



**EAST STAR  
MORTGAGE**  
D I R E C T L E N D E R

Office: (626) 286-3838  
Fax: (626) 286-3872  
1045 E Valley Blvd, Suite A109,  
San Gabriel, CA 91776  
[eastarmortgage@yahoo.com](mailto:eastarmortgage@yahoo.com)

**AUTHORIZATION TO RECEIVE DOCUMENTS ELECTRONICALLY**

**ELECTRONIC DOCUMENT DELIVERY – I/We hereby authorize  
East Star Mortgage to send my mortgage loan documents, including the initial mortgage  
loan disclosures, to the e-mail address listed below.**

\_\_\_\_\_  
**Borrower Email Address**

\_\_\_\_\_  
**Borrower Email Address**

\_\_\_\_\_  
**Borrower Print Name**

\_\_\_\_\_  
**Borrower Print Name**

\_\_\_\_\_  
**Borrower Signature                  Date**

\_\_\_\_\_  
**Borrower Signature                  Date**



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**CERTIFICATION OF RECEIPT OF LE  
AND  
INTENT TO PROCEED WITH APPLICATION**

**ORIGINATOR:** EAST STAR MORTGAGE  
1045 E Valley Blvd, Suite A109, San Gabriel, CA 91776

**APPLICIANT(S):** \_\_\_\_\_  
\_\_\_\_\_

**PROPERTY ADDRESS:** \_\_\_\_\_

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**You have applied for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). In accordance with RESPA, you were given an estimate of fees in good faith. However, if you do not express intent to continue with your application on or before \_\_\_\_\_, the loan originator is no longer bound by the estimate that was provided.**

**By signing below, I/We express intent to continue with the application for which a fees estimate was issued on \_\_\_\_\_.**

\_\_\_\_\_  
**Borrower Signature                      Date**

\_\_\_\_\_  
**Borrower Signature                      Date**





# EAST STAR MORTGAGE

DIRECT LENDER

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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, domestic partnership, 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 ANY QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR THE BUREAU OF REAL ESTATE AT ONE OF THE FOLLOWING LOCATIONS:**

- 2550 MARIPOSA MALL, SUITE 3070 FRESNO, CA 93721-2273
- 320 W. 4TH STREET, SUITE 350 LOS ANGELES, CA 90013-1105
- 1515 CLAY STREET, SUITE 702 OAKLAND, CA 94612-1462
- 1651 EXPOSITION BOULEVARD SACRAMENTO, CA 95815
- P.O. BOX 137000 (MAILING ADDRESS) SACRAMENTO, CA 95813-7000
- 1350 FRONT STREET, SUITE 3064 SAN DIEGO, CA 92101-3687

### ACKNOWLEDGEMENT OF RECEIPT

I/We received a copy of this notice.

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\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date



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## THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

Lending institutions are prohibited from bringing up, in the taking of applications for loans, certain specific subjects which lend themselves to discrimination. They are as follows:

- a) Whether or not you have or will have children.  
(Although inquiring as to the number and age of dependents is proper).
- b) Whether or not there exist child care problems.
- c) Whether or not there will be interruptions of income due to childbirth.
- d) Whether or not you are receiving alimony, child support or separate maintenance. (Unless voluntarily disclosed as a source of additional income which you wish to be considered).
- e) Whether you are widowed, divorced, or single. (Allowable designations are: married, unmarried, separated).
- f) Whether or not your telephone number is listed.

Lending institutions must take and report action on your application "within a reasonable time." If the application is denied, reasons MUST be given if requested.

**THIS IS TO CERTIFY THAT I (WE) HAVE READ THE ABOVE INFORMATION AND THAT A COPY OF THIS FORM HAS BEEN GIVEN TO ME (US) FOR MY (OUR) RECORDS.**

EAST STAR MORTGAGE  
1045 E VALLEY BLVD, SUITE A109,  
SAN GABRIEL, CA 91776  
PHONE: 626-286-3838 FAX: 626-286-3872

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date



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## EARLY PAYOFF AGREEMENT

This agreement is for the service of procuring a loan for the property at

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And entered on \_\_\_\_\_ between East Star Mortgage located at 1045 E VALLEY BLVD, SUITE A109, , SAN GABRIEL, CA 91776 and \_\_\_\_\_ & \_\_\_\_\_, who hereinafter will be referred to as borrower(s).

East Star Mortgage and the Borrower(s) mutually agree as follows:

**Borrower(s) must wait 190 days starting from the closing date to pay off the loan.**

**Should the borrower(s) break this agreement, Borrower(s) are wholly liable and shall upon demand refund to East Star Mortgage ALL penalties imposed by the investors. The fees include, but not limited to appraisal fees, credit report fees, title fees, credit to borrower(s), etc. Furthermore, Borrower(s) will repay any and all legal and collection fees that East Star Mortgage incurs in attempts to collect on any outstanding payments.**

**By signing, both parties acknowledge they have read and fully understand the terms and conditions of this agreement.**

\_\_\_\_\_  
**Borrower Print Name**

\_\_\_\_\_  
**Borrower Print Name**

\_\_\_\_\_  
**Borrower Signature                      Date**

\_\_\_\_\_  
**Borrower Signature                      Date**



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## DISCLOSURE AGREEMENT

This agreement is to notify that \_\_\_\_\_ / \_\_\_\_\_, who will hereinafter be referred to as Borrower(s) fully understand and will comply with the following:

Borrower(s) will be fully honest about their financial situation to East Star Mortgage and notify East Star Mortgage IMMEDIATELY about any circumstantial changes that will affect their income, assets, and credit.

East Star Mortgage is entitled to collect back any fees or penalties imposed by the investors if the loan falls out due to Borrower(s) failing to comply with above stipulations. Borrower(s) will also repay any and all legal and collection fees that East Star Mortgage incurs in attempts to collect on any outstanding payments.

By signing, both parties acknowledge they have read and fully understands the terms and conditions of this agreement.

\_\_\_\_\_  
Borrower Print Name

\_\_\_\_\_  
Borrower Print Name

\_\_\_\_\_  
Borrower Signature      Date

\_\_\_\_\_  
Borrower Signature      Date



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## Undisclosed Debt Acknowledgement

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Loan Number: \_\_\_\_\_  
Borrower(s): \_\_\_\_\_ / \_\_\_\_\_  
Property Address: \_\_\_\_\_

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Provide an explanation for any inquiry appearing on the credit report:

1. Inquiring Creditor: \_\_\_\_\_  
Explanation of Inquiry: \_\_\_\_\_
2. Inquiring Creditor: \_\_\_\_\_  
Explanation of Inquiry: \_\_\_\_\_
3. Inquiring Creditor: \_\_\_\_\_  
Explanation of Inquiry: \_\_\_\_\_
4. Inquiring Creditor: \_\_\_\_\_  
Explanation of Inquiry: \_\_\_\_\_
5. Inquiring Creditor: \_\_\_\_\_  
Explanation of Inquiry: \_\_\_\_\_
6. Inquiring Creditor: \_\_\_\_\_  
Explanation of Inquiry: \_\_\_\_\_
7. Inquiring Creditor: \_\_\_\_\_  
Explanation of Inquiry: \_\_\_\_\_
8. Inquiring Creditor: \_\_\_\_\_  
Explanation of Inquiry: \_\_\_\_\_

\_\_\_\_\_  
Borrower Signature                      Date

\_\_\_\_\_  
Borrower Signature                      Date



**Request for Transcript of Tax Return**

- ▶ Do not sign this form unless all applicable lines have been completed.
- ▶ Request may be rejected if the form is incomplete or illegible.
- ▶ For more information about Form 4506-T, visit [www.irs.gov/form4506t](http://www.irs.gov/form4506t).

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. 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, individual taxpayer identification number, 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 or individual taxpayer identification number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> 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.	

**Caution:** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**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 1120-A, Form 1120-H, Form 1120-L, 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 10 business days . . . . .

**c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business 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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business 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.

|    /    /    |    /    /    |    /    /    |    /    /    |

**Caution:** Do not sign this form unless all applicable lines have been completed.

**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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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:** This form must be received by IRS within 120 days of the signature date.

**Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T.** See instructions.

Phone number of taxpayer on line 1a or 2a

▶ **Signature** (see instructions) \_\_\_\_\_ Date \_\_\_\_\_

**Sign Here** ▶ **Title** (if line 1a above is a corporation, partnership, estate, or trust) \_\_\_\_\_

▶ **Spouse's signature** \_\_\_\_\_ Date \_\_\_\_\_

# 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

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

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

**Complete this line if construction or construction-permanent loan.**

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

**Complete this line if this is a refinance loan.**

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:
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

## III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
DOB (mm/dd/yyyy)	DOB (mm/dd/yyyy)
Yrs. School	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners)	<input type="checkbox"/> Married (includes registered domestic partners)
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	<input type="checkbox"/> Unmarried (includes single, divorced, widowed)
<input type="checkbox"/> Separated	<input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower)	Dependents (not listed by Borrower)
No. _____	No. _____
Ages _____	Ages _____
Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
/ United States	/ United States
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.
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.

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:***

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)
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)
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.

**Describe 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
	\$