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Inside this file you will find the following documents:

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Please complete all forms and either fax us all the documents at 305.665.4010 or you can mail the completed forms to:

Attn: Loan Dept.
Continental Mutual Mortgage Corporation
706 South Dixie Highway
Continental Building
Suite 200
Coral Gables, Florida 33146

Please be sure to read over the checklists. They serve as a reminder of all the necessary documents we will need in order to process your loan.

Should you have any questions regarding any of the forms, please call us at 305.666.2121 and speak directly to a loan officer.

CHECKLIST

These groups of loans are tailored to the individual borrowers needs. They are generally offered to loan customers that have experienced credit problems or those with little credit, no credit or bad credit. Customers with bankruptcies, judgments, foreclosures, ect. Are eligible for these groups of loans. They require little documentation. The general range of these loan amounts will average between 60-70% of the value of the property. We require that you complete your application stating your income thereon and the balance of factual information. We will also require you to complete the Mortgage Information sheet, detailing the names and addresses of your current mortgage loan holders. We will require the following:

If you are in bankruptcy, we will require a copy of your petition of bankruptcy

If have been discharged from bankruptcy, we will require the order of discharge from the bankruptcy court.

If you are in foreclosure, we will require a copy of the foreclosure complaint.

If your foreclosure case has progressed to a final judgment, we will require a copy of your summary judgment.

If you have had judgments filed against you, we will require copies of the following:

Deed to your property

Copy of your last real estate property tax bill

Copy of your owners title insurance policy

Copy of a survey of your property

Copy of your Insurance policy for your home.

If your property is leased, we will require a copy of your lease agreement, telephone Number and address of your tenant.

This application is designed to be completed by the Borrower(s) with the Lender's assistance. The Co-Borrower section and all other Co-Borrower questions must be completed and the appropriate box(es) checked if another person will be jointly obligated with Borrower on the loan, or the Borrower is relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the loan, or the Borrower is married and resides in, or the property is located in, a community property state.

This application is intended for the financing of properties consisting of single family homes, condominiums or townhouses (owner or non-owner occupied or duplexes, triplexes or four unit properties.) This application may also be used for borrowers requesting financing for vacant land or individual vacant lots. **The application below is for individual borrowers for non-conventional mortgage loans and is based on the value of your property.**

TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: <input type="checkbox"/> Non-Conventional			Lender Case No:	
Amount: Requested \$	Interest Rate: %	No. of Months:	Number of Years: <input type="checkbox"/> 1-2 Years <input type="checkbox"/> 1-10 Years <input type="checkbox"/> 1-5 Years <input type="checkbox"/> 25 year amortization 5 year balloon	

PROPERTY INFORMATION AND PURPOSE OF LOAN

Property Address (street, city, state & zip code):

Legal Description of Subject Property (attach description if necessary):

Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other: <input type="checkbox"/> Refinance <input type="checkbox"/> Construction - Permanent		Property Will Be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
Complete this line if this is a refinance loan.				
Year Acquired	Original Cost \$	Amount Existing Leins \$	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
Title will be held in what Name(s) (please list full names including middle initial):			Manner in which Title will be held: <input type="checkbox"/> Husband + Wife <input type="checkbox"/> Individuals <input type="checkbox"/> Corporation <input type="checkbox"/> Joint Tenancy <input type="checkbox"/> Tenants in Common	

BORROWER INFORMATION

Borrower Co-Borrower

Borrower's Name (include Jr or Sr if applicable)	Co-Borrower's Name (include Jr or Sr if applicable)
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Social Security Number:	Home Phone Number:	Age:	Yrs. School:	Social Security Number:	Home Phone Number:	Age:	Yrs. School:
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<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single divorced, widowed)	Dependents (not listed by Co-Borrower) No: Ages:	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single divorced, widowed)	Dependents (not listed by Co-Borrower) No: Ages:
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Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs	Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs
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If residing at present address for less than 7 years, complete the following:

Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs	Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs
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Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs	Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs
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EMPLOYMENT INFORMATION

Borrower Co-Borrower

Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job
	Yrs. employed in this line of work		Yrs. employed in this line of work

Position/Title/Type of Business	Business Phone(incl. area code)	Position/Title/Type of Business	Business Phone(incl. area code)
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REAL ESTATE TAX INFORMATION

Property Address:	
City, State, Zip Code:	
County in Which Property is Located:	
County Real Estate Tax Parcel ID #:	
County Real Estate Property Assessed Value:	Most Recent Year Known:
Does this property have a Homestead Exemption? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Property Zoning Information (if Known):	

If the property to be financed is to be leased, please complete the following section.

RENTAL INFORMATION

Date of Lease:
Term of Lease:
Ending Date of lease:
Name of Tenant
Telephone Number of Tenant:
Amount of Monthly Rental Received from Tenant:
How Long Tenant has occupied Property?
Is Tenant Delinquent in Payment of Rental Amounts: <input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, to the Question above, how long as the Tenant been Delinquent? _____ Number of Months
Will Tenant Allow Inspection of property? <input type="checkbox"/> Yes <input type="checkbox"/> No
Additional Comments:

This Statement and any applicable supporting schedule may be completed jointly by both married and unmarried Co-Borrowers if there assets 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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed: Jointly Not Jointly

ASSETS		LIABILITIES		
Cash deposit toward purchase held by:	Cash or Market Value	Liabilities & 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.		
	\$			
List checking & savings accounts below:		Liabilities	Monthly Payment Mos. Left to Pay	Unpaid Balance
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company	\$ Payt./Mos.	\$
Acct #:	\$	Acct #:		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company	\$ Payt./Mos.	\$
Acct #:	\$	Acct #:		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company	\$ Payt./Mos.	\$
Acct #:	\$	Acct #:		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company	\$ Payt./Mos.	\$
Acct #:	\$	Acct #:		
Stocks & Bonds: Company Name, Number, & Description		Name & Address of Company	\$ Payt./Mos.	\$
Life insurance Net Cash Value:	\$	Acct #:		
Face Amount: \$		Name & Address of Company	\$ Payt./Mos.	\$
Subtotal Liquid Assets:	\$			
Real Estate owned (enter market value from schedule of Real Estate Owned)	\$			
Vested interest in retirement fund:	\$	Acct #:		
Net worth of business(es) owned (attach financial sheet)	\$	Alimony/Child Support/Separate Maintenance Payments:	\$	
Automobiles Owned (Make and Year)	\$	Job Related Expense (child care union dues etc.):	\$	
Other Assets: (itemize)	\$	Total Monthly Payments:	\$	
Total Assets (A)	\$	Net Worth (A minus B)	\$	Total Liabilities (B) \$

REAL ESTATE OWNED

List all Real Estate Owned in the Spaces Below: (attach a separate sheet if applicable)

Property Address:	City	State	Zip Code

Details of Transaction to be completed by Lender.

DETAILS OF TRANSACTION		DECLARATIONS				
	\$	If you answer "yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
a. Purchase Price:			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Alterations, Improvements, Repairs:		a. Are there any outstanding judgements against you?:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately):		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off):		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"/>
e. Estimated Prepaid Items:		d. Are you party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated Closing Costs:		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (this would include such as loans as mortgage loans, SBA loans, home improvement loans educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond or guarantee. If "yes" provide details, include date, name & address of Lender, FHA or VA case Number, if any, and reasons for the action.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee Paid in Cash):		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"/>
h. Discount (if borrower will pay):		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. TOTAL COSTS (add items a through h):		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate Financing:		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's Closing Costs Paid by Seller:		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain):		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan Amount (exclude PMI, MIP, Funding Fee Financed)		l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee Financed:						
o. Loan Amount (add m & n):						
p. Cash From/To Borrower (subtract j, k, l & o from i):						

ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I / We have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I / We have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents successors, and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to fine, imprisonment, or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

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

To be completed by Interviewer: This application was taken by: <input type="checkbox"/> Face-to-Face Interview <input type="checkbox"/> By Mail <input type="checkbox"/> By Telephone	Interviewers Name (print or type)	Name & Address of Interviewer's Employee
	Interviewers Signature	
	Interviewers Phone Number (incl. area code)	

CONTINUATION SHEET

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark (B) for Borrower or for (C) Co-Borrower	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

In the space provided, complete any explanations as to your personal circumstances which you feel are pertinent to your individual situation (i.e. If you have filed for bankruptcy in the last 7 years, reasons and date of discharge, If you are currently in Foreclosure, State Reasons and Provide copy of Foreclosure complaint and any pertinent information (i.e. Summary Judgments, Date of Foreclosure Sale, Amount owing to any current Lien Holders (i.e. First, Second and Third Lien Holders, Amount of Judgments, Federal Tax Liens etc). On a separate sheet please detail names, addresses, telephone numbers and account numbers of lien holders. If the property you are requesting financing is involved in litigation, state reasons, provide names of your Attorney, address and telephone number and names, addresses and telephone numbers of opposing legal counsel (if known). Also provide copies of pertinent paperwork in connection with pending litigation. If you are requesting financing for Vacant Land or Vacant Lots, Provide copy of survey of Property if available. List Below the size of property or vacant lots(i.e. Number of acres). Use Separate sheets if necessary.

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	

FIRST MORTGAGE HOLDER

Name:
Street Address:
City, State, Zip Code:
Telephone Number:
Account Number:
Approximate Balance:
Monthly Payment:
Interest Rate:
Terms:
Original Amount of Mortgage:

SECOND MORTGAGE HOLDER

Name:
Street Address:
City, State, Zip Code:
Telephone Number:
Account Number:
Approximate Balance:
Monthly Payment:
Interest Rate:
Terms:
Original Amount of Mortgage:

THIRD MORTGAGE HOLDER

Name:
Street Address:
City, State, Zip Code:
Telephone Number:
Account Number:
Approximate Balance:
Monthly Payment:
Interest Rate:
Terms:
Original Amount of Mortgage:

List any lien holders which may effect your property (i.e Judgement Creditors, Federal tax Liens, Condominium Association Liens, Delinquent Condominium Maintenance Fees, Homeowner Association Fees, Delinquent Maintenance Fees or Special Assessments, Delinquent Real Estate Property Taxes, Amounts owing to third Parties to be paid from Loan Proceeds.)

ADDITIONAL LIEN HOLDERS

Name:
Street Address:
City, State, Zip Code:
Telephone Number:
Fax Number:
Contact Person:
Amount Owed:
Type of Lien: (Describe Nature of Indebtedness)

ADDITIONAL LIEN HOLDERS

Name:
Street Address:
City, State, Zip Code:
Telephone Number:
Fax Number:
Contact Person:
Amount Owed:
Type of Lien: (Describe Nature of Indebtedness)

ADDITIONAL LIEN HOLDERS

Name:
Street Address:
City, State, Zip Code:
Telephone Number:
Fax Number:
Contact Person:
Amount Owed:
Type of Lien: (Describe Nature of Indebtedness)

AUTHORIZATION

To Whom It May Concern:

I / We hereby authorize you to release, for verification purposes, information concerning:

_____ Employment history, dates, title, income, hours worked, .

_____ Banking and savings accounts of record.

_____ Mortgage loan rating, (opening date, high credit, payment amount, loan balance, and payment record).

_____ Any information deemed necessary in connection with a customer report for a real estate transaction.

This information is for the confidential use of this lender in compiling a mortgage loan credit report.

A photographic or carbon copy of this authorization, (being a photographic or carbon copy of the signature(s) of the undersigned), may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help my real estate transaction.

Signature

Social Security Number

Signature

Social Security Number