

Consolidated Builders

COMMERCIAL ~ INDUSTRIAL ~ RESIDENTIAL

David Hutchinson 89-91 Coal Street, 77 N Hancock St. Wilkes-Barre, Pa 18702 david.hutchinson1@att.net www.consolidatedbuilders.org	Name: Address: Address: Phone: Property for financing:
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Please fill out this form and submit with application.....

Credit Authorization

By signing "I AGREE" to hereby grant permission for lender, and appropriate partners to obtain all information deemed necessary to process your mortgage loan application. This information includes, but is not limited to, your past and present employment status, your deposit accounts, your past and present consumer credit record, your mortgage record and/or your rental record.

X _____, I agree

Patriot Act Disclosure

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: As part of applying for your mortgage loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

X _____, I agree

Electronic Disclosures Authorization

By applying for a loan with us or online, you agree to accept all applicable disclosures associated with this transaction in an electronic form, including disclosures required by the Truth in Lending Act, Real Estate Settlement Procedures Act and Equal Credit Opportunity Act. Paper copies will be provided for certain real estate related transactions after you loan application is received.

X _____, I agree

Application fees and charges

There is an application fee of \$25.00 and is not in association with any other fees. Upon a satisfactory arrangement between lender and buyer/homeowner, there will be a added one time lending partner fee of .008 (less than 1%) of the total costs of the loan or credit line including fees.

X _____, I agree