

CALIFORNIA REAL ESTATE LOANS, INC.

600 North San Mateo Drive * San Mateo CA 94401
(650) 342-4466 * FAX (650) 342-9504

Dear Loan Applicant:

Thank you for considering **California Real Estate Loans, Inc.** for the purpose of financing your property. We are pleased to have this opportunity to assist you in finding the best financing for your specific needs.

We are committed in providing you with the **highest level of service**. It is the same excellent service that has brought our company 90 percent of its business by referrals from individuals like you. We aim to win your confidence by ensuring that you receive the highest level of service and form a long term, mutually beneficial business relationship.

At <http://www.crelinc.com> you will enjoy the convenience of shopping for a mortgage, applying for a loan, getting pre-qualified online, and checking status online, anytime from anywhere.

In order to expedite the processing of your of your loan application, please take a moment and use the attached **Loan Package Check List** to be sure that you have included all required documentation. When you have completed and signed all the enclosed forms, please mail them directly to us.

Thank you once again for selecting **California Real Estate Loans, Inc.** Your business is very important to us.

Sincerely,

Daniel H. Pasiecznik

California Real Estate Loans, Inc.

HAS EARNED THE PRESTIGIOUS



We declare that
California Real Estate Loans, Inc.
has been independently rated highest in
quality and has received the prestigious
Diamond Certified® award.

Please visit www.diamondcertified.org,
select your county, then enter the
company name in the search box.
Then, review the detailed Research Report
including survey responses from
past customers.

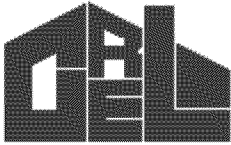
California Real Estate Loans, Inc.
has passed all of the rating steps and has
earned the Diamond Certified award.

A handwritten signature in black ink that reads "Jim Stein".

Jim Stein
Founder & Chief Executive Officer
American Ratings Corporation

RATING REQUIREMENTS TO QUALIFY FOR DIAMOND CERTIFIED:

1. **APPLY** Companies must apply to be certified.
2. **SAMPLE** A random sample of typically 400 past customers is pulled from all customer files of the applicant company.
3. **SURVEY** A confidential telephone survey captures the customer satisfaction score based on quality.
4. **TABULATION** The quality score is tabulated. To qualify, the company must score a very high 90 on a 100 scale.
5. **CREDENTIALS** The applicant company's credentials are independently rated (license, insurance, complaint status and credit for contractors).
6. **PRACTICES** Are the company's business practices "customer friendly"? It must stand behind its performance.
7. **AGREEMENT** The company agrees to adhere to the Diamond Certified Customer Satisfaction Principles.
8. **AWARD** If quality rating, credential rating and business practices qualify, the company is awarded Diamond Certified.
9. **RE-RATING** Ongoing customer satisfaction ratings are completed.
10. **MEDIATION** If ever necessary, the company participates in Diamond Certified mediation.
11. **GUARANTEE** A limited guarantee ensures performance.
12. **QUALITY** The Company participates in the ongoing elite Diamond Certified Quality Satisfaction Program.



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LOAN PACKAGE CHECK LIST

___ Complete, sign and date the loan application, including compliance forms such as Authorization to Release Credit, ECOA, Fair Lending Notice, etc.

Please submit the following items with your completed loan package:

___ Copy of the most recent full month check stubs for all applicants.

___ Copy of last two years W2 forms for all applicants

___ Copy of last two years Federal Income Tax returns (1040's) with all schedules. If current tax return is not available at this time; please include tax file extension form 4868.

___ Copy of last two years Federal Corporate tax returns (Form 1120), Federal S-Corp tax returns (Forms 1120S and K1) and/or Federal Partnership tax returns (Forms 1065 and K1), if applicable.

___ Copy of most recent two months bank statements: Checking, Savings, Retirement, Money Market accounts or other assets to be used for this transaction).

___ Copy of valid driver license for all applicants.

___ Contact your Loan Officer for the amount due for the following:

___ Appraisal Report

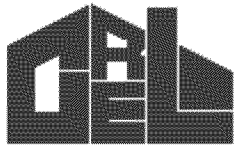
___ Credit Report

Make check payable to **California Real Estate Loans, Inc.**

We will advise you if the lender will require additional documentation.

Thank you!

Department of Real Estate License #00792888
Department of Real Estate Phone (916) 227-0931



CALIFORNIA REAL ESTATE LOANS, INC.

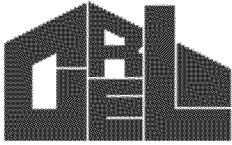
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HAZARD INSURANCE INFORMATION

Please provide the insurance carrier information so the escrow agent may contact them with the lender's insurance requirements.

Borrower's Name	_____
Property Address	_____
Insurance Company Name	_____
Local Agent's Name	_____
Local Agent's Address And Phone #	_____ _____
Policy/Binder Number	_____

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If you are interested in receiving updates on rates and loan information, please give us your complete email address and information, including any additional phone numbers and website if applicable.

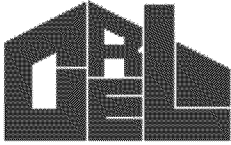
Name: _____

E-mail address: _____

Website: _____

Phone number: _____

Fax number: _____



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LOAN PURPOSE LETTER

Please describe the general purpose of this loan request. If it is simply to fund a real estate purchase transaction, please state: TO PURCHASE REAL ESTATE THAT WILL BE OWNER OCCUPIED (or in the case of Income Property: TO PURCHASE REAL ESTATE THAT WILL NOT BE OWNER OCCUPIED). In cases where a new purchase is not taking place, please state how funds may be used (examples: refinance home at a lower interest rate, borrow money to make home improvements, request funds to pay for children's college education, purchase a new automobile, pay for medical bills, etc.).

Borrower's Signature

Co-Borrower's Signature

Date

Date

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California Real Estate Loans

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 <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____ Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service			Agency Case Number		Lender Case Number 1006CREL000989
Amount \$	Interest Rate %	No. of Months	Amortization <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP) County: _____ Legal Description of Subject Property (attach description if necessary) See Preliminary Title Report	No. of Units Year Built
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

<i>Complete this line if construction or construction-permanent loan.</i>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

<i>Complete this line if this is a refinance loan.</i>					
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 checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

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)				
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
		//				//	
<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.				
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) <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)				

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

California Real Estate Loans

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
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)	
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)	

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.

Described 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 about that spouse or other person also.
 Completed Jointly Not Jointly

ASSETS	Cash or Market Value	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.	
Description		LIABILITIES	Monthly Payment & Months Left to Pay
Cash deposit toward purchase held by:	\$	Unpaid Balance	
<i>List checking and savings accounts below</i>		Name and address of Company	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			\$
		Acct. no.	
Acct. no.	\$	Name and address of Company	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			\$
		Acct. no.	
Acct. no.	\$	Name and address of Company	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			\$
		Acct. no.	

California Real Estate Loans

VI. ASSETS AND LIABILITIES (cont.)				
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)	\$			
		Acct. no.		
		Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$			
Face amount: \$				
Subtotal Liquid Assets	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.		
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$	Acct. no.		
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$	
Total Assets a.	\$	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	VIII. DECLARATIONS																																		
a. Purchase Price	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Borrower</th> <th colspan="2">Co-Borrower</th> </tr> <tr> <th>Yes</th> <th>No</th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>a. Are there any outstanding judgments against you?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>b. Have you been declared bankrupt within the past 7 years?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>d. Are you a party to a lawsuit?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(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.)</small></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		Borrower		Co-Borrower		Yes	No	Yes	No	a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(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.)</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Borrower		Co-Borrower																														
		Yes	No	Yes	No																														
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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																																			

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
i. 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.	Borrower Yes No	Co-Borrower Yes No		
		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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		-----	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		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)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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 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 business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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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 <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 Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	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 Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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To be Completed by Loan Originator:
 This information was provided:
 In a face-to-face interview
 In a telephone interview
 By the applicant and submitted by fax or mail
 By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature X	Date
Loan Originator's Name (print or type) Dan Pasiecznik (LO Lic#00574803)	Loan Originator Identifier 288383
Loan Origination Company's Name California Real Estate Loans	Loan Origination Company Identifier 319645
	Loan Originator's Phone Number (including area code) 650-342-4466
	Loan Origination Company's Address 600 N San Mateo Drive San Mateo, CA 94401

DRE Lic #00792888
 DRE Tel 916-227-0931

California Real Estate Loans

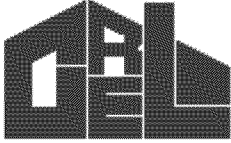
Continuation Sheet/Residential Loan Application

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: 1006CREL000989

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	



CALIFORNIA REAL ESTATE LOANS, INC.

600 North San Mateo Drive * San Mateo CA 94401
(650) 342-4466 * FAX (650) 342-9504

CREDIT AUTHORIZATION

To all consumer reporting agencies or to all creditors, depositories or other institutions of the undersigned borrower(s):

1. Please be advised that the undersigned, and each of them, has made application to: **California Real Estate Loans, Inc.** requesting an extension of credit to the undersigned. Therefore, the undersigned and each of them, hereby authorizes you to provide employment/earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application. I/We further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references.
2. In addition, the undersigned and each of them, hereby authorizes Lender to disclose to any third party, or any agent or employee thereof, information regarding the verification or re-verification of any information contained in the loan application with any of the undersigned.
3. A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as duplicated original.
4. The information the Lender/Broker obtains is only to be used in the processing of my application of mortgage loan.

By:

Borrower's Signature

Co-Borrower's Signature

Date

Date



CALIFORNIA REAL ESTATE LOANS, INC.

600 North San Mateo Drive * San Mateo CA 94401
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COPY OF REAL PROPERTY APPRAISAL REPORT

You have a right to a copy of real property appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. If you wish to obtain a copy of the appraisal report, please submit a written request to the following address:

California Real Estate Loans, Inc.
600 North San Mateo Drive
San Mateo, CA 94401

The signature below acknowledges your receipt of this notice of your right to a copy of the appraisal report.

Borrower's Signature

Co-Borrower's Signature

Date

Date

NOTE: The appraisal report is prepared by a licensed or certified real estate appraiser who is independent of your loan broker and real estate lender. Neither the loan broker nor lender participates in the preparation of the appraisal report and they assume no responsibility for errors or omissions in its preparation. The appraisal report is prepared solely for use in underwriting your loan application. Neither you nor any third party should use or rely upon the appraisal report for any other purpose.

Department of Real Estate License #007 2888
Department of Real Estate Phone (916) 227-0931

Lender:
Loan Number:
Borrower(s):
Property Address:



Appraisal Notification and Acknowledgment

Pursuant to the Home Valuation Code of Conduct (“HVC C”) adopted by the Federal National Mortgage Association (“FNMA”) and Federal Home Loan Mortgage Corporation (“FHLMC”), effective May 1, 2009, you are entitled to receive a copy of the appraisal report concerning the property subject to your loan transaction.

Please select the appropriate option below by placing an “X” on the line in front of the statement.

_____ The undersigned borrower(s) hereby acknowledge that he/she/they received the appraisal report and understand and reserve the right to review appraisal at least three (3) days prior to the closing of the loan.

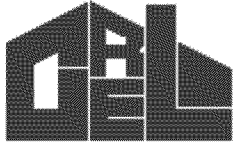
_____ The undersigned borrower(s) hereby acknowledge that he/she/they received the appraisal report and understand their right to review the appraisal for three (3) days and have voluntarily chosen to waive their right to review a copy of their appraisal report three (3) days prior to closing, but reserve all other rights to the appraisal pursuant to the Equal Credit Opportunity Act.

Borrower Date

Borrower Date

Borrower Date

Borrower Date



CALIFORNIA REAL ESTATE LOANS, INC.

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(650) 342-4466 * FAX (650) 342-9504

EQUAL CREDIT OPPORTUNITY ACT NOTICE

You are hereby provided the following "Equal Credit Opportunity Act" notice as required under section 202.4 (d), 12 C.F.R. "The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The Federal agency which administers compliance with this law concerning this institution is the Federal Home Loan Bank Board, 320 First Street, N.W., Washington, D.C. 20552."

I (we) acknowledge receipt of items, notices and/or warnings listed or contained herein.

1. The Special Information Booklet required by the Real Estate Settlement Procedures Act.
2. The Good Faith Estimates of Settlement Services required by the Real Estate Settlement Procedures Act.
3. If for any reason the loan I/we have applied for does not close, I/we agree to reimburse the lender for any and all costs incurred to process your application including but not limited to appraisal, survey, title insurance, and condominium document review (if applicable).
4. Notice: The Federal Equal Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of sex or marital status. The Federal Agency which administers compliance with this law concerning this mortgage banking institution.
5. Notice: You may apply for the loan in your own name or you may wish your spouse (if any) to be the co-applicant. There is no requirement for your spouse (if any) to apply or otherwise become obligated to repay the debt to the extent that your spouse's income and/or assets are necessary to qualify you for the loan.
6. Warning: Information about any co-applicant need not be revealed unless the co-applicant will be contractually liable in the debt to the extent that your spouse's income and/or assets are necessary to qualify you for the loan.
7. Warning: Income from alimony, child support or maintenance need not be revealed by any person, unless the applicant(s) choose to disclose same. Neither is any person required to designate a title such as Mr., Mrs., Ms., or Miss.
8. Notice: In connection with this credit application, a consumer report will be requested. A subsequent consumer report will be required in connection with an update renewal or extension of the credit for which that application is made.
9. Notice: Public Law 93-579, entitled the Privacy Act of 1974, requires that all applicant(s) be informed of the purposes and uses to be made of the information which is solicited. To explain the reason why the information is requested and the general use to which that information may be put, the following is being furnished:
 - Purpose: The information requested in the loan application is considered relevant and necessary to determine your credit worthiness for the loan applied.
 - Use: The information will be used in evaluating your loan application.
 - Effects of Non-disclosure Disclosure: Disclosure of the requested information is voluntary. No penalty can be suffered for failure to respond. However, the decision as to loan approval you are requesting must then be made on the basis of the information supplied. This may result in a delay in the processing of your application or subsequent denial of credit.

I (we) agree to the following:

- (a) To bear the cost of applicable credit reports and FHA/VA & Conventional Appraisal fee, and Application fee.
- (b) (If this application is for a Conventional Loan and is approved) to pay the private mortgage insurance premiums where required.
- (c) (If this application is for VA Loan and is approved) to accept the highest interest rate authorized by the VA on the date of closing.
- (d) The undersigned applies for the loan to be secured by a first mortgage on the property described above, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in the loan application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source believed to be appropriate.

The original or a copy of said application will be retained by the Lender, even if the loan is not granted.

It is agreed said application does not obligate our company to extend any financing to the undersigned. We fully understand that it is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements covering any facts submitted in connection with said application as applicable under the provisions of Title 18, United States Code Section 1010. The undersigned applicant(s) hereby acknowledge this Notice.

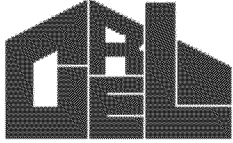
Borrower's Signature

Co-Borrower's Signature

Date

Date

Department of Real Estate License #00792888
Department of Real Estate Phone (916) 227-0931



CALIFORNIA REAL ESTATE LOANS, INC.

600 North San Mateo Drive * San Mateo CA 94401
(650) 342-4466 * FAX (650) 342-9504

MORTGAGE BROKER FEE DISCLOSURE

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

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

- The mortgage broker may be acting as an independent contractor and as not as your agent. If you are unsure of the nature of your relationship, please ask the mortgage broker for clarification.
- The mortgage broker has entered into separate independent contractor agreements with various lenders.
- While the mortgage broker seeks to assist you in meeting your financial needs, it does not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available.

SECTION 2. THE MORTGAGE BROKER'S COMPENSATION. The lenders whose loan products are distributed by the mortgage broker generally provide their loan products to the mortgage broker at a wholesale rate.

- The retail price a mortgage broker offers you – your interest rate, total points and fees – will include the mortgage broker's compensation.
- In some cases, the mortgage broker may be paid all of its compensation either by you or by the lender.
- Alternatively, the mortgage broker may be paid a portion of its compensation by both you and lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- In other cases, if you would rather pay lower up-front points and fees, you may wish to have some or all the mortgage broker's fees paid directly by the lender, which will result in a higher interest rate on your loan and higher monthly loan payments than you otherwise would be required to pay.
- The mortgage broker may also be paid by the lender based on (1) the value of the mortgage loan or the related servicing rights in the market place or (2) other services, goods or facilities performed or provided by the mortgage broker to the lender. (3) Pre-specified volume, quality or both as determined by the lender in there published volume or quality incentive programs.
- The amount of fees and charges that you can pay in connection with your loan, including broker compensation, will be estimated on your Good Faith Estimate. The final amounts will be disclosed on your HUD-1 or HUD-1A Settlement Statement.

You may work with the mortgage broker to select the method in which it receives its compensation depending on you financial needs, subject to the lender's program requirements and credit underwriting guidelines.

By signing below, each applicant acknowledges that you have read and understand this document. You also acknowledge that you have received a copy of this document.

Mortgage Loan Originator

Applicant(s)

Daniel H Pasiecznik

Name of Originator

Signature

Date

Signature

Date

Signature

Date

Department of Real Estate License #00792888
Department of Real Estate Phone (916) 227-0931



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MORTGAGE 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. Section 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 maybe 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 also send you notice within 15 days after the date of the transfer. Also, a notice of prospective transfer maybe provided to you at settlement (when title of 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 servicer, and toll-free or collect cal 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 loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 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 the loan, your servicer must provide you with a written acknowledgement 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 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 or classes of individuals in circumstances where servicers are shown to have violated the requirements of the Section.

Serving Transfer Estimates by Original Lender

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

- 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 servicer.
- 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% 50 to 75% 76 to 100%
 This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.
- This is our record of transferring to servicing of the loans we have made in the past:
 Year Percentage of Loans Transferred (Rounded to nearest quartile – 0%, 25%, 75%, or 100%)
 1993 _____ 1994 _____ 1995 _____

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

Lender (Signature not mandatory)

ACKNOWLEDGMENT OF MORTGAGE APPLICANT

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

Borrower's Signature

Date

Co-Borrower's Signature

Date



CALIFORNIA REAL ESTATE LOANS, INC.

600 North San Mateo Drive * San Mateo CA 94401
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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:

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 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 this financial institution or:

Department of Savings and Loan
600 South Commonwealth Avenue, 15th floor
Los Angeles, CA 90005

OR

Department of Savings and Loan
350 Sansome Street, 2nd Floor
San Francisco, CA 94104

Acknowledgment of Receipt

I (we) received a copy of this notice.

Borrower's Signature

Co-Borrower's Signature

Date

Date

NOTE: Please sign and return the original of this notice to California Real Estate Loans, Inc. with your completed application forms and retain the copy for your future reference.

Request for Transcript of Tax Return

▶ **Request may be rejected if the form is incomplete or illegible.**

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 the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

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. ▶ 1040, W2

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. 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. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. 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 2007, filed in 2008, will not be available from the IRS until 2009. 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.

12/31/2009 12/31/2008

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. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

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** _____

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

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

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

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

Automated transcript request. You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

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

If you filed an Individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia, North Carolina, South Carolina	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team top 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia,	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O or F.P.O address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526 Washington, DC 20224. Do not send the form to this address. Instead see *Where to file* on this page.