

## 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:<br>"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<br>"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<br>"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: