15 | Exterior Finish-Siding/Soffit  |               |            |               |            |
| 16 | Furnace & Heating              |               |            |               |            |
| 17 | Plumbing Rough-In              |               |            |               |            |
| 18 | Finish Plumbing                |               |            |               |            |
| 19 | Electrical Rough-In            |               |            |               |            |
| 20 | Finish Electrical              |               |            |               |            |
| 21 | Insulation                     |               |            |               |            |
| 22 | Drywall-Hanging                |               |            |               |            |
| 23 | Tape/Texture                   |               |            |               |            |
| 24 | Fireplace/Wood Stove/Flue      |               |            |               |            |
| 25 | Cabinets/Vanities              |               |            |               |            |
| 26 | Interior Trim                  |               |            |               |            |
| 27 | Interior Doors                 |               |            |               |            |
| 28 | Shelves/Closet Rods, etc.      |               |            |               |            |
| 29 | Exterior Painting              |               |            |               |            |
| 30 | Interior Painting/Paper        |               |            |               |            |
| 31 | Carpet/Vinyl/Underlayment      |               |            |               |            |
| 33 | Stairs/Railings                |               |            |               |            |

|    | Description                       | Contractor    |            | Borrower(s)                 |            |
|----|-----------------------------------|---------------|------------|-----------------------------|------------|
|    |                                   | Cost Material | Cost Labor | Cost Material               | Cost Labor |
| 32 | Tile                              |               |            |                             |            |
| 34 | Finish Hardware/Mirrors, etc      |               |            |                             |            |
| 35 | Exterior Concrete/Flatwork        |               |            |                             |            |
| 36 | Decks/Porches                     |               |            |                             |            |
| 37 | Garage-Door/Floor/Opener          |               |            |                             |            |
| 38 | Appliances                        |               |            |                             |            |
| 39 | Light Fixtures                    |               |            |                             |            |
| 40 | Gutters/Downspouts                |               |            |                             |            |
| 41 | Yard Finish/Landscape             |               |            |                             |            |
| 42 | Clean-up                          |               |            |                             |            |
| 43 | Misc./Heat/Rental/Toilet/Nails    |               |            |                             |            |
| 44 | Contractors Contingency/Retainage |               |            |                             |            |
| 45 | Profit/Overhead/Insurance         |               |            |                             |            |
| 46 | Borrower's Contingency            |               |            |                             |            |
|    | <b>SUB TOTAL</b>                  |               |            |                             |            |
|    | <b>CONTRACTOR GRAND TOTAL</b>     |               |            | <b>BORROWER GRAND TOTAL</b> |            |

\*\*\*COMPLETE & READY FOR OCCUPANCY IN \_\_\_\_\_ DAYS OR NO LATER THAN \_\_\_\_\_\*\*\*

x

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

x

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

x

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name



**SCHEDULE A - U.S. GOVERNMENTS, MARKETABLE SECURITIES, AND MUTUAL FUNDS**

| Number of Shares or Face Value (Bonds) | Description | Held In Name Of | Are These Pledged? | Market Value |
|--|-------------|-----------------|--------------------|--------------|
|  |             |                 |                    |              |
|  |             |                 |                    |              |
|  |             |                 |                    |              |
|  |             |                 |                    |              |
|  |             |                 |                    |              |
|  |             |                 |                    |              |
|  |             |                 |                    |              |

**SCHEDULE B - NON-MARKETABLE SECURITIES**

| Number of Shares | Description | In Name Of | Are These Pledged? | Source of Value | Value |
|------------------|-------------|------------|--------------------|-----------------|-------|
|                  |             |            |                    |                 |       |
|                  |             |            |                    |                 |       |
|                  |             |            |                    |                 |       |

**SCHEDULE C - REAL ESTATE OWNED AS PERSONAL RESIDENCE**

| Address & Type Of Property | Title in Name Of | % Of Ownership | Date Acquired | Cost | Market Value | Mortgage Maturity | Mortgage Amount |
|----------------------------|------------------|----------------|---------------|------|--------------|-------------------|-----------------|
|                            |                  |                |               |      |              |                   |                 |
|                            |                  |                |               |      |              |                   |                 |

**SCHEDULE D- REAL ESTATE OWNED FOR INVESTMENT PURPOSES (schedule attached)**

**SCHEDULE E- LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE**

| Name of Insurance Company | Owner of Policy | Beneficiary | Face Amount | Policy Loans | Cash Surrender Value |
|---------------------------|-----------------|-------------|-------------|--------------|----------------------|
|                           |                 |             |             |              |                      |
|                           |                 |             |             |              |                      |
|                           |                 |             |             |              |                      |
|                           |                 |             |             |              |                      |

**SCHEDULE F- BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED**

| Name & Address of Lender | Credit In The Name Of | Secured Or Unsecured | Original Date | High Credit | Current Balance |
|--------------------------|-----------------------|----------------------|---------------|-------------|-----------------|
|                          |                       |                      |               |             |                 |
|                          |                       |                      |               |             |                 |
|                          |                       |                      |               |             |                 |
|                          |                       |                      |               |             |                 |

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with CCLC on behalf of the undersigned or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in CCLC's favor. Each undersigned understands that CCLC is relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants *that the information provided is true and complete* and that CCLC may consider this statement as continuing to be true and correct until a written notice of a change is given to CCLC by the undersigned. CCLC is authorized to make all inquires deemed necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. CCLC is authorized to answer questions about its credit experience with me/us.

Signature (Individual) \_\_\_\_\_

SSN \_\_\_\_\_ Date of Birth \_\_\_\_\_

Signature (Other Party) \_\_\_\_\_

Date Signed \_\_\_\_\_, 20\_\_\_\_

SSN \_\_\_\_\_ Date of Birth \_\_\_\_\_



ADDENDUM TO PERSONAL FINANCIAL STATEMENT

TO: THE CENTURY COMMUNITY LENDING COMPANY

FOR: \_\_\_\_\_

Page 1 of 2 pages

SAVINGS/CHECKING ACCOUNT (S):

|                       |                       |
|-----------------------|-----------------------|
| FINANCIAL INSTITUTION | FINANCIAL INSTITUTION |
| ADDRESS               | ADDRESS               |
| CITY STATE ZIP        | CITY STATE ZIP        |
| ACCOUNT NO.           | ACCOUNT NO.           |
| BALANCE               | BALANCE               |

|                       |                       |
|-----------------------|-----------------------|
| FINANCIAL INSTITUTION | FINANCIAL INSTITUTION |
| ADDRESS               | ADDRESS               |
| CITY STATE ZIP        | CITY STATE ZIP        |
| ACCOUNT NO.           | ACCOUNT NO.           |
| BALANCE               | BALANCE               |

INSTALLMENT LOANS/UNSECURED NOTES:

|                 |                 |
|-----------------|-----------------|
| NOTE HOLDER     | NOTE HOLDER     |
| ADDRESS         | ADDRESS         |
| CITY STATE ZIP  | CITY STATE ZIP  |
| ACCOUNT NO.     | ACCOUNT NO.     |
| UNPAID BALANCE  | UNPAID BALANCE  |
| MONTHLY PAYMENT | MONTHLY PAYMENT |

|                 |                 |
|-----------------|-----------------|
| NOTE HOLDER     | NOTE HOLDER     |
| ADDRESS         | ADDRESS         |
| CITY STATE ZIP  | CITY STATE ZIP  |
| ACCOUNT NO.     | ACCOUNT NO.     |
| UNPAID BALANCE  | UNPAID BALANCE  |
| MONTHLY PAYMENT | MONTHLY PAYMENT |

(CONTINUE ON PAGE 2)

ADDENDUM TO PERSONAL FINANCIAL STATEMENT

TO: THE CENTURY COMMUNITY LENDING COMPANY

FOR: \_\_\_\_\_

MORTGAGE LOANS:

|                         |                         |
|-------------------------|-------------------------|
| MORTGAGE HOLDER         | MORTGAGE HOLDER         |
| ADDRESS                 | ADDRESS                 |
| CITY STATE ZIP          | CITY STATE ZIP          |
| ACCOUNT NO.             | ACCOUNT NO.             |
| BALANCE                 | BALANCE                 |
| MONTHLY PAYMENT         | MONTHLY PAYMENT         |
| PERCENTAGE OF OWNERSHIP | PERCENTAGE OF OWNERSHIP |

|                         |                         |
|-------------------------|-------------------------|
| MORTGAGE HOLDER         | MORTGAGE HOLDER         |
| ADDRESS                 | ADDRESS                 |
| CITY STATE ZIP          | CITY STATE ZIP          |
| ACCOUNT NO.             | ACCOUNT NO.             |
| BALANCE                 | BALANCE                 |
| MONTHLY PAYMENT         | MONTHLY PAYMENT         |
| PERCENTAGE OF OWNERSHIP | PERCENTAGE OF OWNERSHIP |

|                         |                         |
|-------------------------|-------------------------|
| MORTGAGE HOLDER         | MORTGAGE HOLDER         |
| ADDRESS                 | ADDRESS                 |
| CITY STATE ZIP          | CITY STATE ZIP          |
| ACCOUNT NO.             | ACCOUNT NO.             |
| BALANCE                 | BALANCE                 |
| MONTHLY PAYMENT         | MONTHLY PAYMENT         |
| PERCENTAGE OF OWNERSHIP | PERCENTAGE OF OWNERSHIP |

|                         |                         |
|-------------------------|-------------------------|
| MORTGAGE HOLDER         | MORTGAGE HOLDER         |
| ADDRESS                 | ADDRESS                 |
| CITY STATE ZIP          | CITY STATE ZIP          |
| ACCOUNT NO.             | ACCOUNT NO.             |
| BALANCE                 | BALANCE                 |
| MONTHLY PAYMENT         | MONTHLY PAYMENT         |
| PERCENTAGE OF OWNERSHIP | PERCENTAGE OF OWNERSHIP |



THE CENTURY COMMUNITY LENDING COMPANY, LLC

1000 CORPORATE POINTE, SUITE 200 · CULVER CITY, CALIFORNIA 90230 · PHONE: 310.258.0700 · FAX: 310.642.2083

### INFORMATION DISCLOSURE AUTHORIZATION

To whom it may concern:

I/We hereby authorize you to release to **The Century Community Lending Company**, for verification purposes, information concerning:

\_\_\_\_\_ Employment history, dates, title, income (hours worked, etc.).

\_\_\_\_\_ Bank and deposit account records.

\_\_\_\_\_ Mortgage loan rating (opening date, high credit, payment amount, loan balance and payment record).

\_\_\_\_\_ Any information deemed necessary in connection with a consumer credit report.

This information is for the confidential use of **The Century Community Lending Company**

A photographic or carbon copy of this authorization (being a photographic or carbon copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original up to 90 days from date of signature.

Your prompt reply is appreciated.

Print Name \_\_\_\_\_

SSN/Tax ID \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Signature \_\_\_\_\_

Date Signed \_\_\_\_\_

Print Name \_\_\_\_\_

SSN/Tax ID \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Signature \_\_\_\_\_

Date Signed \_\_\_\_\_