

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount	Interest Rate	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$	%			<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)	No. of Units
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Legal Description of Subject Property (attach description if necessary)	Year Built
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Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<input type="checkbox"/> Primary Residence
				<input type="checkbox"/> Secondary Residence
				<input type="checkbox"/> 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	<input type="checkbox"/> made	<input type="checkbox"/> to be made
	\$	\$		Cost: \$		

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
		<input type="checkbox"/> Fee Simple
		<input type="checkbox"/> Leasehold (show expiration date)

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

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
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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
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<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
<input type="checkbox"/> Separated			<input type="checkbox"/> Separated		

Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.	Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.
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Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
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If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.
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Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			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)
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If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
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Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
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VI. ASSETS AND LIABILITIES (cont.)

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

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

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

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

	Borrower	Co-Borrower				
			Yes	No	Yes	No
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)						

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

a. Are there any outstanding judgments against you?

b. Have you been declared bankrupt within the past 7 years?

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

d. Are you a party to a lawsuit?

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)

f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.

g. Are you obligated to pay alimony, child support, or separate maintenance?

h. Is any part of the down payment borrowed?

i. Are you a co-maker or endorser on a note?

j. Are you a U.S. citizen?

k. Are you a permanent resident alien?

l. Do you intend to occupy the property as your primary residence?
If "Yes," complete question m below.

m. Have you had an ownership interest in a property in the last three years?
(1) What type of property did you own--principal residence (PR), second home (SH), or investment property (IP)?
(2) How did you hold title to the home--solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

IX. ACKNOWLEDGMENT AND AGREEMENT

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

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not 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 <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by:	Interviewer's Signature	<p align="center">VENTURE WEST FUNDING, INC. 2101 Rosecrans Ave, Suite 1225 El Segundo, CA 90245</p>
<input type="checkbox"/> Face-to-face interview	Date	
<input type="checkbox"/> Mail	Interviewer's Phone Number (incl. area code)	
<input type="checkbox"/> Telephone		
<input type="checkbox"/> Internet		

Continuation Sheet/Residential Loan Application

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

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: X	Date	Co-Borrower's Signature: X	Date
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SCHEDULE OF REAL ESTATE OWNED

Borrower:	PROPERTY ADDRESS	NAME AND ADDRESS OF LENDER OR MORTGAGES	MORTGAGE BALANCE	MONTHLY MTG. PAYMENT	PRESENT MARKET VALUE	MONTHLY TAXES & INSURANCE	MONTHLY RENTAL INCOME	NET RENTAL INCOME
Co-Borrower:								
B/C								
% of Ownership:		Loan Number:						
Property Status:								
Type of Property:								
Acquisition Date:		Subordinate Loan Number:						
Original Cost:								
% of Ownership:		Loan Number:						
Property Status:								
Type of Property:								
Acquisition Date:		Subordinate Loan Number:						
Original Cost:								
% of Ownership:		Loan Number:						
Property Status:								
Type of Property:								
Acquisition Date:		Subordinate Loan Number:						
Original Cost:								
% of Ownership:		Loan Number:						
Property Status:								
Type of Property:								
Acquisition Date:		Subordinate Loan Number:						
Original Cost:								



VENTURE WEST FUNDING

BORROWER'S CERTIFICATION & AUTHORIZATION 1097 FORM

The undersigned certify the following:

1. I/we have applied for a mortgage loan through **VENTURE WEST FUNDING, INC.** In applying for this loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/we made no misrepresentation in the loan application or in the other documents, nor did I/we omit any pertinent information.
2. I/we understand that it is a Federal crime, punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of Title 18, United State Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

1. I/we have applied for a mortgage loan through **VENTURE WEST FUNDING, INC.** As part of the application process, **VENTURE WEST FUNDING, INC.** may verify information contained in my/our loan application and in other documents required in connection with the loan.
2. I/we authorize you to provide **VENTURE WEST FUNDING, INC.** any and all information and documentation they request. Such information includes, but is not limited to employment history and income, bank, money market, and similar account balances, credit history, and copies of income tax returns.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to **VENTURE WEST FUNDING, INC.** is appreciated.

Borrower's Signature

Social Security Number

Date

Co-Borrower's Signature

Social Security Number

Date



VENTURE WEST FUNDING

**NOTICE TO HOME LOAN APPLICANT
California Credit Score Disclosure**

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

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

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

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

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

Acknowledgement of Receipt:

Borrower: _____ Date: _____

Co-Borrower: _____ Date: _____



VENTURE WEST FUNDING

EQUAL CREDIT OPPORTUNITY ACT NOTICE

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

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

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE

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

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

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

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

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

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

OR

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

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

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

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

Acknowledgement of Receipt:

BORROWER SIGNATURE

DATE

CO-BORROWER SIGNATURE

DATE



VENTURE WEST FUNDING

PURPOSE OF LOAN STATEMENT

I/we hereby certify that the purpose of this refinance transaction for which I/we have applied is as follows: _____

Any cash proceeds will be used for the following purpose:

\$ _____	for	_____
\$ _____	for	_____
\$ _____	for	_____
\$ _____	for	_____

BORROWERS SIGNATURE

DATE

CO-BORROWERS SIGNATURE

DATE



VENTURE WEST FUNDING

IMPORTANT INFORMATION CONCERNING YOUR LOAN APPLICATION

This notice is being provided in response to your request for a loan application to tell you how important it is that the loan application and all of the other documents you submit to Lenders are true, complete and correct in every respect.

The loan application is only one of many documents that you will be asked to submit to Lenders as part of loan approval process. Lenders may also request that submit other documents including federal and state tax returns, verifications of deposit, income, and employment, appraisal of the property that will secure the loan, if other people give you money for your down payment then a gift letter stating that the money they gave you was in fact a gift and not a loan, statements regarding the source of your down payment, statements verifying your intent to occupy the property securing the loan as your primary residence and other documents.

Despite what anybody might tell you, all information submitted to lender must be true, correct and complete in every respect.

If, after you submit a document, any information becomes untrue for any reason, then you must immediately notify Lender of the Changed circumstances and the fact that the information is no longer correct.

For example, it is not permissible to fail to tell Lender that you have a student loan. Nor is it permissible to represent to Lender that you will occupy the property as your principal residence and then fail to occupy the property following loan funding. If any of the information provided by you or on your behalf to lender is false in any way, then any of the following things could happen to you:

1. IF YOUR LOAN HAS OR HAS NOT BEEN APPROVED, THEN YOUR LOAN WILL BE DENIED.
2. WHETHER OR NOT YOUR LOAN HAS BEEN APPROVED, YOU MAY BE LIABLE FOR ANY LOSSES INCURRED BY THE LENDER OR ANY THIRD PARTY BECAUSE OF THE FALSE STATEMENTS.
3. IF YOUR LOAN HAS BEEN FUNDED, THEN THE LENDER MAY DECLARE IMMEDIATELY DUE AND PAYABLE THE ENTIRE UNPAID BALANCE OF YOUR LOAN, EVEN IF YOUR LOAN PAYMENTS ARE CURRENT.
4. IF LENDER DECLARES YOUR LOAN IMMEDIATELY DUE AND YOU DO NOT PAY YOUR LOAN OFF, LENDER MAY FORECLOSE ON YOUR PROPERTY AND YOU COULD LOSE YOUR HOME.
5. LENDER MAY REFER THE MATTER TO STATE AND FEDERAL AUTHORITIES FOR CIVIL AND CRIMINAL PROSECUTION, INCLUDING PROSECUTION FOR GRAND THEFT AND FORGERY.

I understand the information explained in this notice, and I understand my obligations as they are explained in this notice.

SIGN HERE

BORROWER

CO-BORROWER

DATE

DATE



VENTURE WEST FUNDING

MORTGAGE LOAN ORIGATION AGREEMENT

You (the applicant) agree to enter into this Mortgage Loan Origination Agreement with **Venture West Funding, Inc** 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:

(Name of Lender)

on _____, We are licensed to act as a "Mortgage Originator" under California State
(Date)
Law.

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

- We will enter into 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, or some combination thereof.
- 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 may also 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 LOAN ORIGINATOR

APPLICANT(S)

By _____

Name _____

Date _____

Address _____

Name _____

Address _____

**Request for Taxpayer
 Identification Number and Certification**

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

Print or type
 See Specific Instructions on page 2.

Name _____

Business name, if different from above _____

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

Address (number, street, and apt. or suite no.) _____ Requester's name and address (optional) _____

City, state, and ZIP code _____

List account number(s) here (optional) _____

Part I Taxpayer Identification Number (TIN)

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

Social security number								
OR								
Employer identification number								

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

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here	Signature of U.S. person ▶ _____	Date ▶ _____
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Purpose of Form

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

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

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

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

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

Nonresident alien who becomes a resident alien.

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

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

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Form **4506**

(Rev. May 1997)

Department of the Treasury
Internal Revenue Service

Request for Copy or Transcript of Tax Form

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

OMB No. 1545-0429

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

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

<p>1a Name shown on tax form. If a joint return, enter the name shown first.</p>	<p>1b First social security number on tax form or employer identification number (see instructions)</p>
<p>2a If a joint return, spouse's name shown on tax form</p>	<p>2b Second social security number on tax form</p>
<p>3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code</p>	
<p>4 Address, (including apt., room, or suite no.), city, state, and ZIP code shown on the last return filed if different from line 3</p>	
<p>5 If copy of form or a tax return transcript is to be mailed to someone else, enter the third party's name and address</p>	
<p>6 If we cannot find a record of your tax form and you want the payment refunded to the third party, check here <input type="checkbox"/></p>	
<p>7 If name in third party's records differs from line 1a above, enter that name here (see instructions) ►</p>	
<p>8 Check only one box to show what you want. There is no charge for items 8a, b, and c:</p> <p>a <input type="checkbox"/> Tax return transcript of Form 1040 series filed during the current calendar year and the 3 prior calendar years (see instructions).</p> <p>b <input type="checkbox"/> Verification of nonfiling.</p> <p>c <input type="checkbox"/> Form(s) W-2 information (see instructions).</p> <p>d <input type="checkbox"/> Copy of tax form and all attachments (including Form(s) W-2, schedules, or other forms). The charge is \$23 for each period requested.</p> <p>Note: If these copies must be certified for court or administrative proceedings, see instructions and check here <input type="checkbox"/></p>	
<p>9 If this request is to meet a requirement of one of the following, check all boxes that apply.</p> <p><input type="checkbox"/> Small Business Administration <input type="checkbox"/> Department of Education <input type="checkbox"/> Department of Veterans Affairs <input type="checkbox"/> Financial Institution</p>	
<p>10 Tax form number (Form 1040, 1040A, 941, etc.)</p>	<p>12 Complete only if line 8d is checked.</p> <p>Amount due:</p> <p>a Cost for each period \$ 23.00</p> <p>b Number of tax periods requested on line 11</p> <p>c Total cost. Multiply line 12a by line 12b. \$</p> <p>Full payment must accompany your request. Make check or money order payable to "Internal Revenue Service."</p>
<p>11 Tax period(s) (year or period ended date). If more than four, see instructions.</p>	

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

I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. I am aware that based upon this form, the IRS will release the tax information requested to any party shown on line 5. The IRS has no control over what that party does with the information.

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

Instructions

Section references are to the Internal Revenue Code.

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

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

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

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

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

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

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

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VENTURE WEST FUNDING

LOAN SERVICING DISCLOSURE STATEMENT

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RIGHTS. READ THIS STATEMENT AND SIGN IT 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 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. 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, is 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 the 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 about the transfer of servicing. During the 60-day period following the effective date of the transfer of 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 loan servicer concerning the servicing of your loan, 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 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, and must provide you with a written clarification regarding any dispute. During this 60-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.

DAMAGES AND COSTS

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

SERVICING TRANSFER ESTIMATES BY ORIGINAL LENDER

The following is the best estimate of what will happen to the servicing of your mortgage loan:

- 1. XXXXX We do not service mortgage loans. We intend to assign, sell, or transfer the servicing of your loan to another party. You will be notified at settlement regarding the servicer.

OR

- 2. _____ We are able to service this loan and presently intend to do so. However, that may change in the future. For all the loans that we make in the 12-month period after your loan is funded, we estimate that the chances that we will transfer the servicing of those loans is between:

___ 0 to 25% ___ 26 to 50% ___ 51 to 75% ___ 76 to 100%

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

- 3. This is our record of transferring the servicing of the loans we have made in the past:

Year	Percentage of Loans Transferred (Rounded to the nearest quartile – 0%, 25%, 50%, 75%, 100%)				
1996	100%	1997	100%	1998	100%

The estimates in 2 and 3 above do not include transfers to affiliates or subsidiaries. If the servicing of your loan is transferred to an affiliate or subsidiary in the future, you will be notified in accordance with RESPA.

Date _____

ACKNOWLEDGEMENT OF MORTGAGE LOAN APPLICANT

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

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____



VENTURE WEST FUNDING

USA PATRIOT Act Disclosure

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

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

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

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

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

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

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

Acknowledgement of Receipt:

Borrower: _____ Date: _____

Date of Birth: _____

Co-Borrower: _____ Date: _____

Date of Birth: _____

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

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