Dear Valued Customer,

Welcome to **<u>First Alliance Home Mortgage, LLC</u>**, "**where you come first**." **First Alliance** is here to help you with all, of your home financing needs. We work with many of the largest investors as well as with numerous regional lenders and local banks. We are able to shop through these lenders to obtain the best program and most competitive rates available. We would be glad to meet with you prior to making an offer on a property to discuss your finances and qualify you for a specific mortgage amount.

Also enclosed, you will find our Quick Application and a list of documents needed to apply for a mortgage. Fill out the Quick Application, photocopy the listed documents and email them or mail to:

First Alliance Home Loans, LLC
115 Main Street 2nd Floor
Woodbridge, NJ 07095

We will then analyze the income and credit information in order to supply a more substantial approval. Please note that the documents listed on the **Document Checklist** in this packet are required to supply a mortgage commitment. Additionally, the more detailed you are in supplying these documents, the easier the process will be. **<u>At First Alliance Home Mortgage, LLC, we are available seven days a week</u>**. Please feel free to call at any time. **We truly value your business**.

Kindest Regards,

William F. Maier III
NMLS# 66562
First Alliance Home Mortgage, LLC
NMLS#5034
bill@fahmloans.com
Home Phone: **(908) 237-0034**
Mobile Phone: **(908) 304-5470**
Office Phone: **(732) 582-3338 x 220**

First Alliance Home Mortgage, L.L.C. is not <u>acting on behalf of or at the Direction of HUD/FHA or the Federal Government.</u> We are simply Approved to Originate, and Close FHA Loans in the Name of Our Company.

First Alliance Home Mortgage, LLC, QUICK APPLICATION FOR CLIENTS

**************************Please Answer All Questions, do not leave blanks*******************

PROPERTY INFORMATION AND PURPOSE OF LOAN- **Purchase or Refinance Circle One**

Type of Property: ___ Single-family residence (detached) ___ Condominium ___ 2-4 Units ___ other (explain) ___________________

Property will be at: ____ Primary Residence ____ Secondary Residence ____ Investment

APPLICANT INFORMATION	CO-APPLICANT INFORMATION
Last Name	Last Name
First Name M.I.	First Name M.I.
AGE DATE OF BIRTH*****	AGE_ DATE OF BIRTH*****
Social Security No. Home Phone ( )	Social Security No. Home Phone ( )
Marital Status: ___Married ___Separated ___Unmarried (include single, divorced, widowed)	Marital Status: ___Married ___Separated ___Unmarried (include single, divorced, widowed)
Dependents (not listed by Co-Applicant) Number Number	Dependents (not listed by Co-Applicant) Number Number
Present Address ___own ___rent No. years ______	Present ___own ___rent No. years ______
Number/Street	Number/Street
City State Zip	City State Zip
ANNUAL TAXES______________ Email-	ANNUAL TAXES____________ Email-

APPLICANT EMPLOYMENT INFORMATION	CO-APPLICANT EMPLOYMENT INFORMATION
Present Employer's Name and Address __Self-employed	Present Employer's Name and Address __Self-employed
Position/Title/Type of Business Business Phone ( )	Position/Title/Type of Business Business Phone ( )
Yrs. on this job Yrs. employed in this line of work/position	Yrs. on this job Yrs. employed in this line of work/position
(if less than 2 yrs., list prior employer) Prior Employer's Name, Address and telephone __Self-employed	(if less than 2 yrs., list prior employer) Prior Employer's Name, Address, and Telephone __Self-employed
Yrs. on this job Monthly Income Average=	Yrs. on this job Monthly Income Average=

MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Applicant or Co-Applicant does not choose to have it considered for qualification purposes. Please list any other properties owned with estimated value and mortgage balance on a separate sheet of paper.

Gross Monthly Income	Applicant	Co-Applicant	Total
Base Employment Income* ANNUAL SALARY GROSS	$	$	$
Overtime 2 year average gross monthly			
Bonus/Commission 2 year average gross monthly.			
Other Social Security, Alimony, Disability etc.			
Total	$	$	$

* Self-Employed Applicants should state average monthly net income (after expenses and before income tax) for the last two years.

ASSETS AND LIABILITIES

Your Source of Down Payment and Settlement Costs (Applicant and Co-Applicant combined)	Debts. ADD ANY NOT ON CREDIT REPORT HERE
TO BE DETERMINED BY REVIEWING BANK STATEMENTS	TYPE_______________ $ _________________
	TYPE_______________ $_________________

AGREEMENT

I/we certify that all of the information I have provided in this request is true and complete, and that I made no misrepresentation nor did I omit any pertinent information. I/We authorize you to provide any and all information and documentation requested by the lender, investor or mortgage guaranty insurer. 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.

Applicant's Signature Date	Co-Applicant's Signature Date
X	X

Credit Card Authorization Information

Card Type: Visa . AMEX . Master Card

Card Holder Name : ______________________________________
Credit Card Number: ______________________________________
Security Code : _____________
Expiration Date : ______________________________________
Billing Address : ______________________________________

(Address where statements are received)

As the card holder I understand and agree to the terms set forth in this agreement, I agree to pay and authorize First Alliance Home Mortgage, L.L.C. to charge my credit card for services provided. These services will include a credit report (11.00-20.00) and an appraisal after we receive signed disclosures and you agree to proceed. Although every effort is made to determine an estimated value prior to submitting a loan First Alliance is not responsible if your home does not appraise at the value required to complete the transaction.

Signature : ____

Print Name : ____
Date : ___________________

First Alliance Home Mortgage

EQUAL HOUSING OPPORTUNITY **ATTENTION – VERY IMPORTANT!** EQUAL HOUSING OPPORTUNITY

The following documentation is necessary for us to complete the processing of your loan. This form may not necessarily list all of the information needed to complete your file. Please be aware that the underwriters may ask for additional information depending on the specifics of your loan.

DOCUMENT CHECKLIST-FULL DOCUMENTATION LOANS

Use this helpful checklist to assist you in gathering your documentation. If you have any questions or problems in obtaining any of the following, please contact Bill Maier at (908)304-5470. Remember, your immediate response is essential in order for us to guarantee rates and process your loan in a timely manner.

INCOME DOCUMENTATION

- **Salaried employees to provide copy of 1 complete month of most recent pay stubs and last 2 years of W-2's.**
- **Self-employed to provide copy of last 2 years signed tax returns (include all schedules) and the current year's profit and loss statement, if possible.**
- **Retired and/or receiving pension to provide copy of social security awards letter and/or pension benefit awards letter.**
- **If you are claiming rental income provide copy of current lease(s) and "schedule E" of your past 2 years returns.**

ASSET DOCUMENTATION:

- **Copies of 2 most recent months statements from all asset accounts (all pages) even if some pages are BLANK, ALL PAGES ARE REQUIRED .**
- **Copies of 2 most recent months of investment/brokerage account statements (ALL PAGES ARE REQUIRED EVEN IF SOME ARE BLANK.**
- **Copies of last quarter's statements for all stock, mutual funds, IRA, and 401(k) accounts.**

OTHER DOCUMENTATION:

- **325.00 Application AT CLOSING**
- **COPY OF DRIVERS LICENSE REQUIRED FOR ID**.
- **Copy of contract if purchase or recorded deed for property if refinance.**
- **Social Security Card for FHA LOANS**
- **Copy of contract on your current home, if SOLD**.
- **Copy of last mortgage statement on all mortgages and second loans.**
- **Copy of divorce decree & judgment if previously married. Include property settlement.**
- **Copy of bankruptcy court discharge papers, if applicable, include list of creditors.**
- **Copy of homeowner's insurance declaration page.**

-DOCUMENT CHECKLIST-STATED INCOME LOANS

Use this helpful checklist to assist you in gathering your documentation. If you have any questions or problems in obtaining any of the following, please contact Bill Maier at (908)788-4333. Remember, your immediate response is essential in order for us to guarantee rates and process your loan in a timely manner.

INCOME DOCUMENTATION

- **None Required. State Income on the Application (MUST MAKE SENSE)**
- **Letter from CPA verifying 2 year minimum history for Self Employment and Percentage of ownership.**

ASSET DOCUMENTATION:

- **Copies of 2 most recent months statements from all asset accounts (all pages) even if some pages are BLANK, ALL PAGES ARE REQUIRED .**
- **Copies of 2 most recent months of investment/brokerage account statements (ALL PAGES ARE REQUIRED EVEN IF SOME ARE BLANK.**
- **Copies of last quarter's statements for all stock, mutual funds, IRA, and 401(k) accounts.**

-DOCUMENT CHECKLIST-NO INCOME LOANS

Use this helpful checklist to assist you in gathering your documentation. If you have any questions or problems in obtaining any of the following, please contact Bill Maier at (908)788-4002 ext. 227. Remember, your immediate response is essential in order for us to guarantee rates and process your loan in a timely manner.

INCOME DOCUMENTATION

- **None Required. DO NOT STATE ANY ON APPLICATION**
- **Source of income must appear on application with contact information**
- **Verification of Employment Required**

ASSET DOCUMENTATION:

- **Copies of 2 most recent months statements from all asset accounts (all pages) even if some pages are BLANK, ALL PAGES ARE REQUIRED .**
- **Copies of 2 most recent months of investment/brokerage account statements (ALL PAGES ARE REQUIRED EVEN IF SOME ARE BLANK.**
- **Copies of last quarter's statements for all stock, mutual funds, IRA, and 401(k) accounts.**