





# Front Porch Loans

Danielle Dowdy

13475 Vera McGowan Road, Suite C

Walker, LA 70785

Office (225) 271-4974 · Fax (225) 271-4975

*"Pull up a chair and let's talk!"*

## (Borrower information continued)

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: \_\_\_/\_\_\_/\_\_\_

Previous Company Name: \_\_\_\_\_ Your Title/Position: \_\_\_\_\_

Company Address: \_\_\_\_\_ Pay: (Before Taxes) \$ \_\_\_\_\_ per month

\_\_\_\_\_ From: \_\_\_/\_\_\_/\_\_\_ To: \_\_\_/\_\_\_/\_\_\_

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 \_\_\_\_\_ Jr., Sr., III, etc.?)

less income) Date of Birth: \_\_\_/\_\_\_/\_\_\_

Co-Borrower Info:

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: \_\_\_/\_\_\_/\_\_\_

Previous Address: \_\_\_\_\_ Circle one: Rent / Own / Staying Rent Free

\_\_\_\_\_ From: \_\_\_/\_\_\_/\_\_\_ To: \_\_\_/\_\_\_/\_\_\_

Previous Address: \_\_\_\_\_ Circle one: Rent / Own / Staying Rent Free

\_\_\_\_\_ From: \_\_\_/\_\_\_/\_\_\_ To: \_\_\_/\_\_\_/\_\_\_



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 \_\_\_\_\_ From: \_\_\_/\_\_\_/\_\_\_ To: \_\_\_/\_\_\_/\_\_\_

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

### Assets

#### Vehicles

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

### Accounts

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



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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<br>Over 30 Days Late |
|--------------|-------------------|----------------|---------------------------------|
| _____        | From: __/__/____  | To: __/__/____ | _____                           |
| _____        | From: __/__/____  | To: __/__/____ | _____                           |
| _____        | From: __/__/____  | To: __/__/____ | _____                           |
| _____        | From: __/__/____  | To: __/__/____ | _____                           |
| _____        | From: __/__/____  | To: __/__/____ | _____                           |

## Other Properties You Own

| Address | What will you<br>do with it? (rent, sell) | Current<br>Value | Mortgage<br>Amount | Rent per<br>Month | Tax, Ins.,<br>& 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

# Borrowers' Certification and Authorization

## CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Front Porch Loans. 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 Front Porch Loans 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 Front Porch Loans. As part of the application process, Front Porch Loans 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 Front Porch Loans and to any investor to whom Front Porch Loans 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. Front Porch Loans 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: \_\_\_\_\_

# 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                 | <b>Front Porch Loans</b><br><hr/> Company Name          |
| <hr/> Address              | <b>13475 Vera McGowan Road, Ste. C</b><br><hr/> Address |
| <hr/> City, State, Zip     | <b>Walker LA, 70785</b><br><hr/> City, State, Zip       |
| <hr/> Phone#               | <b>225-271-4974</b><br><hr/> Phone #                    |
| <hr/> Loan #               |   |
| <hr/> Borrower's Signature | <hr/> Co-Borrower's Signature                           |
| <hr/> Date                 | <hr/> Date  |