



a Mortgage Boutique is a division of  
first community mortgage

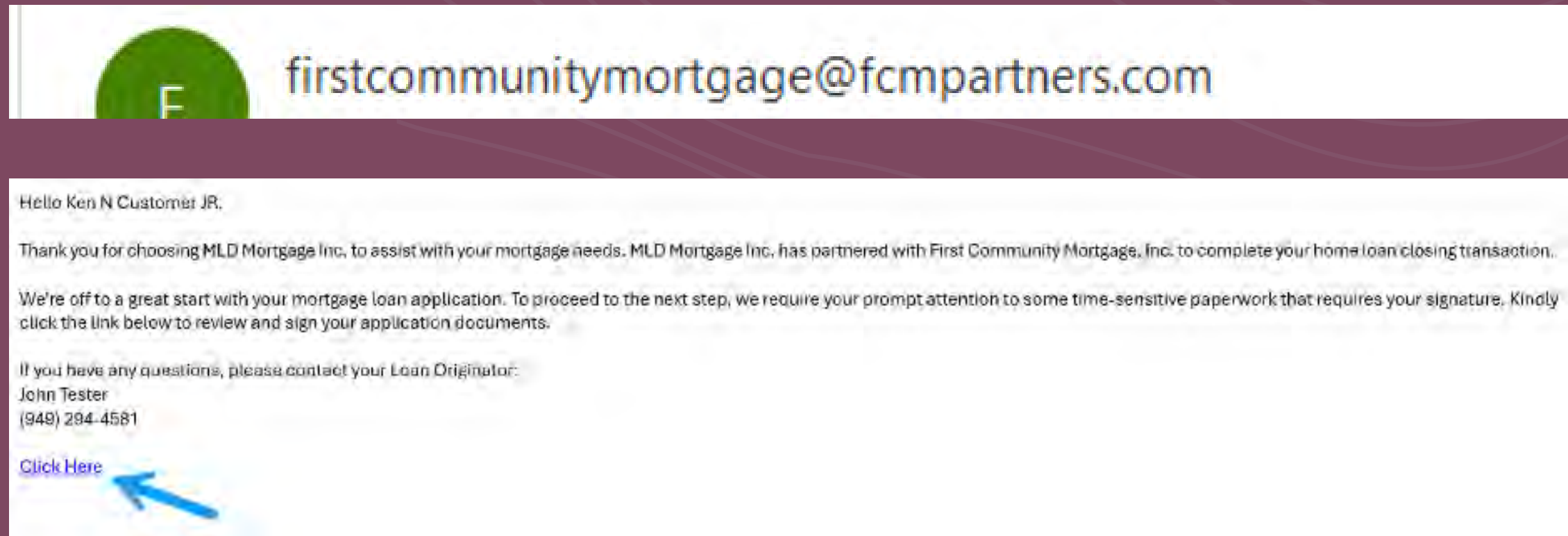
# how to Sign Initial Disclosures for Borrower



This is not a consumer advertisement. It is for industry professionals only and not for delivery to consumers for a commercial communication purpose. FCM NMLS ID 629700

# Email

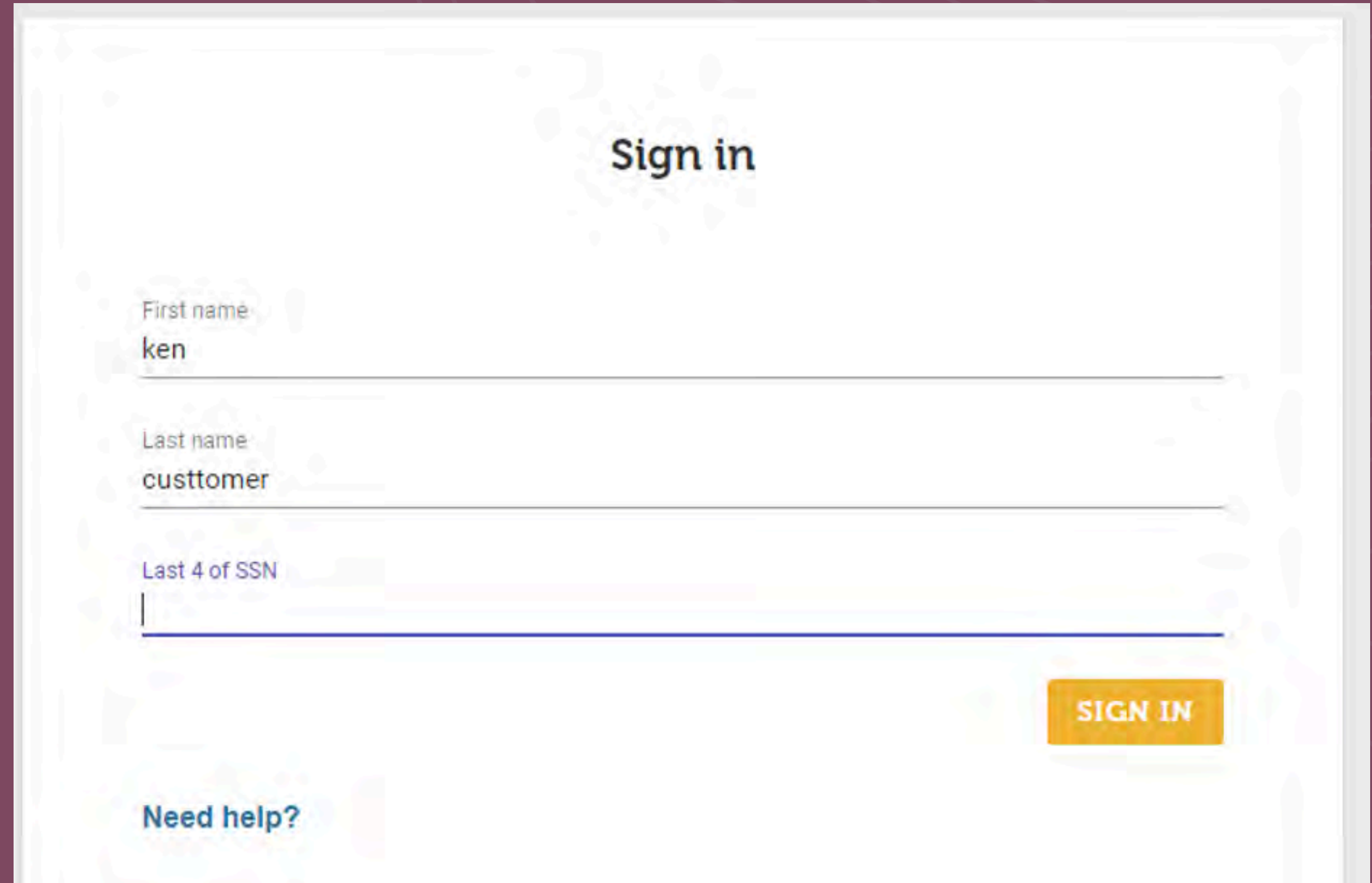
- The email borrower will receive from First Community Mortgage





# Sign In

- Enter your credentials to sign in



Sign in

First name  
ken

Last name  
customer

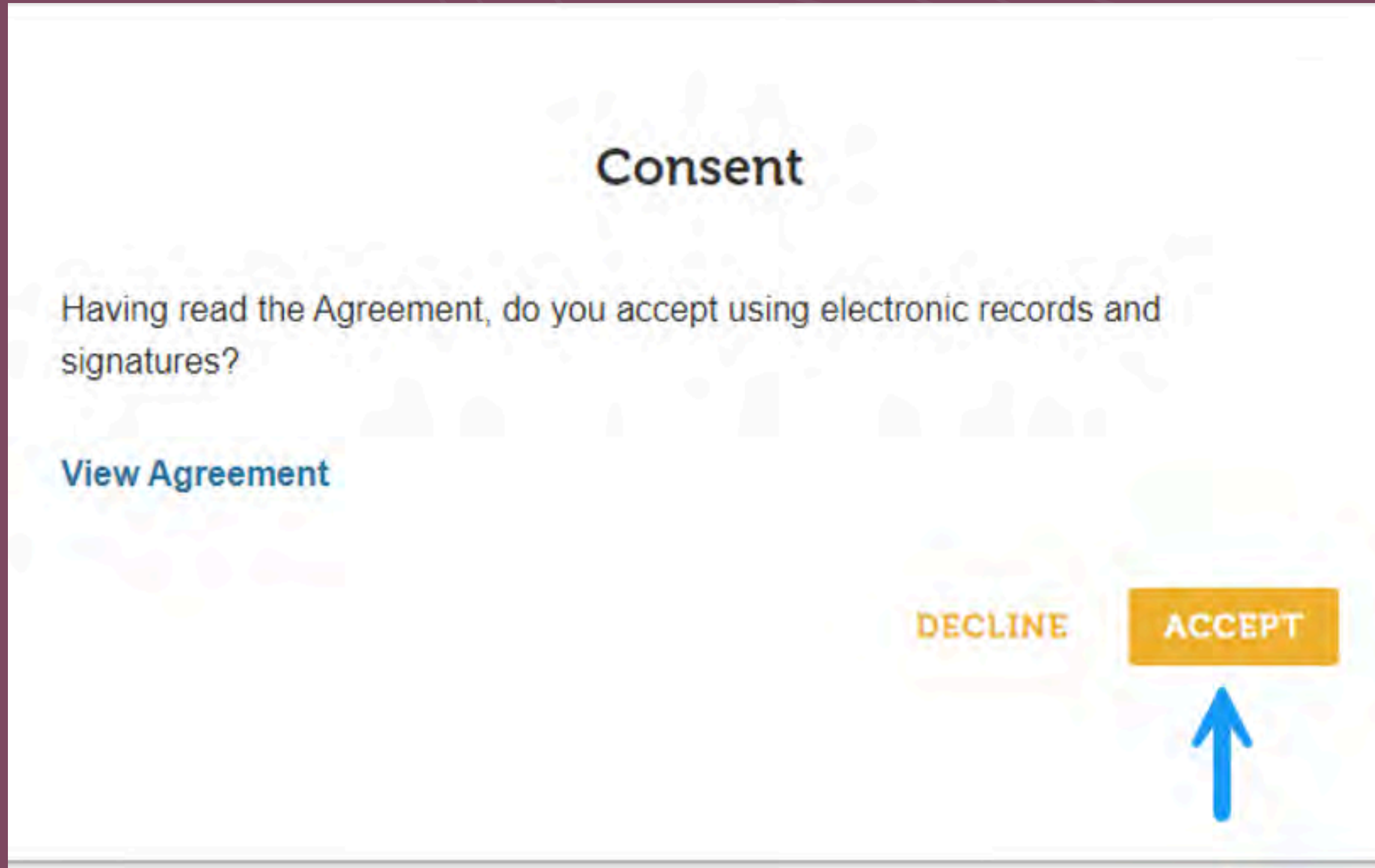
Last 4 of SSN  
|

**SIGN IN**

[Need help?](#)

# Consent

- Review and accept the document consent 1st before signing. Once you review the document on the screen, please click Next DOC at the bottom of the page



**Consent**

Having read the Agreement, do you accept using electronic records and signatures?

[View Agreement](#)

**DECLINE** **ACCEPT**

A blue arrow points to the **ACCEPT** button.

# Review

- You will see a yellow tab next to where signatures are needed on the disclosure package. Click the box with Blue pen to sign the document – Once you click the blue box the document will take you to next place that requires a signature or answer to a questions regarding counseling or language preference. Click next to continue signing.

The screenshot displays a web application interface for reviewing loan documents. On the left, a sidebar titled "Review your docs." lists various documents, each with a yellow tab indicating where a signature is needed. The main content area shows the "Uniform Residential Loan Application" form, which is divided into sections for borrower information, current address, and employment/income. A blue arrow points to the "REVIEW" tab in the top navigation bar, which also includes "CONSENT", "SIGN", and "DONE" options. The form includes fields for personal information, contact details, and financial data, with a "NEXT DOC" button at the bottom right.

**Review your docs.**

- 1003 Uniform Residential Loan Application - 1-2021 (Ken N Customer JR)
- 1103 Supplemental Consumer Information Form (Ken N Customer JR)
- Loan Estimate (Ken N Customer JR)
- Acknowledgment of Receipt of Loan Estimate
- Written List of Providers
- Notice of Intent to Proceed with Loan Application
- CA Fair Lending Notice (First Community Mortgage, Inc.)
- CA Request for Fair Lending Information
- CA Notice of Right to Receive Copy of Appraisal Report
- First Lien Appraisal Waiver-Receipt Form
- Taxpayer Consent Form
- Privacy Policy
- CA Disclosure Receipt
- CA Addendum to Uniform Residential Loan Application
- CA Title Insurance Disclosure

**Uniform Residential Loan Application**

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

**1a. Personal Information**

Name (First, Middle, Last, Suffix) Ken N Customer JR Social Security Number 500-50-7000  
(for Individual Taxpayer Identification Number)

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)  Date of Birth (mm/dd/yyyy) 07/04/1966 Citizenship ☒ U.S. Citizen ☐ Permanent Resident Alien ☐ Non-Permanent Resident Alien

Type of Credit ☒ I am applying for individual credit. ☐ I am applying for joint credit. Total Number of Borrowers: 1 Each Borrower intends to apply for joint credit? Your Initials:

List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names

Marital Status ☐ Married ☐ Separated ☒ Unmarried Dependents (not listed by another Borrower) Number 0 Ages

Contact Information Home Phone (818) 222-2222 Cell Phone (949) 294-4581 Work Phone  Ext.  Email Cindy.edmondeon@mortgageboutique.com

Current Address Street 10655 Birch St Unit #  City Burbank State CA ZIP 91502-1234 Country US

How Long at Current Address? 3 Years 7 Months  Housing ☐ No primary housing expense ☐ Own ☒ Rent (\$ 3,500.00 /month)

If at Current Address for LESS than 2 years, list Former Address ☒ Does not apply

Mailing Address - If different from Current Address ☒ Does not apply

**1b. Current Employment/Self-Employment and Income** ☒ Does not apply

Employer or Business Name National Consulting Phone (818) 332-3332 Street 1234 Main St City Burbank State CA

Gross Monthly Income Base \$ 10,000.00 /month Overtime \$ 1,000.00 /month Bonus \$ 750.00 /month

Review all docs to begin signing. **NEXT DOC**



# Review

- You will see a yellow tab next to where signatures are needed on the disclosure package. Click the box with Blue pen to sign the document – Once you click the blue box the document will take you to next place that requires a signature or answer to a questions regarding counseling or language preference. Click next to continue signing.

**Homeownership Education and Housing Counseling**

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? ☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) Who provided it:  
If a HUD-approved agency, provide Housing Counseling Agency ID #:   
For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)  
If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program:

(3) Date of Completion  mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? ☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet ☐ Hybrid

(2) Who provided it:  
If a HUD-approved agency, provide Housing Counseling Agency ID #:   
For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)  
If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency:

(3) Date of Completion  mm/dd/yyyy

**Language Preference**

Language Preference — Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional - Mark the language you would prefer, if available:

☒ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other:  ☐ I do not wish to respond

(中文) (한국어) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc).
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**Next**

**Apply your signature.**

1003 Uniform Residential Loan Application (KRM N Customer JR)

1103 Supplemental Consumer Information Form (Ken N Customer JR)

Loan Estimate (Ken N Customer JR)

Acknowledgment of Receipt of Loan Estimate

Written List of Providers

Notice of Intent to Proceed with Loan Application

CA Fair Lending Notice (First Community Mortgage, Inc.)

CA Request for Fair Lending Information

**CONSENT REVIEW SIGN DONE**

The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.

Any intentional or negligent misrepresentation of information may result in the imposition of:

- (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application; and/or
- (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.

The Lender and Other Loan Participants have not made any representation or warrants, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature  Date (mm/dd/yyyy)

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

**Military Service of Borrower**

**Sign**

# Questions

- You will need to answer questions regarding race, sex, and marital status

Ken N Customer JR

☐ I do not wish to furnish this information  
☒ I do wish to furnish this information

Initial Here

**Race/National Origin:** ☐ American Indian or Alaskan Native ☐ Asian/Pacific Islanders ☐ Black ☐ Hispanic ☐ White ☐ Other - specify:

**Sex:** ☐ Female ☒ Male

**Marital Status:** ☐ Married ☐ Unmarried (include single; divorced, widowed) ☐ Separated

**ACKNOWLEDGMENT OF RECEIPT**

I/WE RECEIVED A COPY OF THIS NOTICE.

Sign

- BORROWER - Ken N Customer JR - DATE -

Next



# E-Sign

- On the transcript page you will need to check box and then e-sign.

**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, if applicable, line 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; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. 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-C 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 above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

<b>Signature for Line 1a</b> (see instructions)	Date	Phone number of taxpayer on line 1a or 2a (818) 222-2222
<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative	<input checked="" type="checkbox"/> Signatory confirms document was electronically signed.	
<b>Print/Type name</b> Ken N Customer JR		
<b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)		
<b>Spouse's signature</b> (required if listed on Line 2a)		Date
<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative	<input type="checkbox"/> Signatory confirms document was electronically signed.	
<b>Print/Type name</b>		

Catalog Number 72627P [www.irs.gov](http://www.irs.gov) Form **4506-C** (Rev. 10-2022)  
For Privacy Act and Paperwork Reduction Act Notice, see page 2.

**Instructions for Form 4506-C, IVES Request for Transcript of Tax Return**

**Sign Here**

**Sign**



# SSN

- On the Social Security Number Form the borrower will need to add 90 days and initial

**To Release Social Security Number (SSN) verification**

Printed Name: <b>Ken N Customer JR</b>	Date of Birth: <b>07/04/1966</b>	Social Security Number: <b>500-50-7000</b>
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Reason for authorizing consent: (Please select one)

<input checked="" type="checkbox"/> To apply for a mortgage	<input type="checkbox"/> To apply for a loan	<input type="checkbox"/> To meet a licensing requirement
<input type="checkbox"/> To open a bank account	<input type="checkbox"/> To open a retirement account	<input type="checkbox"/> Other
<input type="checkbox"/> To apply for a credit card	<input type="checkbox"/> To apply for a job	

With the following company ("the Company"):

Company Name: **First Community Mortgage, Inc.**

Company Address: **262 Robert Rose Drive, Murfreesboro, TN 37129**

The name and address of the Company's Agent (if applicable):

Agent's Name: **PGB Solutions, Inc.**

Agent's Address: **1633 Bayshore Hwy, Suite 340 Burlingame, CA 94010**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified. I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

**This consent is valid only for one-time use. This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:**

**This consent is valid for**  **days from the date signed.**  **(Please initial.)**

Signature:  Date Signed:

Relationship (if not the individual to whom the SSN was issued):

**Privacy Act Statement Collection and Use of Personal Information**

# Submit

- Once completed please click Submit at the bottom of the page

CONSENT

REVIEW

SIGN

DONE

Your Home Loan Toolkit Acknowledgment

Date: 12/09/2024  
Loan number: 4600000369  
Lender:  

First Community Mortgage, Inc., NMLS ID 1019  
262 Robert Rose Drive, Murfreesboro, TN 37129

Borrower(s):  

Ken N Customer JR

I/We hereby acknowledge the receipt of "Your Home Loan Toolkit" brochure.  

Ken N Customer JR

12/11/2024

- BORROWER - Ken N Customer JR - DATE -

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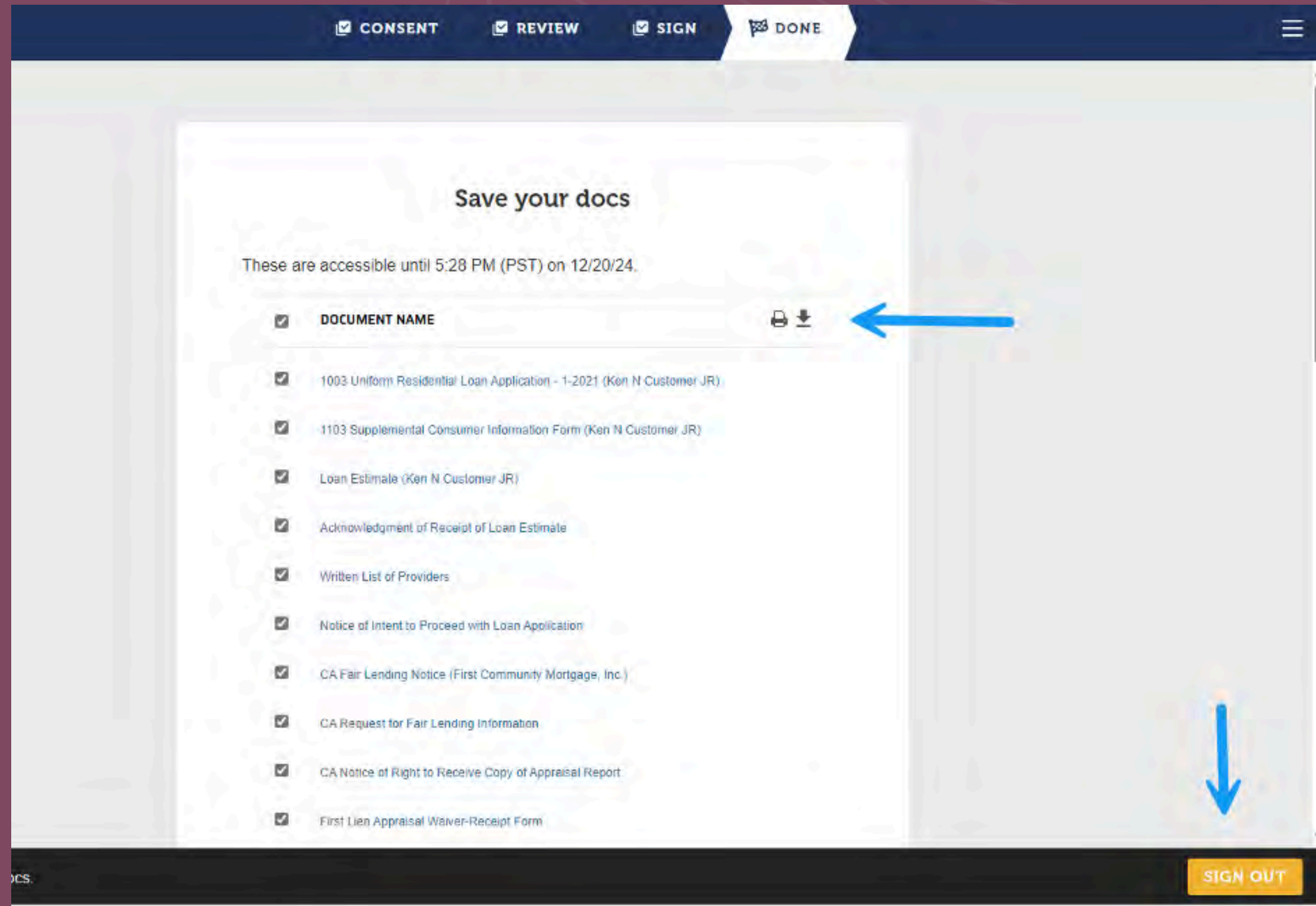
Click to submit your docs and move on.

SUBMIT



# Print or Save

- Once the disclosures are submitted you have the option to print or save a copy of the document and sign out of the system.







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