



# CIG REALTY & LOANS

## Consent

I/We, hereby, give my consent to CIG Realty and Loans to have its assigns and / or its assigned Credit Bureau to obtain any and all information regarding the following: We understand we are agreeing for our credit to be analyzed and reviewed so that we can be matched up with the appropriate lender that offers rates and fees that best reflect our credit standing. This will also include any credit verification, adjustments and/or deletions if it becomes necessary. Also we give consent to have the following personal information to be collected and documented as needed:

Employment History, Dates, Position, Income, Hours etc. Banking and or savings accounts of record. Mortgage loan rating(s), Credit Obligations, and all other credit matters deemed necessary in connection with your application for a real estate loan.

This information is for confidential use in compiling a mortgage loan credit file for a VA, FHA, or conventional home loan. This form may be reproduced or photocopied and that copy shall be as effective as the original consent, which I/we have signed. Your prompt reply will help expedite my/our real estate transaction.

Thank You,

I, hereby, certify this to be a true and correct copy of the original.

Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

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

Co-Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

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



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## CONSULTANT DISCLOSURE

When you begin discussions with a California Department of Real Estate Licensed Agent regarding a real estate mortgage lending transaction, you should understand what type of agency relationship you have with that agent. A Mortgage Broker acts as the agent for the borrower in the mortgage loan transaction and may act as the limited agent of the lender for certain purposes including, but not limited to, making disclosure, ordering appraisal and credit reports, and assembling underwriting information. The brokerage has the following affirmative obligations:

**TO THE BORROWER:** Fiduciary responsibility of the utmost care, integrity, honesty, and loyalty in dealing with borrower.

**TO THE BORROWER AND THE LENDER:** Fiduciary responsibility of the utmost care, integrity, honesty, and loyalty in any dealings with the borrower(s) and the lender. Diligent exercise of reasonable skill and care in the performance of the Agent’s duties. A duty of honesty and fair dealing and in good faith. A duty to disclose all facts known to the agent materially affecting the value of desirability of the property and/or credit risk of the transaction that are not known to or within the diligent attention and observation of parties.

The above duties of the agent in this transaction do not relieve you from the responsibility to protect your own interests. You should carefully read all agreements to assure that they adequately express your understanding of this transaction. A Mortgage Broker/Officer is a person qualified to advise you about real estate loan transactions. If legal or tax advice is desired, consult a professional in those fields. CIG Corporation is licensed through the California Department of Real Estate. Our Brokerage License Number can be found on the California Department of Real Estate’s website.

**CIG CORPORATION - 1350 Old Bayshore Hwy; Ste 150, Burlingame, CA 94010**

### Mortgage Broker Fee Disclosure

You have applied to a mortgage broker for a residential mortgage loan. The mortgage broker/officer will submit your application for a residential mortgage loan to a participating lender with which it, from time to time, contracts upon such terms and conditions as you may request or a lender may require. The lenders have asked that we furnish this form to you to clarify the role of a Mortgage Broker. This form supplements other disclosures or agreements required by law that you should receive from the Mortgage Broker concerning your loan application.

**Section 1:** Nature of Relationship relating to any mortgage loan. The mortgage broker may be acting as an independent contractor and not as your agent. If you are unsure of your relationship, please ask the mortgage broker for clarification. The mortgage broker has entered into separate independent contract agreements with various lenders. While the mortgage broker seeks to assist you in meeting your financial needs, he or she does not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market. These vary from lender to lender. Programs, Interest rates and terms vary from lender to lender.

**Section 2:** Compensation & Mortgage Brokers. The lenders whose loan products are distributed by the mortgage broker provide their products to the mortgage broker at wholesale prices. Compensation can be paid to a Mortgage Broker from the Lender in the form of a Yield Spread or Rebate. Fees are paid to all the parties involved in any transaction which may include but not limited to: Mortgage Broker, Appraisers, Credit Bureaus, Title Companies & Lenders as stated on the initial good faith estimate. The amount of fees and charges you pay in connection with your loan is an estimate only on the Initial Good Faith Estimate. Any variation or change to the Initial Good Faith Estimate will be reflected on the Estimated Final Settlement Statement that will be in the loan documents the borrower(s) will review & sign. A Final Settlement Statement of exact cost will be mailed to the borrower(s) upon recording of the Deed of Trust from the Title Company.

By signing below, applicant(s) acknowledge that you have read & understand this document. You also acknowledge you have received a copy of these documents. The broker company’s name is CIG Corporation. Our corporate office address is located above.

Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant: \_\_\_\_\_ Date: \_\_\_\_\_



# CIG REALTY & LOANS

## AFFIDAVIT OF OCCUPANCY

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

- Primary Residence – Occupied by Applicant(s) within 30 days of closing.
- Secondary Residence – To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. Please check this box if you plan to establish it as your primary residence at a future date (e.g. retirement).
- Investment Property – Not owner occupied. Purchased as an investment to be held or rented.

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, and Section 1014.

\_\_\_\_\_  
**Applicant Signature**

\_\_\_\_\_  
**Co-Applicant Signature**

## ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provide the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage. I have read the foregoing statement, or the rules of the Insurance Commissioner relative herein, and understand my rights and privileges and those of the lender relative to the placing of such insurance. I have selected the following agencies to write the insurance covering the property described above.

\_\_\_\_\_  
Insurance Company Name

\_\_\_\_\_  
Agent

\_\_\_\_\_  
Agent's Address

\_\_\_\_\_  
Agent's Telephone Number

\_\_\_\_\_  
**APPLICANT SIGNATURE**

\_\_\_\_\_  
**CO-APPLICANT SIGNATURE**

## NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. If you would like a copy of the appraisal report, submit a written request to:

**Cig Realty and Loans  
1350 Old Bay Shore Hwy, Ste. 150  
Burlingame, CA 94010**

\_\_\_\_\_  
**Applicant Signature**

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

\_\_\_\_\_  
**Co-Applicant Signature**

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



# CIG REALTY & LOANS

## Early Payoff Disclosure

We have formed exclusive relationships with direct lenders to obtain the best program, interest rate, and the terms acceptable on your behalf. In order to do so, our lenders require you to stay in the program for a minimum amount of time of 180 days. In the event of an early pay-off or refinance prior to the minimum period of time required by the lender, the lender will charge us an early termination fee, which in turn we will charge to you. Your acknowledgement and acceptance of this condition is greatly appreciated. By doing so, it allows CIG Corporation [CIG] to always offer the most competitive rates and program available.

## The Privacy Act

Respecting and protecting customer privacy is vital to our business. CIG takes this very seriously. By providing this to you, we trust that you will better understand how we keep our customer information private and secure, while using it to serve you better. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers, as well as current customers unless we state otherwise.

CIG Corp. maintains physical, electronic and procedural safeguards that comply with Federal Standards to store and secure information about you from unauthorized access, alteration and destruction. Our control policies authorize access to customer information only by individuals who need access to do their work. Under agreements with other vendors or companies we conduct business with on your behalf, these companies may receive private confidential information about you for the purpose of completing your request. But only the information that is needed is released to these companies to complete that function or service. These vendors and or companies must also safeguard this information, and they may not use it for any other purpose.

We may disclose information about you as permitted by law. We are required to or we may provide information about you to third parties without your consent, as permitted by law, such as:

- Regulatory authorities and law enforcement officials;
- To protect against, or prevent actual or potential fraud, unauthorized transactions, claims, or other liabilities;
- To report account activity to credit bureaus;
- To consumer reporting agencies;
- To respond to a subpoena or court order, judicial process or regulatory authorities; and
- In connection with a purposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited only to that which we deem appropriate for these service providers to carry out their functions. We do not provide non-public information about you to any company whose products and services are being marketed, unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

We may also share information about you to our corporate family of office(s). We may share all of the information we gather about you in order to obtain your mortgage loan. You can prohibit us from sharing any of this information by simply Opting Out. If you would like to limit disclosure of personal information about you as described in this notice, check the appropriate box below to indicate your privacy choices.

- Please do not share personal information with non-affiliate third parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

**Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.**

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date



# CIG REALTY & LOANS

## State Of California The Housing Financial Disclosure Act Of 1977 Fair Lending Notice - ECOA

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

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound practice or.
2. Race, color, religion, sex, martial status, national origin or ancestry.

It is illegal to consider the racial ethnic, religious or national origin composition of a neighborhood or geographic location 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 a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence. If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

**Department of Real Estate  
320 W. 4th Street, Suite 350  
Los Angeles, CA 90013-1105**

**Department of Real Estate  
1515 Clay Street, Suite 702  
Oakland, CA 94612-1402**

### Equal Credit Opportunity Act

The Federal Equal Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex or marital status, age (providing the applicant has the capacity to enter into a binding contract) because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. **The Federal Agency which administers compliance with this law concerning this company is the Controller of the Currency Customer Assistance Group, 1301 McKinney St., Ste 3450, Houston, TX 77010-9050.**

We are required to disclose to you that you do not need to disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

**I/We hereby acknowledge that I/we have read and received a copy of this notice:**

\_\_\_\_\_  
Applicant Signature:

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

\_\_\_\_\_  
Co-Applicant Signature:

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



## CIG REALTY & LOANS

### FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

### NOTICE TO APPLICANT OF CREDIT SCORE

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 score.

The credit score is a computer generated summary calculated at the time of request and based on information a credit bureau or lender has on file. The scores are based on information in 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 or not. They may also be used to determine what interest rate or terms you may or may not be offered. Credit scores do change over time depending on your own situation.

Because the scores based on 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 scores vary from company to company. 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 that can be supplied to you by the broker or lender you are working with. If you have questions concerning the terms of the loan, contact the lender.

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

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_



# CIG REALTY & LOANS

## Purpose of Refinance

To Whom It May Concern:

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Sincerely,

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Co-Applicant: \_\_\_\_\_ 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.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return	<b>2b</b> Second social security number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
<b>4</b> Previous address shown on the last return filed if different from line 3	
<b>5</b> 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. ▶ \_\_\_\_\_

- 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.

<b>Sign Here</b>	▶ <b>Signature</b> (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a (    )
	▶ <b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)		
	▶ <b>Spouse's signature</b>	Date	

## General 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.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAVS teams, send your request to the team based on the address of your most recent return.

**Note.** You can also call 1-800-829-1040 to request a transcript or get more information.

### Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-B41 Kansas City, MO 64999
	816-292-6102

### Chart for all other transcripts

If you lived in or your business was in:	Mail or fax 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, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
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, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	801-620-6922
	859-669-3592

**Line 1b.** Enter your employer identification number (EIN) 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.

**Line 6.** Enter only one tax form number per request.

**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 9.

**All others.** See Internal Revenue Code 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 other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies 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**, 12 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 Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.