

## Quick & Easy Application

*(All information is needed for approval)*

|   |                           |
|---|---------------------------|
| Borrower's Name   | Borrower's E-mail Address |
| Social Security Number  | Date of Birth             |
| Borrower's Current Address <span style="float: right;"><input type="checkbox"/> Own   <input type="checkbox"/> Rent   <input type="checkbox"/> Other</span> |                           |
| Home Phone Number   | Cell Phone Number         |
| Borrower's Current Employer   |                           |
| Position/Title  | Length of Employment      |
| Business Phone  | Base Income               |

|  |                              |
|--|------------------------------|
| Co-Borrower's Name   | Co-Borrower's E-mail Address |
| Social Security Number   | Date of Birth                |
| Co-Borrower's Current Address <span style="float: right;"><input type="checkbox"/> Own   <input type="checkbox"/> Rent   <input type="checkbox"/> Other</span> |                              |
| Home Phone Number  | Cell Phone Number            |
| Co-Borrower's Current Employer   |                              |
| Position/Title   | Length of Employment         |
| Business Phone   | Base Income                  |

Estimated Purchase Price/Value: \$ \_\_\_\_\_ Estimated Downpayment/Equity: \$ \_\_\_\_\_

Preferred Term:   \_\_\_ 10 year   \_\_\_ 15 year   \_\_\_ 20 year   \_\_\_ 25 year   \_\_\_ 30 year

Any bankruptcy/foreclosures in last seven (7) years?   \_\_\_ yes   \_\_\_ no   If yes, when ? \_\_\_\_\_

Are you obligated to pay child support/alimony?   \_\_\_ yes   \_\_\_ no   If yes, how much? \_\_\_\_\_

Comments: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Credit report fee due at time of pre-approval: \$16.25 for a single applicant or \$18.50 for joint applicants.

Please include a check or we can withdraw the amount from a NDFCU account (fill out information below):

\_\_\_ Checking   \_\_\_ Savings   NDFCU Membership Number: \_\_\_\_\_

# RESPA SERVICING DISCLOSURE

**Lender:** NOTRE DAME FEDERAL CREDIT UNION  
POST OFFICE BOX 7878  
NOTRE DAME, IN 46556-7878

**NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED, FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGEMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.**

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 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 may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

### Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15-day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and 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 question. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

### Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, **whether or not you loan servicing is transferred**. If you send a qualified written request to your servicer, 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 the information regarding your request. Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

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

### Damages and Costs

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

### Servicing Transfer Estimates

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

- We may assign, sell or transfer the servicing of your loan while the loan is outstanding.  
 We are able to service your loan and we  will  will not  haven't decided whether to service you loan.

**OR**

- We do not service mortgage loans,  and we have not serviced mortgage loans in the past three years.  
 We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.  
 We assign, sell or transfer the servicing of some of our loans while the loan is outstanding depending on the type of loan and other factors. For the program you have applied for, we expect to:  
 Sell all of the mortgage servicing  Retain all of the mortgage servicing  
 Assign, sell or transfer \_\_\_\_\_% of the mortgage servicing

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:  
\_\_\_\_\_(0 to 25%) or (NONE)  26 to 50% \_\_\_\_\_ 51 to 75% \_\_\_\_\_ (76 to 100%) or (ALL)  
This estimate  does  does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is to binding. Business conditions or other circumstances may affect our future transferring decisions.

3.  We have previously assigned, sold or transferred the servicing of federally related mortgage loans.

**OR**

This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

| <u>Year</u> | <u>Percentage of Loans Transferred</u> (Rounded to nearest quartile – 0%, 25%, 50%, 75%, or 100%) |
|-------------|---|
| 2008        | -0- %   |
| 2009        | -0- %   |
| 2010        | -0- %   |

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

\_\_\_\_\_  
Date Present Servicer or Lender

### ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosure form and understand its contents, as evidenced by my/our signature(s) below.  
I/We understand that this acknowledgment is a required part of the mortgage loan application.

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

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

# 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.

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

**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. ► \_\_\_\_\_

**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.

**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

|                  |  |      |  |
|------------------|--|------|--|
| <b>Sign Here</b> | 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 RAIVS 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<br>P.O. Box 47-421<br>Stop 91<br>Doraville, GA 30362<br><br>770-455-2335 |
| Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address   | RAIVS Team<br>Stop 6716 AUSC<br>Austin, TX 73301<br><br>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<br>Stop 37106<br>Fresno, CA 93888<br><br>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<br>Stop 6705 P-6<br>Kansas City, MO 64999<br><br>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<br>P.O. Box 9941<br>Mail Stop 6734<br>Ogden, UT 84409<br><br>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<br>P.O. Box 145500<br>Stop 2800 F<br>Cincinnati, OH 45250<br><br>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.

# **Borrower's Certificate & Authorization**

## **Certification**

The undersigned certify the following:

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

## **Authorization to Release Information**

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Notre Dame Federal Credit Union. As part of the application process, Notre Dame Federal Credit Union may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Notre Dame Federal Credit Union, and to any investor to whom Notre Dame Federal Credit Union may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Notre Dame Federal Credit Union or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Notre Dame Federal Credit Union or the investor that purchased the mortgage is appreciated.

**NOTICE TO BORROWERS:** This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

\_\_\_\_\_  
Borrower's Signature Date

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

\_\_\_\_\_  
Borrower's Signature Date

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



**NOTRE DAME**  
**FEDERAL CREDIT UNION**  
 P.O. BOX 7878 NOTRE DAME, IN 46556

**AUTOMATIC MORTGAGE LOAN**  
**PAYMENT AUTHORIZATION PLAN**

Loan Number \_\_\_\_\_

Begin Date \_\_\_\_\_

We hereby request and authorize you to debit my/our share draft checking/savings account at Notre Dame Federal Credit Union, P.O. Box 7878, Notre Dame, IN 46556-7878 for monthly mortgage payment as follows:

Principal and interest in the amount of \$ \_\_\_\_\_ and escrow in the amount of \$ \_\_\_\_\_ for a total of \$ \_\_\_\_\_.

|  |  |
|--|--|
| <p><b>Member Number</b> _____</p> <p><i>Please take these funds from my:</i><br/>(Please specify!)</p> | <p><b>Checking Account #</b> _____</p> <p><b>Savings Account #</b> _____</p> |
|--|--|

**For additional principal payments:** I/we elect to have an additional principal payment of

\$ \_\_\_\_\_ also deducted and applied at the same time as my/our regular mortgage payment to remain in full force until changed or cancelled by Member(s) within 30 days of notice.

**It is agreed that:**

1. My/our account is to be debited for the amount of my mortgage payment on or about the day the payment is due.
2. The privilege of debiting under this Plan may be revoked at the option of Notre Dame Federal Credit Union if, on or about the day the mortgage payment is due, there are insufficient funds to debit the full amount of the payment as authorized.
3. The use of this Plan shall in no way alter or amend the provisions of any applicable loan or other agreements.
4. If this Plan is discontinued for any reason, any payment then due and/or past due shall be payable as provided in the applicable loan agreement.
5. This Plan may be revoked by, either, the member or Notre Dame Federal Credit Union giving the other thirty days written notice. Otherwise, except as herein above noted, it shall remain in full force and effect until cancelled.
6. Notre Dame Federal Credit Union may/shall periodically adjust the monthly mortgage loan payment, if applicable, to provide on a monthly basis for current taxes and insurance being escrowed for such loan. Such adjustments shall not require revision of the authorization, but Notre Dame Federal Credit Union shall give the Member ten days written notice prior to any adjustment becoming effective.
7. If this Plan is discontinued at any time during the life of the loan, a .50 discount point based on the original loan amount, will be due and payable at the time of cancellation.

X \_\_\_\_\_  
 Member(s) signature(s) as appears on credit union records

X \_\_\_\_\_  
 Joint owner(s) signature(s) as appears on credit union records

\_\_\_\_\_  
 Please Print Name

\_\_\_\_\_  
 Please Print Name

FOR OFFICE USE ONLY:  
 RECEIVED \_\_\_\_\_

**NOTRE DAME FEDERAL CREDIT UNION**  
**ATTN: MORTGAGE DEPARTMENT**  
**POST OFFICE BOX 7878**  
**NOTRE DAME, IN 46556**