Icon Capital Group, Inc
563 Castro Street
San Francisco, CA 94114
DRE License #01238480 Expires 03/19/2012

Authorization to Disclose

I/we, the undersigned, have applied for a real estate loan through Icon Capital Group, Inc.. I/we hereby authorize the release of any and all information required or requested by Loan Broker, their assignees, or their credit reporting agencies in their attempts to complete the processing and/or approval of our loan request.

Necessary information may include, but would not be limited to; employment and/or related compensation information, savings and checking account verifications, loan status, payment histories, credit union and mortgage balances, etc.

Loan Broker is hereby authorized to utilize copies of this form in its efforts to receive the above listed information.

Thank you for your cooperation in expediting the return of the requested information attached hereto.

Printed Name		**Social Security #**
Applicant Signature	**Date**	**Birthdate**
Printed Name		**Social Security #**
Applicant Signature	**Date**	**Birthdate**
Agent Name	**Date**	**Phone Number**

Form **4506-T**

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.**

▶ **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506,** Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	**1b First social security number on tax return or employer identification number (see instructions)**
2a If a joint return, enter spouse's name shown on tax return	**2b Second social security number if joint tax return**

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution: ***DO NOT SIGN*** *this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.*

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . . ☐

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . ☐

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . . ☐

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days . . . . . ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . . ☐

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12 / 31 / 2008   12 / 31 / 2007   / /   / /

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, 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-T on behalf of the taxpayer.

Telephone number of taxpayer on line 1a or 2a
( )

Sign Here

Signature (see instructions) — Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature — Date

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAIVS teams, send your request to the team based on the address of your most recent return.

Note. *You can also call 1-800-829-1040 to request a transcript or get more information.*

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501 978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705–B41 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

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Triple Disclosure
Equal Credit Opportunity Act (ECOA)

The Federal Equal Credit Opportunity Act (ECOA) prohibits discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity toenter into a binding contract); because all or part of the applicant's income derives from any public assistanceprogram; or because the applicant has in good faith exercised any right under the consumer credit protection act.
The federal agency which administers compliance with this law is:
Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, DC 20580

The Housing Financial Discrimination Act of 1977 Fair Lending Notice

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

- **Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.**
- **Race, color, religion, sex, marital status, national origin or ancestry.**

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographical area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.
Theses provisions govern assistance for the purpose, construction, rehabilitation or refinancing of one to four family residences occupied by the owner and for the purpose of the home improvement of any one to four unit family residence.
If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution, or:

Department of Real Estate
320 W. 4th Street, Suite 350
Los Angeles, CA 90013-1105

Department of Real Estate
1515 Clay Street, Suite 702
Oakland, CA 94612-1402

Notice to Applicant of Right to Receive Copy of the Appraisal Report

You have the right to a copy of the appraisal report that we obtain on your property, provided you have paid for, or are willing to pay for the appraisal. To request a copy of the appraisal report, please phone your loan officer or loan processor to submit a written request in care of your agent to: Icon Capital Group, Inc., 96 Jessie St., 4th Floor, San Francisco, CA 94105.

Acknowledgement of Receipt:

Printed Name	Applicant Signature	Date
Printed Name	**Co-Applicant Signature**	**Date**
Agent Name	**Date**	**Phone Number**

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Double Disclosure
Privacy Policy

We collect nonpublic personal information about you from the following sources:

- **Information we receive from you on applications and other forms;**
- **Information about your transactions with us, our affiliates, or others; and**
- **Information we receive from a consumer reporting agency.**

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.
We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Notice to Home Loan Applicant – California Credit Score Disclosure

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether or not you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loans, contact the lender. If you have questions about your credit scores or the information in the credit report from which the scores were computed, you can contact the credit bureaus at the addresses and phone numbers listed below:

Equifax (800) 685-1111	**Trans Union (866) 887-2673**	**Experian (888) 397-3742**
P.O. Box 740258	**P.O. Box 4000**	**P.O. Box 2104**
Atlanta, GA 30374-0258	**Chester, PA 19016-4000**	**Allen, Texas 75013**

Acknowledgement of Receipt:

Printed Name	**Applicant Signature**	**Date**
Printed Name	**Co-Applicant Signature**	**Date**
Agent Name	**Date**	**Phone Number**

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Broker and Borrower Document Certification

The undersigned Broker and Borrower(s) hereby certify that all copies of documents provided to_____________________________, ("Lender"), for the purpose of underwriting and closing Broker and Borrower(s) loan are true and exact copies of the original documents provided by the borrower(s) and further certify that the original documents do not contain any alterations, revisions, erasures or whiteouts.
For purposes of this Broker and Borrower Document Certification, Broker and borrower(s) acknowledge that such certifications pertains to any and all documents provided by Borrower(s) to Broker for purposes of loan processing, underwriting and closing, and may include but are not limited to the following:

- ✓ **Pay stubs/Earning Statements**
- ✓ **W-2 forms**
- ✓ **Individual Income Tax Returns (IRS Form 1040)**
- ✓ **Partnership Tax Returns (IRS Form 1065)**
- ✓ **Corporate Tax Returns (IRS Form 1120)**
- ✓ **Bank/Savings/Credit Union Account Statements**
- ✓ **Canceled Checks**
- ✓ **Business Balance Sheet and Income Statement**
- ✓ **Rental Agreements**
- ✓ **Purchase Contracts/Agreements**

Note: In order to comply with investor requirements for sale of loans, the Lender may require the borrower(s) to provide original signatures on the first two pages of any tax returns.

Acknowledged by:

____
Authorized Employee & Title **Date**

____
Printed Name **Applicant Signature** **Date**

____
Printed Name **Co-Applicant Signature** **Date**

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Mortgage Loan Origination Agreement

You (____) agree to enter into this Mortgage Loan Origination Agreement with Icon Capital Group, Inc. /Broker to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with Icon Capital Group, Inc., on ______________________________, 20_____. We are licensed as a "Mortgage Broker" under the state laws of California.

Section 1. Nature of Relationship:

In connection with this mortgage loan:

- **We will enter into separate independent contractor agreements with various lenders.**
- **While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or the best terms available in the market.**

Section 2. Our Compensation:

The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- **The retail price we offer you, your interest rate, total points and fees will include our compensation.**
- **In some cases, we may be paid all of our compensation by either you or the lender.**
- **Alternately, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you rather pay a lower interest rate, you may pay higher up-front points and fees.**
- **Also in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.**

We also may be paid by the lender based on (1) the value of the Mortgage Loan or related servicing rights in the market place or (2) other services, goods or facilities performed or provided by us to the lender.

By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE LOAN ORIGINATOR: **APPLICANTS:**

Agent	**Date**	**Phone Number**
Printed Name	**Applicant Signature**	**Date**
Printed Name	**Co-Applicant Signature**	**Date**
Address	**City, State**	**Zip**

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Tax and Insurance Impound Request

I hereby request the following to be impounded and paid monthly with my payment:

1.) Property Taxes	______________
2.) Fire/Hazard Insurance	______________
3.) I do not want Tax or Insurance Impounds	______________

Fire/Hazard Insurance Agent Information

Insurance Co. ***Policy #***

Agent Name ***Phone Number***

Address

City ***State*** ***Zip***

Printed Name ***Applicant Signature*** ***Date***

Printed Name ***Co-Applicant Signature*** ***Date***

Agent Name ***Date*** ***Phone Number***

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RIGHT TO BRING AN ACTION: Should any dispute arise between the buy and seller from the purchase of a property, the buyer must complete & resolve all disputes with the sellers before commencing any legal action (including a demand for mediation/arbitration) against a Mortgage Broker. Should buyer commence any action or demand for mediation/arbitration against the Mortgage Broker before resolving all disputes with the seller, the buyer shall be responsible for all attorney fees, cost & expert fees incurred by the mortgage broker.

MEDIATION AGREEMENT: The parties to this agreement agree to resolve all differences that may exist by mediation through the local county superior court program. Notice to mediate before notice litigate (or binding arbitration) is a condition precedent to any right to recover attorney fees under this agreement. Failure to comply with the notice to mediate terminates the moving parties right to request or be awarded attorney fees. All notice(s) of mediation must be served in writing return request allowing 30 days for response. If no response is forthcoming the moving party may then demand binding arbitration under the terms and conditions set forth below.

BINDING ARBITRATION AGREEMENT: The parties to this binding arbitration agreement understand that it is in the best interest of all parties to resolve all differences that may exist now and in the future by binding arbitration. The parties voluntarily agree to give up his/her/their right(s) to trial by jury and punitive damages by selecting the benefit for binding arbitration vs trial. It is therefore understood and agreed that neither side will request a trail by jury or punitive damages whether it be by written pleadings by the plaintiff across complaint by defendant/cross complaint. This agreement is conditional on the enforcement of this provision. All notice(s) of a demand or binding arbitration must be served in writing return receipt request. Failure to serve a written notice to arbitration return request vitiates said notice as if same was never sent. The matter shall be submitted to a retired Superior Judge approved by both parties.

ATTORNEY AND EXPERT FEES AND COST: Any action in law or equity shall allow the prevailing party to reasonable attorney fee, expert fees and costs. The arbitration hearing this matter shall have the same power as a superior court judge to make an award of such damages. The rules set forth in the Code of Civil Procedure shall apply. Reasonable attorney fee is deemed to be $150.00 per hour.

Acknowledgement of Receipt:

Printed Name	*Applicant Signature*	*Date*
Printed Name	*Co-Applicant Signature*	*Date*
Agent Name	*Date*	*Phone Number*