EAGLE NATIONWIDE MORTGAGE CO.
A Subsidiary of Eagle National Bank

www.YOUR LOG HOME LENDER.com

Lending Across America

Log Home Loan Application Package

Please return your completed information to:

Eagle Nationwide Mortgage Co.
4930 Salem Dallas Highway
Suite 1500
Salem, Oregon 97304

or E-Mail Completed Application to:
ConstructionLending@YourLogHomeLender.com

Construction Loan Application Instructions

Thank you for choosing Eagle Nationwide Mortgage Co. for your future construction loan. We look forward to putting our 17+ years of construction lending experience to work for you. We may be reached during the following hours:

Monday – Friday	**9:00am – 6:00pm PST**	**Toll-free 800.742.3863**
Monday – Friday	**6:00pm – 9:00pm PST**	**Cellular 503.510.0058**
Saturday	**9:00am – 1:00pm PST**	**Cellular 503.510.0058**

Theresa Smith, Loan Coordinator	**Extension 101**
Amber Johnson, Construction Loan Advisor	**Extension 102**

Attached you will find our checklist of documents we will need in order to complete the credit portion of your construction loan. Please complete and sign all of the forms included in this package to the best of your ability. If you have any questions or need any assistance on the completion of these forms, please contact your Loan Coordinator listed above. Please note that leaving blank areas or sending in an incomplete application will delay the processing of your loan transaction. All the documents in this package are date sensitive, so we ask that you please give us a call prior to signing, dating and returning your paperwork.

All forms must be signed in blue ink in order for the lender to acknowledge they are originals. Please do not white-out or cross information out. All forms are available online at **www.YourLogHomeLender.com** for you to print, should additional forms be needed. You may also fill out the forms online and email or print and send them back to our office.

Upon completion of these forms, please gather and submit them along with the other items requested on the Construction Loan Application Checklist, to the address listed below. Once we receive your complete loan application package, your loan will be placed in line for processing.

Eagle Nationwide Mortgage Co.
4930 Salem Dallas Highway
Suite 1500
Salem, Oregon 97304

or E-Mail Completed Application to
ConstructionLending@YourLogHomeLender.com

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LOG HOME LOAN CHECKLIST

Please Provide The Following Information, as Applicable:

___ **Application Package All Attached Forms** - Completed and Signed – Note: If you are applying for a loan jointly, but are not married, you will each need to complete a separate application package as the main borrower.

___ **Bank Statements** – 2 most recent months checking and savings statements - all pages.

___ **Investment/Retirement/401K Statements** – Most recent complete statement within the last 90 days.

___ **Pay Stub** – Most recent within 30 days to show 30 days of income.

___ **W-2's** – Please provide your 2007 & 2006 W-2 tax statements.

___ **Disability Income and or Social Security Award Letter** – If applicable – must state income will continue for a minimum of three years or prove permanent disability.

___ **Personal / Business Tax Returns** – If you are self employed or paid on a commission basis, please provide your complete federal tax return with all schedules for 2007 & 2006.

___ **Year-to-Date Profit and Loss Statement** – If you are self employed, please provide a statement showing your income earned to date. *Note: Form available if needed.*

___ **Business License** – If you are self employed, please provide a copy of your license covering the past two years.

___ **Picture Identification** – Copy of drivers license, passport or picture identification for all borrowers.
Note: Must be clear copy, enlarge if necessary.

___ **Social Security Card**

___ **Current Mortgage Payment Coupon/Statement** – Note: If you are currently making any mortgage payments, we will need copies of your most recent payment coupons/monthly statement.

___ **Renters** – Please provide your current landlord's name, address and phone number.

___ **Deed** – If your land is owned free & clear, we will need a copy of your deed.
Note: Property needs to be vested in the name of the borrower. Please call for further clarification if necessary.

___ **Divorce Decree** – If applicable

___ **Bankruptcy Papers** – If applicable.
Note: We will need a copy of your originally filed claim as well as a copy of your discharge paper.

EAGLE NATIONWIDE MORTGAGE CO.
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MORTGAGE LOAN ORIGINATION AGREEMENT

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with Eagle Nationwide Mortgage Co. 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 Eagle Nationwide Mortgage Co., on ________________________, 2008. We are licensed as a "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 the 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, applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE PLANNING SPECIALIST
Eagle Nationwide Mortgage Co.
4930 Salem Dallas Highway
Suite 1500
Salem, Oregon 97304
503.581.3789 - Phone
503.585.2173 - Fax

____
Mortgage Planning Specialist Signature

APPLICANT

____
Applicant Name(s)

____
Address

____
City, ST Zip

____
Borrower Signature

____
Co-Borrower Signature

EAGLE NATIONWIDE MORTGAGE CO.
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BORROWERS' CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from Eagle Nationwide Mortgage Co. 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 Eagle Nationwide Mortgage Co. 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.

4. To complete the processing of the loan request necessary credit information may include savings deposits, checking accounts, consumer credit balances, payments and history including mortgage payment records with current balances and employment information.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Eagle Nationwide Mortgage Co. As part of the application process, Eagle Nationwide Mortgage Co. 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 Eagle Nationwide Mortgage Co. and to any investor to whom Eagle Nationwide Mortgage Co. 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. Eagle Nationwide Mortgage Co. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

4. This form may be reproduced or photocopied and said copy shall be as effective as the original we have signed.

5. I understand that Eagle Nationwide Mortgage Co. will be processing my application and accessing my credit information form the National Repositories. I authorize my creditors to release to Eagle Nationwide Mortgage Co. any information necessary to complete said report. I further authorize my creditors to release said information telephonically and/or by fax, e-mail or any other electronic method, and request it be done in this manner whenever possible.

Borrower Signature	Date	Co-Borrower Signature	Date
SSN		SSN	

EAGLE NATIONWIDE MORTGAGE CO.
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AUTHORIZATION TO INCUR FEES AND PROMISE TO PAY

Borrower: ______________________________

Co-Borrower: ______________________________

Property Address: ______________________________

____

We, the undersigned, do hereby authorize by; our signatures below, to release out of funds held on deposit, sufficient funds necessary to pay for any credit reports or appraisal fee incurred, as well as any disclosure, document, flood certification, or processing fees incurred on our behalf.

We fully understand that we are responsible for any incurred fees in connection with the processing of our mortgage loan request and if there are inadequate funds held on deposit by Eagle Nationwide Mortgage Co., we agree to pay said fees to Eagle Nationwide Mortgage Co., from our cash resources.

In addition to incurred processing fees, the following cancellation fee schedule shall apply on all loans originated:

$250 if canceled for any reason during the processing of the mortgage request before loan approval.

If at any time the loan is canceled after the mortgage request has been approved by Eagle Nationwide Mortgage Co., there will be a 1.50% cancellation fee, calculated against the approved loan amount. *Please note all funds held on deposit are non-refundable.*

No cancellation fee shall be applied if your mortgage request has been denied by Eagle Nationwide Mortgage Co. We will however, still be responsible to pay for the incurred fees such as credit report, appraisal fees, flood certification and processing fees.*

Our signatures below represent our promise to pay:

______________________________ ______________________________
Borrower Signature Date

______________________________ ______________________________
Co-Borrower Signature Date

______________________________ ______________________________
Authorized Agent Date

* For estimated incurred fees, please refer to your Good Faith Estimate

CREDIT SCORE DISCLOSURE

Borrower Loan Number

Property Address

In evaluating your application for a home mortgage loan, one factor your lender will consider is one or more of your credit scores because they assist the lender in evaluating your credit history in a faster, more objective manner. Your credit scores are found on your credit report, a copy of which was provided to you with this disclosure. The range of possible scores is from 300 to 900. Your lender may also obtain and consider other credit scores in making its decision on your application from the credit bureaus listed below.

In addition to the credit scores, your credit report lists the key reasons why your scores were less than the maximum possible scores. Please keep in mind that these reasons are provided based on variables, where you received less than the maximum number of points possible. The lender considers many factors in addition to your credit score in making a decision on your application. If your application is not approved, you will receive a separate notice specifying the reason for that action which may not relate to your credit scores.

The originator or lender did not calculate your credit scores, nor did they develop the scoring models. If you have any questions about your credit scores or the information in the credit report from which the credit scores were computed, you can contact the credit bureaus at the addresses listed below.

Equifax
PO Box 740241
Atlanta, GA 30374-0241
Phone: (800) 685-1111
Website: www.equifax.com

TransUnion Corporation
2 Baldwin Place
Chester, PA 19022
Phone: (800) 888-4213
Website: www.transunion.com

Experian
PO Box 1000
Allen, TX 75013-0036
Phone: (888) 397-3742
Website: www.experian.com

Notice to Home Applicant

Pursuant to the Fair and Accurate Credit Transactions Act of 2003

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users, the lender used in connection with your home loan, and the key factors affecting your scores.

The credit score is a computer generated summary calculated at the time of the request and based on the information a consumer reporting agency 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 Scores 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 consumer reporting agency at the address and phone number provided within this notice, or contact the lender if the lender developed or generated the credit score. The consumer reporting agency 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 decisions on the loan application. If you have any questions concerning the terms of the loan, contact the lender.

This acknowledges that this Disclosure, along with a copy if the credit report, has been provide to each applicant/customer pursuant to the Fair and Accurate Credit Transaction Act of 2003.

Borrower Signature Date Co-Borrower Signature Date

Under the FACT Act, effective December1, 2004, consumer credit reporting agencies must furnish you with a FREE credit repost upon your request, every 12 months. For further information, please contact your lender or one of the agencies listed above.

EAGLE NATIONWIDE MORTGAGE CO.
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TAX AND INSURANCE IMPOUNDS DISCLOSURE

What are tax and insurance impounds?

As a requirement by your lending institution, you may or may not be required to have tax and insurance impounds included in your monthly payment. Most lenders require both taxes and insurance to be collected if impounds are requested and will not allow for the collection of only one or the other. This will be determined by your loan amount to appraised value ratio. This is also dependent upon your specific loan program.

What does this mean to you?

By choosing to have impounds, you may eliminate the possibility of being charged this one time .250% cost. However, by choosing to have impounds you should be aware that this may cause you to bring in additional funds at closing depending on the month in which you close. When reserves are requested or required, the lender will need to collect enough funds to pay the taxes when they come due the next year as well as a year's premium of homeowners insurance. Since impound accounts cannot collect interest for either the lender or the borrower, the accounts are reviewed each year and any excess funds are usually refunded to the borrower. It is important to note that if your taxes are increased during the year, the funds requested for your impound account monthly may increase by your lender. This will help offset the increased amount due when it is time to pay your taxes. You may also receive a bill from your lender for any shortage of funds needed to pay your taxes or insurance if you did not have sufficient funds in the account when the bills become due. If you have impounds your payment can increase or decrease due to any change in your property taxes and/or insurance premiums.

By signing below you acknowledge that you understand the difference between these two choices as your loan representative has explained them to you. If you have any questions, please discuss them with your loan representative prior to signing this form.

☐ Do Not Include

☐ Include Taxes and Insurance

Our signatures below represent our understanding of this form and that the agent representing Eagle Nationwide Mortgage Co. has thoroughly explained it.

______________________________	____________________
Borrower Signature	Date
______________________________	____________________
Co-Borrower Signature	Date
______________________________	____________________
Authorized Agent	Date

EAGLE NATIONWIDE MORTGAGE CO.
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DISCLOSURE NOTICES

Borrower ____ Property Address____

AFFIDAVIT OF OCCUPANCY

The 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. (Check this box if you plan to establish it as your primary residence at a future date (i.e., 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 statements concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE

________ <<Initial 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 business practice; or
2. Race, color, religion, sex, marital status, national origin, or ancestry.

It is illegal to consider the racial, ethnic, religious, or national origin 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-unit family residences.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the agency noted below.

Federal Trade Commission
Pennsylvania and Sixth St. NW
Washington, DC 20580

FHA LOANS ONLY

________ <<Initial 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

________ <<Initial RIGHT TO FINANCIAL PRIVACY ACT OF 1978 – This is 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.

EMPLOYMENT CERTIFICATION

________ <<Initial An approval for a loan is based upon employment, income and obligations as shown on the loan application. At closing, the applicant and co-applicant/spouse, if applicable, are required to execute a sworn statement affirming that they are currently working as previously reported, have not received notice of layoff nor have knowledge of pending layoff, and that outstanding obligations are substantially the same as reported on the application. Should a change occur in your employment or financial status prior to loan closing, immediately notify your loan officer, as it will be necessary to obtain approval of any changes.

Borrower Signature ________________________ Date ___________ Co-Borrower Signature ____________________________ Date ___________

EAGLE NATIONWIDE MORTGAGE CO.
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DISCLOSURE NOTICES pt 2

Borrower ______________________________ Property Address ______________________________

FLOOD INSURANCE NOTIFICATION

________ <<Initial Federal regulations require us to inform you that the property used as security for this loan is located in an area identified by the U.S. Secretary of Housing & Urban Development as having special flood hazards and that in the event of damage to the property caused by flooding in a Federally declared disaster, Federal disaster relief assistance, if authorized, will be available for the property.
At the closing you will be asked to acknowledge your receipt of this information. If you have any questions concerning this notice, kindly contact your loan officer.

IMPORTANT: Please notify your insurance agent that the “loss payee” clause for the mortgage on both the hazard and flood insurance must read as follows, unless otherwise advised:

The undersigned applicant(s) certify that they have been furnished with the “Settlement Cost Booklet” on this date and, if applicable, the booklet “Consumer Handbook on Adjustable Rate Mortgages” (CHARM booklet) which was presented to me/us along with the residential loan application form.

I/We hereby certify that I/we have read the Notices set forth above and fully understand all of the above.

EQUAL CREDIT OPPORTUNITY ACT

________ <<Initial 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 the company is: Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney St, Suite 3710, Houston, TX 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.

FAIR CREDIT REPORTING ACT

________ <<Initial 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 denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of 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 RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

________ <<Initial 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. We must receive your written request no later than 90 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, contact:

Eagle Nationwide Mortgage Co. 4930 Salem Dallas Hwy, Suite 1500, Salem, Oregon 97304

REFINANCE DISCLAIMER

________ <<Initial It has come to our attention that many borrower(s) have prepayment penalties attached to their current mortgage loan that was originally obtained through another mortgage company. If you are refinancing, please provide your loan officer with a copy of the original note from your current mortgage loan for review to determine whether or not this penalty will apply to you.

If you have a prepayment penalty, and pay off or refinance your mortgage loan before the date for repayment stated in your original loan agreement, you may be charged a prepayment penalty.

A prepayment penalty may be significant. If a prepayment is due it is usually six months of interest on the balance of the loan. Prior to signing any documents, make sure you fully understand the prepayment charge provisions outlined in your original loan agreement.

Your signature(s) acknowledges that you have been advised that a prepayment penalty charge may be a condition of your loan.

Borrower Signature ______________________ Date __________ Co-Borrower Signature ______________________ Date __________

EAGLE NATIONWIDE MORTGAGE CO.
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DISCLOSURE NOTICES pt 3

Borrower ____ Property Address ____

ANTI-COERCION NOTICE RELATIVE TO HAZARD INSURANCE

________ <<Initial The following statement is required under the rules and regulation promulgated by the insurance commissioner relative to Anti-Coercion. The insurance laws of this state provides that the lender/broker may not require you to take insurance through any particular insurance company or agent to protect the mortgage property, subject to the rules adopted by the insurance commissioner, you have the right to have the insurance placed with an insurance agent or company of your choice, provided the company meets the requirements of the lender/broker. The lender/broker has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage. By initialing you acknowledge that you have read the foregoing statement, or rules or the insurance commissioner relative thereto, and understand your rights and privileges and those of the lender/broker relative to the placing of such insurance and have indicated your choice or will advise the lender/broker prior to closing/settlement.

MORTGAGOR'S CHOICE OF TITLE INSURER

________ <<Initial You have the right to choose the carrier of the required mortgage title insurance on the mortgage, subject to approval by the lender/broker, provided (1) You pay for all portions of the title insurance and (2) the property is not a condominium covered by a master plan. The lender/broker has the right to designate reasonable financial requirements, professional ability and the adequacy of the coverage.

CONSUMER HANDBOOK ON ADJUSTABLE RATE MORTGAGES

________ <<Initial I (we) expressed an interest in an adjustable rate mortgage and hereby acknowledge receipt of *The Consumer Handbook on Adjustable Rate Mortgage (CHARM)* handbook. The handbook and associated Adjustable Rate Mortgage (ARM) disclosure was received prior to completing an application form or paying a non-refundable fee.

COURIER FEES

________ <<Initial I (we) hereby understand that due to the nature of the mortgage processing and or closing that it may become necessary for the lender/broker to obtain the service of a courier service. I (we) understand and hereby give permission for the lender/broker to provide such service and that I (we) will be expected to pay for these services whether or not the mortgage closes.

ESCROW PAYMENTS

________ <<Initial The borrower(s) are required to make monthly payments into a non-interest bearing escrowed account for property taxes, hazard insurance, and when applicable, flood and private mortgage insurance. The borrower(s) must also pay into the escrow account at the closing of the mortgage amount required to place in a current status.

BORROWER(S) CERTIFICATION

________ <<Initial I (we) hereby certify that I (we) have read all the notices set forth above and acknowledge receipt of said notices by signing below. With the regard to a mortgage application for the purchase of a property. I (we) acknowledge receipt of the "*Settlement Cost And You*" guide for homebuyers and/or the *When Your Home Is On The Line: What You Should Know About Home Equity Lines Of Credit* booklet if applicable.

ANTI-COERCION STATEMENT

________ <<Initial 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, subject 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 requirements 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 thereto, 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 Agent Agent's Telephone Number

____
Agent's Address

Borrower Signature ____________________________ Date ____________ Co-Borrower Signature ________________________________ Date ____________

EAGLE NATIONWIDE MORTGAGE CO.
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CLIENT INTEREST RATE "FLOAT" DISCLOSURE

The interest rate and terms being quoted to you are based upon the current market rate and terms available, along with the application you have submitted to Eagle Nationwide Mortgage Co. for pre-qualification or credit pre-approval terms. It should be understood that Eagle Nationwide Mortgage Co. has not locked in an interest rate for you at this time. Since Eagle Nationwide Mortgage Co. has not yet locked your loan, all of the disclosed terms, rates and fees are subject to change. Eagle Nationwide Mortgage Co. would like you to know that by "Floating" loan terms, the rate and fee of the loan are subject to increases or decreases during the loan processing procedure.

After you have completed and submitted a formal loan application package to Eagle Nationwide Mortgage Co. and have selected a specific loan program, a lock form will be completed and you will have the option of locking your interest rate, loan terms, and fees for the program you have selected.

Eagle Nationwide Mortgage Co. is here to assist in providing market information to our borrowers to help determine which programs are available and if clients should lock their loan terms. However, keeping track of current market conditions and calling the loan officer to lock-in the loan terms are solely the borrowers' responsibility. Loan Representative is not responsible for notifying borrowers of all market changes, as changes may occur several times daily. Please note that some programs may not allow you to lock your rate until loan documents are being requested for closing.

When a loan is locked on a program, that lock is specific to the approved lender and is not transferable to any other lender. In today's market, many lenders change and modify their programs on a consistent basis. A lender may choose to discontinue any program at any time, without notice, thus voiding any locked in loan terms or loan approvals they may have issued.

This disclosure is simply stating that that your application is not secured with an interest rate at this time. Should you have any questions regarding this form, please contact our office at 800.742.3863 or 503.581.3789 direct. By signing this form, I am stating that I have read this disclosure and understand its meaning.

Borrower	Date	Co-Borrower	Date

PRIVACY POLICY DISCLOSURE

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy 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. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. 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.

The Privacy Policy explains the Following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out - how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer Information:
We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain 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, for example, authorize access to customer information only by individuals who need access to do their work. From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy:
We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:
As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references;
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

Information We Share:
We may disclose information we have 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:

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

PRIVACY POLICY DISCLOSURE

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also 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 to only 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.

Opting Out

We also may share information about you within our corporate family of office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history). By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

☐ Please do not share personal information about me with non-affiliated 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.

Name	Company Name
Address	Address
City, State, Zip	City, State, Zip
Phone#	Phone #
Loan #	
Borrower's Signature Date	Co-Borrower's Signature Date

EAGLE NATIONWIDE MORTGAGE CO.
A Subsidiary of Eagle National Bank

STATEMENT OF UNDERSTANDING
(Stated Income Loan)

I have applied for a "Stated Income" loan, also known as a "Limited Documentation" loan. My loan officer has informed me that:

- A Stated Income loan is designed for borrowers with excellent credit and/or established employment in the same business (two years minimum).
- This product is available as either a Full or Limited Documentation loan. Limited Documentation loans do not require verification of income. Qualifying ratios are calculated on the basis of figures obtained from the loan application. The borrower's stated income is considered an estimate based on either the previous year's income or projected income for the next 12 months. Stated income should be consistent with income typically derived from the borrower's occupation. It is assumed that stated income is the upper estimate of the borrower's actual income. Qualifying ratios based on the borrower's estimate of income (stated income) should generally be below maximum acceptable qualifying ratios.
- My loan officer asked how much monthly gross income I earn and recorded that monthly gross income in "Section V—Monthly Income and Combined Monthly Housing Expense" of the Uniform Residential Loan Application.
- My loan officer will submit my loan application to a lender for consideration based on my statements and the lender's qualifying guidelines.

I understand that:

- A Stated Income loan is ***NOT*** designed to allow for declaring inflated monthly gross income merely to qualify for a loan.
- I understand that some lenders require that I sign a Form 4506 with loan documents. This form allows the lender to reference my Form 1040's to verify that the monthly gross income I stated is in fact equal to the annual gross income I reported to the Internal Revenue Service.
- Even when a Form 4506 is not required, a Stated Income loan should be used only when monthly gross income actually supports the proposed monthly mortgage obligation and all my other debt.

By signing this Statement of Understanding, I acknowledge that the importance of factually stating the monthly gross income I actually earn has been fully explained to me and I fully understand the consequences of not doing so.

Borrower	Date	Co-Borrower	Date

EAGLE NATIONWIDE MORTGAGE CO.
A Subsidiary of Eagle National Bank

ADJUSTABLE RATE MORTGAGE (ARM) LOAN PROGRAM DISCLOSURE

This disclosure describes the general features of Adjustable Rate Mortgage (ARM) programs that may be available to qualified borrowers. The lender you choose will have information about your specific loan program.

How ARMs Work: The Basic Features

The Adjustment Period
With most ARMs, the interest rate and monthly payment change every year, every three years, or every five years. However, some ARMs have more frequent interest and payment changes. The period between one rate change and the next is called the adjustment period. So, a loan with an adjustment period of one year is called a one-year ARM, and the interest rate can change once every year.

The Index
Most lenders tie ARM interest rate changes to changes in an "index rate". These indexes usually go up and down with the general movement of interest rates. If the index rate moves up, so does your mortgage rate. In most circumstances, you will probably have to make higher monthly payments. On the other hand, if the index rate goes down your monthly payment may go down. Lenders base ARM rates on a variety of indexes. Among the most common are the rates on one-, three-, or five-year United States Treasury securities. Another common index is the national or regional average cost of funds to savings and loan associations. A few lenders use their own cost of funds, over which—unlike other indexes—they have some control. You should ask what index will be used and how often it changes. Also ask how it has behaved in the past and where it is published.

The Margin
To determine the interest rate on an ARM, lenders add to the index rate a few percentage points called the "margin". The amount of the margin can differ from one lender to another, but it is usually constant over the life of the loan.

How Your Interest Rate And Payment Are Determined:
Your interest rate will be based on an index rate plus a margin. Please ask us for our current interest rate and margin. Your initial interest rate may also reflect a discount or premium. Please ask us about our current interest rate discount or premium amount. Some ARMs include payment caps, which limit your monthly payment increase at the time of each adjustment, usually to a percentage of the previous payment. Your interest rate will equal the index rate plus the margin is generally rounded to the nearest 1/8 percent, unless your interest rate "caps" limit the amount of change in the interest rate. Your principal and interest payment will be based on the interest rate, loan balance, and remaining loan term. Changes in the interest rate will result in an increase or decrease in your monthly payment.

How Your Payment Can Change:
The periodic payment may increase or decrease substantially depending on changes on the rate. You will generally be notified in writing by the lender before a payment adjustment may be made. This notice will contain information about your interest rates, payment amount, and loan balance.

Examples:
The first example below shows the initial interest rate and payment amount for the loan under a 3/1 ARM program based on a sample rate. The second example shows the maximum interest rate and payment amount assuming the maximum periodic increases in rates and payments under this program. The third example shows you how to calculate your monthly principal and interest payment. These examples are based upon the following assumptions and are illustrative only. Actual numbers may be different and will be lender specific.
Sample Data:

Loan Amount	$10,000	Margin	2.75%
Loan Term	(see below)	Initial Adjustment Cap	2.00%
Payment Adjustment	12 months	Annual Cap	2.00%
Interest Adjustment	12 months	Lifetime Cap	6.00%
Index Value	1.19%	Index	Weekly average yield on U.S.
Treasury Securities			adjusted to a constant maturity of one year.

1) Initial Interest Rate and Payment Amount

	15-Year Term	30-Year Term
Initial Interest Rate* = 4.25%	$75.23	$49.19

2) Maximum Interest Rate and Payment Amount

	15-Year Term	30-Year Term
Maximum Payment Amount	$100.41	$85.47
Maximum Interest Rate	10.25%	10.25%

3) How to Calculate Your Payment
To see what your monthly principal and interest payment would be, divide your mortgage amount by $10,000, then multiply the monthly payment by that number. For example, based upon the initial interest rate, the monthly payment for a 30-year mortgage of $60,000 would be:

$60,000 / $10,000 = 6 6 x $49.19 = $295.14

Additional Features of an Adjustable-Rate Mortgage Program:
Prepayment: Some agreements may require you to pay special fees or penalties if you pay off the ARM early. Many ARMs allow you to pay the loan in full or in part without penalty whenever the rate is adjusted. Discuss the particular ARM program that you are considering with your loan officer.
Assumability of Mortgage, Sale or Transfer of Your Property: Please discuss the particular ARM program that you are considering with your loan officer.

Borrower Date Co-Borrower Date

EAGLE NATIONWIDE MORTGAGE CO.
A Subsidiary of Eagle National Bank

USA PATRIOT ACT, SECTION 326, DISCLOSURE
Borrower Identification

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.

Please advise your customer: When they open an account with any financial institution, they will be asked for their name, address, date of birth and other information that will allow the financial institution to identify them. The financial institution may also ask to see their driver's license or other identifying documents. Your customer's information will be protected by our Privacy Policy and federal law.

Borrower's Name ______________________ Loan Number ______________________

Address ______________________ Date of Birth ______________________

City, State, Zip ______________________ Social Security # or Tax ID # ______________________

At least two forms of identification must be reviewed and documented. For applications taken in person, at least one "Primary" form of ID must be used. For all other applications, any combination of Primary and Secondary Ids may be used. Complete a separate form for each Borrower.

IMPORTANT – Information listed below must be exactly as indicated on the document

Primary Forms of Identification-must display Borrower's Name

Document	Country/State of Origin	ID Number	Date of Birth	Expiration Date
☐ State Issued Driver License				
☐ State Issued ID Card				
☐ Military ID Card				
☐ Passport				
☐ US Alien Registration Card				
☐ Canadian Driver License				

Secondary Forms of Identification-must display Borrower's name

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
☐ Social Security Card	U.S Govt.			
☐ Government Issued Visa				
☐ Birth Certificate				
☐ Non-US/Canadian Driver License				
☐ Most Recent Signed Tax Returns	☐ Fed ☐ State	TIN:		
☐ Property Tax Bill		APN:		
☐ Voter Registration Card				
☐ Organizational Membership Card				
☐ Bank/Investment/Loan Statements				
☐ Paycheck stub with Name				
☐ Most Recent W-2				
☐ Home/Car/Renter Insurance Papers				
☐ Recent Utility Bill				

Comments: ______________________

I hereby certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the applicant.

Borrower Signature ______________________ Date ______________________

Printed Name ______________________

EAGLE NATIONWIDE MORTGAGE CO.
A Subsidiary of Eagle National Bank

USA PATRIOT ACT, SECTION 326, DISCLOSURE

Co-Borrower Identification

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.

Please advise your customer: When they open an account with any financial institution, they will be asked for their name, address, date of birth and other information that will allow the financial institution to identify them. The financial institution may also ask to see their driver's license or other identifying documents. Your customer's information will be protected by our Privacy Policy and federal law.

Co-Borrower's Name ______________________ Loan Number ______________________

Address ______________________ Date of Birth ______________________

City, State, Zip ______________________ Social Security # or Tax ID # ______________________

At least two forms of identification must be reviewed and documented. For applications taken in person, at least one "Primary" form of ID must be used. For all other applications, any combination of Primary and Secondary Ids may be used. Complete a separate form for each Borrower.

IMPORTANT – Information listed below must be exactly as indicated on the document

Primary Forms of Identification-must display Borrower's Name

Document	Country/State of Origin	ID Number	Date of Birth	Expiration Date
☐ State Issued Driver License				
☐ State Issued ID Card				
☐ Military ID Card				
☐ Passport				
☐ US Alien Registration Card				
☐ Canadian Driver License				

Secondary Forms of Identification-must display Borrower's name

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
☐ Social Security Card	U.S Govt.			
☐ Government Issued Visa				
☐ Birth Certificate				
☐ Non-US/Canadian Driver License				
☐ Most Recent Signed Tax Returns	☐ Fed ☐ State	TIN:		
☐ Property Tax Bill		APN:		
☐ Voter Registration Card				
☐ Organizational Membership Card				
☐ Bank/Investment/Loan Statements				
☐ Paycheck stub with Name				
☐ Most Recent W-2				
☐ Home/Car/Renter Insurance Papers				
☐ Recent Utility Bill				

Comments: ______________________

I hereby certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the applicant.

Co-Borrower Signature ______________________ Date ______________________

Printed Name ______________________

EAGLE NATIONWIDE MORTGAGE CO.
A Subsidiary of Eagle National Bank

NOTICE TO BORROWERS OBTAINING REAL ESTATE LOANS EQUAL TO OR GREATER THAN 100% OF THE FAIR MARKET VALUE OF THE RESIDENCE INTENDED FOR REFINANCE

If you are considering a real estate loan to be secured by your personal residence, which, by itself, or combined with other indebtedness already secured by your personal residence, equals or exceeds 100% of the fair market value of your personal residence, you are advised of the following:

Upon the subsequent sale of your personal residence, you may be required to place additional personal funds into escrow in order to close the transaction. This will occur if all debt secured by your personal residence, including the real estate loan you are considering exceeds the sale price of your personal residence, less all closing costs and commissions that you will be responsible for as a result of the sale of your personal residence. If you are unable to provide the additional funds to the escrow agent, you will likely *not* be able to close the sale of your personal residence.

Part or all of the interest on the real estate loan may *not* be deductible for income tax purposes. You are advised to seek the advice of a qualified tax advisor prior to making the real estate loan in order to determine if the interest you will be paying on the proposed real estate loan will be tax deductible in your situation.

Our signatures below represent our acknowledgment and understanding of the above. Furthermore, Borrower(s) irrevocably and unconditionally fully release(s), acquit(s), and forever discharge(s) Eagle Nationwide Mortgage Co. and their assigns, agents, employees, attorneys, representatives, predecessors and successors, and all persons acting by, through, under or in concert with any of them, from any and all claims, demands, or liabilities whatsoever, in connection with such real estate loan.

______________________	______________________
Printed Name of Borrower	Printed Name of Co-Borrower
______________________	______________________
Borrower Signature	Co-Borrower Signature
______________________	______________________
Social Security Number of Borrower	Social Security Number of Co-Borrower
______________________	______________________
Date	Date

SERVICING DISCLOSURE STATEMENT

Notice to first lien mortgage loan applicants: The right to collect your mortgage loan payments may be transferred. Federal Law gives you certain related rights. If your loan is made, save this statement with your loan documents. Sign the acknowledgement at the end of this statement only if you understand its contents.

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

Transfer Practices and Requirements
If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the date of the transfer. The new loan servicer must also send you notice within 15 days after the date of the transfer. Also a notice of prospective transfer may be provided to you at settlement (when title to your new property is transferred to you) to satisfy these requirements. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, as in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a federal agency.

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

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

A business day is any day, in which the offices of the business are open to the public for carrying on substantially all of its business functions.

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

Servicing Transfer Estimates
1. The following is the best estimate of what will happen to the servicing of your mortgage loan.

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

We are able to service your loan, and we
☐ will service your loan.
☑ will not service your loan.
☐ have not decided whether to service your loan

B. ☑ We do not service mortgage loans ☑ and we have not service mortgage loans in the past 3 years.

We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

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

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

This estimate ☑ does ☐ does not include assignments, sales or transfers to affiliates or subsidiaries.

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

3. A. ☐ We have previously assigned, sold, or transferred the servicing of mortgage loans.

B. ☑ This is our record of transferring the servicing of the mortgage loans we have made in:

2005: 100% of Loans Transferred　　2006: 100% of Loans Transferred　　2007: 100% of Loans Transferred

This information ☑ does ☐ does not include assignments, sales or transfers to affiliates or subsidiaries.

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

____
Borrower Signature/Date

____
Co-Borrower Signature/Date

EAGLE NATIONWIDE MORTGAGE CO.
A Subsidiary of Eagle National Bank

PRIVACY NOTICE
4930 Salem Dallas Hwy Suite 1500
Salem, OR 97304

Confidentiality and Security of Nonpublic Personal Information. We restrict access to your nonpublic personal information to those of our employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. We also request that companies that we do business with abide by our privacy policy to maintain confidentiality of customer information.

Nonpublic Personal Information We Collect. We may collect “nonpublic personal information” about you from the following sources:

- Information we receive from you on applications or other loan and account forms;
- Information about your transactions with us or others; and
- Information we receive from any third party such as credit bureaus.
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency
- Information we receive from you on applications or other forms

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you. Examples of nonpublic personal information include information regarding your account balance, payment history, and overdraft history.

Nonpublic Personal Information We Disclose. We do not disclose, nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We will not use or share-internally or externally-personally identifiable medical information for any purpose other than underwriting or administration of a customer’s account. We are permitted under law to disclose nonpublic personal information about you to nonaffiliated third parties in certain circumstances. We do not sell or share customer information to unrelated third parties for the third parties to use for their own purposes. We do share information with companies that work for us. These companies are acting on our behalf when they provide these services and are obligated by contract to maintain the information they receive in a confidential manner.

They are never authorized to use the information for any other purposes. For example, we may provide information.

- As necessary to effect, administer, or enforce a transaction requested or authorized by the customer, or in connection with servicing or processing a financial product or service requested or authorized by the customer;
- For required information risk control or for resolving customer disputes or inquiries;
- To consumer reporting agencies as permitted under the Fair Credit Reporting Act, or from a consumer report reported by a consumer reporting agency;
- To comply with federal, state, or local laws, and other applicable legal requirements; and
- To comply with a properly authorized civil, criminal, or regulatory investigation, or subpoena or summons by federal, state or local authorities.

Eagle Nationwide Mortgage Co. does not sell customer information. We share information, as described above, only when required by the government or when it is necessary to better service or mange your account with us. We will attempt to keep customer files complete, up-to-date, and accurate. We will tell our customer how and where to conveniently access their account information (except when we’re prohibited to do so by law, and how to notify us about errors, which we will promptly correct. If you close your account(s) or become an inactive customer, we will continue to follow this privacy policy.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies. Please notify us if we report any inaccurate information about your account(s) to a consumer-reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address:

EAGLE NATIONWIDE MORTGAGE CO.
4930 Salem Dallas Hwy Suite 1500
Salem, OR 97304

Borrower	Date	Co-Borrower	Date

Form **4506-T**

(Rev. November 2005)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.**

▶ **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506,** Request for Copy of Tax Return. There is a fee to get a copy of your return.

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

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

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution: *If a third party requires you to complete Form 4506-T,* ***do not*** *sign Form 4506-T if 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 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . ☐

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

___/___/______ ___/___/______ ___/___/______ ___/___/______

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

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

Sign Here

▶ **Signature** (see instructions) | Date

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

▶ **Spouse's signature** | Date

Form **8821**

(Rev. April 2004)

Department of the Treasury
Internal Revenue Service

Tax Information Authorization

▶ **Do not use this form to request a copy or transcript of your tax return. Instead, use Form 4506 or Form 4506-T.**

OMB No. 1545-1165

For IRS Use Only

Received by:

Name

Telephone ( )

Function

Date / /

1 Taxpayer information. Taxpayer(s) must sign and date this form on line 7.

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

2 Appointee. If you wish to name more than one appointee, attach a list to this form.

Name and address

CAF No. ....

Telephone No. ....

Fax No. ....

Check if new: Address ☐ Telephone No. ☐ Fax 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. Do not use Form 8821 to request copies of tax returns.

(a) Type of Tax (Income, Employment, Excise, etc.) or Civil Penalty	**(b)** Tax Form Number (1040, 941, 720, etc.)	**(c)** Year(s) or Period(s) (see the instructions for line 3)	**(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 3. If you check this box, skip lines 5 and 6 . ▶ ☐

5 Disclosure of tax information (you **must** check a box on line 5a or 5b 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 on line 3 above 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 3.

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 on line 3 above.

▶ **IF NOT SIGNED AND DATED, THIS TAX INFORMATION AUTHORIZATION WILL BE RETURNED.**

Signature Date

Print Name Title (if applicable)

☐ ☐ ☐ ☐ ☐ PIN number for electronic signature

Signature Date

Print Name Title (if applicable)

☐ ☐ ☐ ☐ ☐ PIN number for electronic signature

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 or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and 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.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower ____________________ Co-Borrower ____________________

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	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number / Home Phone (incl. area code) / DOB (mm/dd/yyyy) / Yrs. School	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	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) / Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ______ No. Yrs.	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ______ No. Yrs.
Mailing Address, if different from Present Address	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.
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ______ No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ______ No. Yrs.

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer	☐ Self Employed	Yrs. on this job Yrs. employed in this line of work/profession	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)	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			Co-Borrower		
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business		Business Phone (incl. area code)	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.**

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.**

B/C		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 non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person 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.	$
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	$
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.**	**$**

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	Borrower		Co-Borrower	
If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Yes	No	Yes	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. ACKNOWLEDGEMENT 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 in this application; (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 in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is 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 Lender, its servicers, successors or assigns 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 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.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

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 not discriminate either on the basis of this information, or 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 and surname if you have made this application in person. 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:		**Eagle Nationwide Lending Co.**
☐ Face-to-face interview	Interviewer's Signature — Date	**4930 Salem Dallas Hwy | Suite 1500**
☐ Mail		**Salem, OR 97304**
☐ Telephone	Interviewer's Phone Number (incl. area code)	**(P) 503.581.3789**
☐ Internet		**(F) 503.585.2173**

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**	