

Second Mortgage Application Checklist

Required **Received**

Application

- | | | |
|-------------------------------------|--------------------------|--|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Credit report fee \$15.04 individual; \$30.08 joint. Please make payment payable to MaineStream Finance. |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Copy of driver's license or government issued photo ID |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Signed and dated "Borrower Certification and Authorization" |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Completed "Uniform Residential Loan Application" –Form 1003 |

Borrower Information

- | | | |
|-------------------------------------|--------------------------|---|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Evidence of home ownership – deed with legal description |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Evidence from town office that there are no tax liens |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Copy of real estate tax bill showing assessed value of property |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Two most recent original pay stubs |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Signed and dated federal tax returns for last two years |

Disclosures

- | | | |
|-------------------------------------|--------------------------|--|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Signed/dated "Servicing Disclosure Statement" |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Signed/dated "Notice of Borrowers Right to Select a Title Attorney" |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Signed/dated "Equal Credit Opportunity Act" |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Signed/dated Privacy Statement:
"What Does MaineStream Finance Do With Your Personal Information" |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Good Faith Estimate provide to customer(s) |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Signed/dated "Intent to Proceed with Application" and
"Written List of Service Providers" |

- | | | |
|-------------------------------------|-------|---|
| <input checked="" type="checkbox"/> | _____ | Signed/dated "Truth- in- Lending" (TIL) disclosure |
| <input checked="" type="checkbox"/> | _____ | Signed/dated "Borrower Signature Authorization" |
| <input checked="" type="checkbox"/> | _____ | Signed/dated "Disclosure Notices" |
| <input checked="" type="checkbox"/> | _____ | Signed/dated "Notice to Applicant of Right to Receive Appraisal
"Report" |

For a mortgage refinance request and/or rehabilitation funding, the following additional items must be provided:

REFINANCE MORTGAGE

_____ Written statement from current lender showing outstanding mortgage balance plus daily interest per diem

REHABILITATION FUNDING

_____ Minimum of two written quotes from contractor or supplier for work to be done with loan proceeds. When work to be completed by contractor(s) requires a federal, state, or local license, a copy of the license must be provided. When a building permit is required, said permit must be provided.

Please complete, sign and date all documents included with the MaineStream Finance loan application package. Upon completion please place a check mark beside each item in the "Provided" column above. Once fully completed, please make copies of the documents and mail the originals to the following address:

MaineStream Finance
P.O. Box 1162
Bangor, ME 04402-1162

Attn: