



Danielle Dowdy

5515 Superior Drive, Ste. B2

Baton Rouge, LA 70816

Office: (225) 271-4685

Fax: (225) 271-4185

Cell: (504) 430-7714

Purchase Loan Application

Please complete legibly to the best of your knowledge.

Date: ___/___/___

Loan Officer: Danielle Dowdy

Projected Purchase Price: \$_____ Requested Loan: \$_____

Borrower Name: _____ Social Security #: ___-___-___

(Applicant who makes the majority of the income) Circle if applicable: Jr., Sr., III, Other: _____

Date of Birth: ___/___/___

Borrower Info:

Marital Status: Married / Unmarried/ Separated Email: _____

Home #: (____)____-____ Cell #: (____)____-____ Work #: (____)____-____

Please complete a full 2 years of your residence history in order starting with your current address and going backwards.

Current Address: _____ Circle one: Rent \$___ per month/ Own / Staying Rent Free
From: ___/___/___ To: Present

Is your current address also your preferred mailing address? Circle one: Yes No

Previous Address: _____ Circle one: Rent / Own / Staying Rent Free
From: ___/___/___ To: ___/___/___

Previous Address: _____ Circle one: Rent / Own / Staying Rent Free
From: ___/___/___ To: ___/___/___

Previous Address: _____ Circle one: Rent / Own / Staying Rent Free
From: ___/___/___ To: ___/___/___

Please complete a full 2 years of your employment history in order starting with your current employer and going backwards.

How do you get paid? Circle One: W-2(taxes taken out)
1099(subcontractor without taxes deducted)
Cash

Current Company Name: _____ Your Title/Position: _____
Company Address: _____ Pay: (Before Taxes) \$_____ per month
From: ___/___/___ To: Present

Previous Company Name: _____ Your Title/Position: _____
Company Address: _____ Pay: (Before Taxes) \$_____ per month
From: ___/___/___ To: ___/___/___

(If more space needed, please continue on another sheet of paper and attach.)



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What other forms of income do you have and how much is it per month? (Social security, child support, alimony, cash jobs, etc.) _____

Co-Borrower Name: _____ Social Security #: ____ - ____ - ____

(Applicant who makes less income) Circle if applicable: Jr., Sr., III, Other: _____

Date of Birth: ____/____/____

Co-Borrower Info:

Marital Status: Married / Unmarried/ Separated Email: _____

Home #: (____)____-____ Cell #: (____)____-____ Work #: (____)____-____

Please complete a full 2 years of your residence history in order starting with your current address and going backwards. (If identical to Borrower, write "same".)

Current Address: _____ Circle one: Rent \$____ per month/ Own / Staying Rent Free
From: ____/____/____ To: Present

Is your current address also your preferred mailing address? Circle one: Yes No

Previous Address: _____ Circle one: Rent / Own / Staying Rent Free
From: ____/____/____ To: ____/____/____

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From: ____/____/____ To: ____/____/____

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Assets

Vehicles

Year	Make & Model	Current Value
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Accounts

Type (Checking, savings, 401K)	Owner (B-Borr.; C-CoBorr.; J-Joint)	Bank Name	Amount
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

Alternative Credit Sources: Accounts you may be paying monthly that could help your loan if paid on time. These include: utilities, car insurance, cell phone bills, installment plans on furniture, etc.

Company Name	Length of Account	# of Times Over 30 Days Late
_____	From: ___/___/___ To: ___/___/___	_____
_____	From: ___/___/___ To: ___/___/___	_____
_____	From: ___/___/___ To: ___/___/___	_____
_____	From: ___/___/___ To: ___/___/___	_____
_____	From: ___/___/___ To: ___/___/___	_____

Other Properties You Own

Address	What will you do with it? (rent, sell)	Current Value	Mortgage Amount	Rent per Month	Tax, Ins., & Misc
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____

Have you had a Bankruptcy? Circle One: Yes No

If yes, what kind and when? Circle One: Chapter 7 Chapter 13

Status? _____ Date of Status: _____

Have you had a house go into Notice of Default or Foreclosure?

Circle One: Yes No

Have you owned a home in the last 3 years? Circle One: Yes No

PRIVACY POLICY DISCLOSURE

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the Following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out - how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer Information:

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy:

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references;
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

Information We Share:

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies.

- To respond to a subpoena or court order, judicial process or regulatory authorities.
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you within our corporate family of office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

- Please do not share personal information about me with non-affiliated third-parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

<hr/> Name	<hr/> Southwest Funding Company Name
<hr/> Address	<hr/> 5515 Superior Drive, Ste. B2 Address
<hr/> City, State, Zip	<hr/> Baton Rouge LA, 70816 City, State, Zip
<hr/> Phone#	<hr/> 225-291-2697 Phone #
<hr/> Loan #	
<hr/> Borrower's Signature	<hr/> Co-Borrower's Signature
<hr/> Date	<hr/> Date

Mortgage Loan Origination Agreement

This agreement is made and entered into on _____ by and between Southwest Funding located at 5515 Superior Drive, Ste. B2, Baton Rouge, LA 70816 hereinafter referred to as "Broker" and _____ hereinafter referred to as "Borrower."

SERVICES TO BE PERFORMED:

Broker agrees to perform all mortgage loan broker services normally and customarily performed in connection with the origination of mortgage loans but not limited to the services described below. Broker and Borrower both agree that under this agreement, Broker is providing mortgage loan brokering services on behalf of Borrower as Borrower's agent.

- a) Taking information from the borrower and filling out the application,
- b) Analyzing the prospective borrower's income and debt and pre-qualifying the prospective borrower to determine the maximum mortgage that the prospective borrower can afford,
- c) Educating the prospective borrower in the home buying and financing process, advising the borrower about the different types of mortgage loan products, and demonstrating how closing costs and monthly payments would vary under each product,
- d) Collecting financial information and other related documents that are part of the application process,
- e) Initiating and/or ordering verifications of employment and deposits,
- f) Initiating and/or ordering requests for mortgage loan verifications,
- g) Initiating and/or ordering appraisals,
- h) Initiating and/or ordering inspections or engineering reports,
- i) Providing disclosures to the borrower,
- j) Assisting the borrower in understanding and clearing credit problems,
- k) Maintaining regular contact with the borrower, realtors, and mortgage lender, between application and closing to apprise them of the status of the application and to gather any additional information as needed,
- l) Ordering legal documents,
- m) Determining whether the property is located in a flood zone or ordering such service, and
- n) Participating in the mortgage loan closing.

COMPENSATION:

Compensation for Broker's services rendered on behalf of Borrower shall be equal to 1.0-3.0% of the principal loan amount with said fees to be paid directly to Broker from the loan proceeds at the time of settlement. This fee is not imposed by the mortgage lender; however, it may be disclosed by the mortgage lender in connection with other services. In addition to the broker fee paid to Broker by Borrower at settlement, Broker may receive additional amounts from the mortgage lender such as servicing release fees or yield spread premiums based on the difference in the Lender's wholesale rates and the retail note rate paid by the Borrower on the mortgage loan.

If the mortgage loan is denied or does not close by the expiration of this contract, said Borrower is only liable for actual expenses incurred for the appraisal.

DUTIES OF APPLICANT:

Borrower agrees to provide Broker true, completed, and accurate information upon request and to pay all fees required pursuant to this agreement. Borrower must obtain, upon request, any information or documentation that Broker can not obtain due to policies of various employers, lending institutions, government agencies, etc. Borrower must pay for any and all costs of obtaining payoff balances, verifications, recordation's, and cancellations. Borrower further agrees to pay all third party fees incurred in connection with the mortgage loan. Such fees shall be disclosed on the Borrower's Good Faith Estimate of Settlement Charges (GFE) to the extent known by the Broker at the time of application. Broker will advise Borrower of all material changes in the original application, the reason for the changes, and the effect of the changes in the proposed loan payment, term, or rate. A revised GFE will be provided to Borrower if there are any material changes in the information disclosed on the original GFE.

TERM:

This original agreement shall be from the date signed until the date of loan closing, but no later than 30 days from the date of this agreement.

AFFIRMATION BY BORROWER:

This agreement contains the entire agreement between Broker and Borrower and supercedes all prior agreements or understandings relating to the subject matter thereof. There are no written or oral agreements between parties other than set forth in this agreement.

By signing below, the Borrower acknowledges receipt of this Mortgage Loan Brokerage Agreement and Disclosure Statement.

<hr/>		<hr/>	
Originator's Signature	Date	Borrower's Signature	Date
<hr/>		<hr/>	
Danielle Dowdy		Co-Borrower's Signature	Date
Printed Originator Name		 	
<hr/>		<hr/>	
5515 Superior Drive, Ste. B2			
Broker's Street Address & City			
<hr/>	<hr/>		
Baton Rouge, LA 70816	225-291-2697		
State and Zip	Phone #		

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Southwest Funding. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Southwest Funding reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through Southwest Funding. As part of the application process, Southwest Funding and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Southwest Funding and to any investor to whom Southwest Funding may sell my mortgage, any and all information and documentation that they request. 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.
3. Southwest Funding or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature _____

Co-Borrower Signature _____

SSN: _____ Date: _____

SSN: _____ Date: _____