

BORROWER INFORMATION

Full Name (include Jr. or Sr. if applicable):			
SSN:	DOB (mm/dd/yyyy):		Home Phone:
Cell Phone:	Email Address:		
Current address:			Cost of Rent (if applicable):
City:	State:	ZIP Code:	
No. Years/Months at Current Address: Years Months		Approx. Hire Date of Current Job (mm/dd/yy):	
Employer:	Business Phone:		Position/Title:
Annual Income:	Paid by Bonuses/Commission? <input type="checkbox"/> Yes <input type="checkbox"/> No		Est. Bonus/Com. Income:

CO-BORROWER INFORMATION

Full Name (include Jr. or Sr. if applicable):			
SSN:	DOB (mm/dd/yyyy):		Home Phone:
Cell Phone:	Email Address:		
Current address:			Cost of Rent (if applicable):
City:	State:	ZIP Code:	
No. Years/Months at Current Address: Years Months		Approx. Hire Date of Current Job (mm/dd/yy):	
Employer:	Business Phone:		Position/Title:
Annual Income:	Paid by Bonuses/Commission? <input type="checkbox"/> Yes <input type="checkbox"/> No		Est. Bonus/Com. Income:

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service- Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? **NO YES**

- If YES, check all that apply:
- Currently serving on active duty with projected expiration date of service/tour ___ / ___ / _____ (mm/dd/yyyy)
 - Currently retired, discharged, or separated from service
 - Only period of service was as a non-activated member of the Reserve or National Guard
 - Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race:" **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - *Print origin:* _____

For Example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaskan Native - *Print name of enrolled or principal tribe:* _____
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian - *Print race:* _____
- For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*
- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander - *Print race:* _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	NO	YES
Was the sex of the Borrower collected on the basis of visual observation or surname?	NO	YES
Was the race of the Borrower collected on the basis of visual observation or surname?	NO	YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)
 Telephone Interview
 Fax or Mail
 Email or Internet

Borrower Name: _____

Borrower Signature Authorization

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

Part I - General Information

1. Borrower		2. Name and address of Lender/Broker Circadian Mortgage Brokers 30 Malaga Cove Plaza Palos Verdes, CA 90274	
3. Date	4. Loan Number		

Part II - Borrower Authorization

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

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

Borrower

Date