

## BORROWER SIGNATURE AUTHORIZATION FORM

I hereby authorize BLN Software to conduct the following investigations:

1. A consumer credit report and verify other credit information, including past and present mortgage and landlord references:
2. A background investigation report and verify both criminal and civil records. It is understood that a copy of this form will also serve as authorization by me allowing BLN Software to conduct these checks.

I understand that the information collected by BLN Software will be shared with lenders properly registered and authorized to use this Site. I understand that BLN Software is sharing this information on my behalf in order to avoid multiple inquiries on my credit and background. I understand that in order to utilize the services that **BLN Software** provides, multiple lenders must have access to this information in order to evaluate the commercial mortgage I am considering. I further authorize **BLN Software** to share the information it collects with lenders properly registered and authorized to use this Site to the extent that the information BLN Software obtains is only to be used in conjunction my inquiry into the commercial mortgage I am considering. This investigation is authorized irrespective of the person(s) or entity(s) that pay for said investigation. This investigation authorization expires 30 days from 03/04/2019.

Credit and Background investigation will be handled by:

CIC Credit  
327 Caldwell Drive, Suite 100  
Goodlettsville, TN 37072  
Phone: (615) 386-2282

By signing below, I understand, acknowledge, and agree that this action will act as my signature and indicates my acceptance, consent, and authorization of these terms.

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application of approval as a prospective mortgagor or borrower may be delayed or rejected.

First Name (of loan applicant)	Middle	Last Name
Date of Birth	Social Security Number	
Current Address	City	State    Zip Code
Current Address	City	State    Zip Code
Phone number	Email address	

# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I - General Information

1. Borrower(s) CIONASO CONNOR 64 OFFALY STREET AMITYVILLE, NY 11701		2. Name and address of Lender/Broker
3. Date	4. Loan Number	

## Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

_____	_____
Borrower	Date
_____	_____
Borrower	Date

# Borrowers' Certification and Authorization

## CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through\_\_\_\_\_. In applying for the 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 the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that \_\_\_\_\_ reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through\_\_\_\_\_. As part of the application process, \_\_\_\_\_ and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to \_\_\_\_\_ and to any investor to whom \_\_\_\_\_ may sell my mortgage, any and all information and documentation that 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. \_\_\_\_\_ or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature

Co-Borrower Signature

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

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

# DISCLOSURE NOTICES

Date:

<b>Applicant(s):</b> Chionaso Connor	<b>Property Address:</b> 1821 Whitehall St Harrisburg, PA 17103
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**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, Section 1014.

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APPLICANT SIGNATURE

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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, provided 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 hereto, 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:

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Insurance Company Name

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Agent's Address

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APPLICANT SIGNATURE

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Agent

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Agent's Telephone Number

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CO-APPLICANT SIGNATURE

**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.

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APPLICANT SIGNATURE

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CO-APPLICANT SIGNATURE

**FHA LOANS ONLY**

IF YOU PREPAY YOUR LOAN ON OTHER THAN THE REGULAR INSTALLMENT DATE, YOU MAY BE ASSESSED INTEREST CHARGES UNTIL THE END OF THAT MONTH.

**GOVERNMENT LOANS ONLY**

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

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APPLICANT SIGNATURE

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CO-APPLICANT SIGNATURE

## EQUAL CREDIT OPPORTUNITY ACT

APPLICATION NO:

PROPERTY ADDRESS: 1821 WHITEHALL STREET, HARRISBURG, PA 17103

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, Texas 77010

We are required to disclose to you that you need not 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 a 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.

\_\_\_\_\_  
(Applicant) (Date)

\_\_\_\_\_  
(Applicant) (Date)

\_\_\_\_\_  
(Applicant) (Date)

\_\_\_\_\_  
(Applicant) (Date)

# COMMERICAL MORTGAGE LOAN ORIGATION AGREEMENT

You CHIONASO CONNOR agree to enter into this Mortgage Loan Origination Agreement with AMERICAN CAPITAL FUNDS GROUP LLC as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with RNC CAPITAL INC

on  
We are as a Commercial Mortgage Broker" under

## SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- \* We are acting as an independent contractor and not as your agent.
- \* We will enter into separate independent contractor agreements with various lenders.
- \* While we seek to assist you in meeting your financial needs, we do 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.

## SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- \* The retail price we offer you - your interest rate, total points and fees - will include our compensation.
- \* In some cases, we may be paid all of our compensation by either you or the lender.
- \* Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- \* Also, in some cases, if you would rather pay less up front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, the mortgage loan originator and mortgage loan applicant(s) acknowledge receipt of a copy of this signed Agreement.

COMMERICAL BROKER ORIGINATOR		APPLICANT(S)	
AMERICAN CAPITAL FUNDS GROUP LLC			
Company Name		Applicant Name(s)	
Address 364 S. PINE STRET, SUITE A		Address	
City, State, Zip SPARTANBURG, SC 29302		City, State, Zip	
Phone/Fax 864.580.6475		Borrower Signature	Date
Broker or Authorized Agent Signature	Date	Co-Borrower Signature	Date