MASPETH FEDERAL SAVINGS

WELCOME

We at Maspeth Federal Savings take this opportunity to thank you for selecting our Association for your home financing needs.

We know that getting a mortgage is one of the most important financial decisions you will ever make. Our mortgage processors will be with you to make it as easy as possible.

Please complete the enclosed mortgage loan application and return in the enclosed envelope. Our mortgage processors are available to assist you with the application process as well as keep you informed on the status of your loan application.

Once again, thank you for choosing Maspeth Federal Savings. We look forward to serving you.

Mortgage Processors:

Ada Morales	*NMLS#641255**	amorales@maspethfederal.com
Rita Garofalo	*NMLS#641525**	rgarofalo@maspethfederal.com
Vicky Kulma	*NMLS#641258**	vkulma@maspethfederal.com
Diana Ally	*NMLS#641257**	dally@maspethfederal.com
Nicholas Herrera	*NMLS#1209049**	nherrera@maspethfederal.com
William Wong	*NMLS#1209056**	wwong@maspethfederal.com
Marita Neyra	*NMLS#1468294**	mneyra@maspethfederal.com
Stefenie Kenny	*NMLS#641261**	skenny@maspethfederal.com

***Information can be found at http://mortgage.nationwidelicensingsystem.org*

According to the Federal Trade Commission, identity theft is the fastest-growing crime in the country. Our ability to feel safe is becoming more difficult with terrorism and crime on a steady increase.

But there is hope...

The USA PATRIOT Act has paved the way for financial institutions to help prevent fraud, identity theft, and the spread of terrorism. It requires financial institutions to obtain more information from an individual or legal entity to help establish identity.

Your cooperation is needed when you open a new account or request a loan. You may be asked more questions to establish and confirm your identity. You may also be asked to provide your driver's license or other identifying documents.

Similar identification requirements apply to business entities such as corporations and partnerships.

In all cases protection of our customers identity and confidentiality is the Banks pledge to you.

MASPETH FEDERAL SAVINGS
56-18 69TH STREET
MASPETH, NY 11378

THE FOLLOWING ITEMS MUST BE SUBMITTED WITH THE COMPLETED ENTITY MORTGAGE APPLICATION

COMMERCIAL FINANCING

- COPY OF SIGNED CONTRACT OF SALE FOR PURCHASES AND PROOF OF DOWN PAYMENT
- COPY OF DEED AND SURVEY FOR REFINANCES
- SIGN AND DATE THE ATTACHED BORROWER SIGNATURE AUTHORIZATION
- GOOD FAITH DEPOSIT AS QUOTED ON THE LETTER OF INTENT
- PLANS AND SPECIFICATIONS (FOR CONSTRUCTION ONLY)
- COPY OF LEASES
- COPY OF CERTIFICATE OF OCCUPANCY FOR THE PROPERTY IF ONE IS REQUIRED FOR THE BUILDING
- COPY OF TAX ABATEMENT APPLICATION OR APPROVAL FOR ALL NEW CONSTRUCTION OR NEWLY COMPLETED BUILDINGS
- OFFERING PLAN BOOK AND QUESTIONNAIRE FOR CONDOMINIUMS AND TWO YEARS FINANCIAL STATEMENT FOR THE CONDOMINIUM BUILDING
- AT LEAST TWO (2) FORMS OF IDENTIFICATION, ONE OF WHICH MUST BE THE FOLLOWING:

N.Y.S. DRIVER LICENSE OR N.Y.S. NON DRIVER I.D., U.S. PASSPORT, U.S. RESIDENT ALIEN CARD, MILITARY I.D. OR GOVERNMENT I.D.

- IF APPLICATION IS SUBMITTED BY BROKER, COMPLETE AND SIGN THE ATTACHED BROKERAGE EXPENSE INFORMATION FORM
- COMPLETE ADDENDUM "A" ATTACHED TO THE ENTITY APPLICATION
- EACH OFFICER OF THE ENTITY IS REQUIRED TO FILL OUT THE PERSONAL FINANCIAL STATEMENT SHEET ATTACHED TO THE ENTITY APPLICATION
- THREE YEARS OF BUSINESS FINANCIAL STATEMENTS, PRO-FORMA AND THREE YEARS INCOME TAX RETURNS (SIGNED AND COMPLETE) FOR SUBJECT ENTITY
- THREE YEARS 1040 INCOME TAX RETURNS (SIGNED & COMPLETE) INCLUDING W-2 FOR ALL GUARANTORS
- TWO YEARS TAX RETURNS FOR ALL ENTITIES LISTED ON **SCHEDULE E** OF THE 1040 INCOME TAX RETURN (SIGNED AND COMPLETE)
- FOR THE SUBJECT ENTITY AND PERSONAL INCOME TAX RETURNS, COMPLETE AND SIGN ATTACHED FORM 4506-T
- PAY STUBS FOR TWO RECENT CONSECUTIVE PAY PERIODS, IF APPLICABLE
- FOUR MONTHS BANK STATEMENTS
- RECENT MORTGAGE STATEMENT FOR SUBJECT PROPERTY ON REFINANCES

PLEASE NOTE THE APPRAISER WILL NEED FULL ACCESS TO THE ENTIRE BUILDING AT TIME OF APPRAISAL

THE FOLLOWING ITEMS MUST BE SUBMITTED WITH THE COMPLETED ENTITY MORTGAGE APPLICATION

RESIDENTIAL 1-4 FAMILY AND CONDOMINIUM FINANCING

- COPY OF SIGNED CONTRACT OF SALE FOR PURCHASES AND PROOF OF DOWN PAYMENT
- COPY OF DEED AND SURVEY FOR REFINANCES
- AFFIDAVIT OF RESIDENCE FOR REFINANCES ONLY
- SIGN AND DATE THE ATTACHED BORROWER SIGNATURE AUTHORIZATION FORM
- $550.00 APPLICATION FEE
- COPY OF LEASES
- COPY OF CERTIFICATE OF OCCUPANCY FOR THE PROPERTY IF ONE IS REQUIRED FOR THE BUILDING
- COPY OF TAX ABATEMENT APPLICATION OR APPROVAL FOR ALL NEW CONSTRUCTION OR NEWLY COMPLETED BUILDINGS
- OFFERING PLAN BOOK AND QUESTIONNAIRE FOR CONDOMINIUMS AND TWO YEARS FINANCIAL STATEMENT FOR THE CONDOMINIUM BUILDING
- AT LEAST TWO (2) FORMS OF IDENTIFICATION, ONE OF WHICH MUST BE THE FOLLOWING:

N.Y.S. DRIVER LICENSE OR N.Y.S. NON DRIVER I.D., U.S. PASSPORT, U.S. RESIDENT ALIEN CARD, MILITARY I.D. OR GOVERNMENT I.D.

- IF APPLICATION IS SUBMITTED BY BROKER, COMPLETE AND SIGN THE ATTACHED BROKERAGE EXPENSE INFORMATION FORM
- COMPLETE ADDENDUM "A" ATTACHED TO THE ENTITY APPLICATION
- EACH OFFICER OF THE ENTITY IS REQUIRED TO FILL OUT THE PERSONAL FINANCIAL STATEMENT SHEET ATTACHED TO THE ENTITY APPLICATION
- THREE YEARS OF BUSINESS FINANCIAL STATEMENTS, PRO-FORMA AND INCOME TAX RETURNS (SIGNED AND COMPLETE) FOR SUBJECT ENTITY
- THREE YEARS 1040 INCOME TAX RETURNS (SIGNED & COMPLETE) INCLUDING W2 FOR ALL GUARANTORS.
- TWO YEARS TAX RETURNS FOR ALL ENTITIES LISTED ON **SCHEDULE E** OF THE 1040 INCOME TAX RETURN (SIGNED AND COMPLETE)
- FOR THE SUBJECT ENTITY'S TAX RETURNS AND PERSONAL INCOME TAX RETURN, COMPLETE AND SIGN THE ATTACHED FORM 4506-T
- PAY STUBS FOR TWO RECENT CONSECUTIVE PAY PERIODS IF APPLICABLE
- FOUR MONTHS BANK STATEMENTS
- RECENT MORTGAGE STATEMENT FOR SUBJECT PROPERTY ON REFINANCES

PLEASE NOTE THE APPRAISER WILL NEED FULL ACCESS TO THE ENTIRE BUIDING AT TIME OF APPRAISAL

Please submit the following along with the application package

(For a Corporation) Fill out Entity Mortgage Loan Application

- EIN Letter (Tax ID number)
- Filing Receipt or Letter of Good Standing
- Certificate of Incorporation
- Corporate Resolution authorizing corporation to mortgage
- Corporate Financial Statements

(For an LLC) Fill out Entity Mortgage Loan Application

- EIN Letter (Tax ID number)
- Filing Receipt or Letter of Good Standing
- Article of Organization
- Operating Agreement signed by all members
- LLC Resolution authorizing LLC to mortgage (signed by all members)

(Limited Partnership) Fill out Entity Mortgage Loan Application by General Partner Only

- EIN Letter (Tax. ID number)
- Filing Receipt or Letter of Good Standing
- Limited Partnership Agreement
- Name of General Partner (if a Corporation then send items listed under Corporation and if an LLC then submit items listed under LLC)

(Associates) Fill out Entity Mortgage Loan Application

- EIN Letter (Tax ID number)
- Agreement between partners (if none, we need. Resolution)
- Business Certificate for Partners

MORTGAGE LOAN APPLICATION

Maspeth Federal Savings And Loan Association
56-05 69th Street
Maspeth, New York 11378

No. ____________

Date: ____________

Scope of Application

Title Information

If Approved, Title will be vested as follows:

☐ Individual ☐ Partnership ☐ Corporation

Person to Contact____________ Phone ____________
Mail Address____________

Purpose of Loan

☐ Purchase ☐ Assumption ☐ Refinance ☐ Addl. Advance
☐ New Construction ☐ Rehabilitation
☐ Model ☐ Speculation ☐ Turnkey
☐ Land Acquisition & Development
☐ Other TAX ID #____________

Loan Term Requested

Amount of Loan $____________ Int. Rate________%
Contractual Term________ Amortized Term______ Points____
Repayment Requested
☐ Monthly Amortization
☐ Periodic Principle & Interest
☐ Interest Only-Lump Sum Principle
☐ Other____________

Funds Needed By____________ (Date)

☐ Single Payout ☐ Multiple Payout ☐ Progress Payout
Anticipated First Payment Date________ ☐ Percentage Completion
☐ Escrow

INFORMATION - PROPERTY TO BE SECURED

Property Address or Location	City	County	Township	State	Zip Code

Brief Legal Description (when required) | Census Tract #

Construction or Refinance Data

Land Value $____________
Value "on site" Improvements $____________
Value Buildings $____________
Present Value $
Cost of Improvements to be made $____________
Value Completed $

Building Data

Type and Number of Improvements ☐ Existing - Age________ ☐ New to be Developed

☐ Detached Single Family Units ____________
☐ Townhouse Units ____________
☐ Condominium Units ____________
☐ Apartment Units ____________
☐ Commercial Units ____________
☐ Other ____________

Sales data

Date of Purchase__________
Purchase Price $__________
Down Payment Consisted of Cash or Equivalent $________
Secondary Finance $________

Title Is In

☐ Fee Simple
☐ Lease Hold
☐ Other________

PERSONAL FINANCIAL STATEMENT

Note: An Individual personal financial statement should be submitted by all persons who will be contractually liable for the repayment of this loan. Please request additional forms when applicable. If this loan is to be make to a business or corporation, please submit a detailed financial statement of that entity also.

PERSONAL INFORMATION

Full name:____________ Age______

Address: ☐ Own ☐ Rent____Yrs. Phone____________

Annual Income ____________

Salary $____________
Bonus and Commissions ____________
Dividens and Interest ____________
Net rental (enter from detail on reverse) ____________
*Other-Optional-See Income Remarks ____________
TOTAL $____________

* Income Remarks - Note: Income from Alimony Child Support or Maintenance payments need not be disclosed unless their consideration is desired.

Marital Status

☐ Married ☐ Separated
☐ Unmarried-(includes Single, Divorced and widowed)

Dependents

No.	Ages

SS No. / /

Source of Income
Type of Business
Position/Title

Summary Asset - Library Statement - enter details on reverse

Assets

Cash	$
Stocks/Bonds	
Accounts & Notes Receivable	
Real Estate Owned	
Other Personal Property	
Vehicles Owned	
Value of Business Owned	
Other - Describe	
TOTAL ASSETS	$

Liabilities

Notes Payable-Secured	$
Notes Payable-Unsecured	
Installment Loans	
Accounts & Bills Owed	
Real Estate Mortgage Payable	
Unpaid Income tax	
Other Debts-Describe	
TOTAL LIABILITIES	
NET WORTH	
TOTAL LIABILITIES & NET WORTH	$

LENDER USE

BELOW IS FOR OFFICE USE

LOAN ☐ Approved ☐ Declined

Loan Amount $________ Interest Rate________ % Contractual Term______ Amortized Term________
Credit Report Fee $________ Commitment Fee $________
Appraisal Fee $________ Origination Fee $________

Special Conditions Approval ____________

By:____________ Date:____________ By:____________ Date:____________
Underwriter Underwriter

SCHEDULE OF CASH ACCOUNTS

Name of Depository and Address	Type of Account	Account Number	In Name Of	Approximate Balance	Pledged YES-NO
				$	

SCHEDULE OF STOCKS AND BONDS

No. Of Shares	Description	In Name Of	Market Value	Pledged YES-NO
			$	

SCHEDULE OF ACCOUNTS

Description	Owned	Due Date	Amount Due	G--Good D--Doubtful
			$	

SCHEDULE OF REAL ESTATE OWNED

1. PROPERTY ADDRESS 2. TITLE IN NAME OF 3. NAME OF MORTGAGE HOLDER	Type	% Of Ownership	Date Acqrd.	Purchase Price	Market Value	Amount of Mortgages And Liens	Gross Annual Rental	Annual Debt. Serv.	Annual Net Rental
		Managed By							
1.				$	$	$	$	$	$
2.									
3.									
1.									
2.									
3.									
1.									
2.									
3.									
1.									
2.									
3.				Total	$	$	Total	$	$

SCHEDULE OF NOTES--ACOUNTS PAYABLES

Owed To (Name & Address)	Date Opened	Date Due	Approximate Amount Owed	Type S - Secured U - Unsecured
			$	

SCHEDULE OF INSTALLMENT LOANS / OBLIGATIONS / CREDIT REFERENCES

Purpose & Date Opened	Owed To (Name & Address)	Account Number	Monthly Payment	Balance Owed
			$	$

SCHEDULE OF LIFE INSURANCE CARRIED

Name Of Insurance Company	Type	Benefit Value	Cash Value	Loans Against Cash Value
		$	$	$

Personal Statement

Have You Been or are you now(or any property you have owned) subject to or affected by any of the follwoing: (check box if yes to any of these questions and explain on an attached sheet)

☐ Bankruptcy Proceedings(within previous 14 years) ☐ Foreclosure Suits ☐ Federal or State Tax Liens ☐ Liable as endorser, co-maker or Guarantor on any notes, Leases or Contracts

☐ Personal Judgments ☐ Mechanic Lien Claims ☐ Unpaid Taxes or Assessments

AGREEMENT

The undersigned represents that the information contained in this application is true and correct to his or her knowledge and was given to induce the Lender to grant the loan for which this application was made and further states that no information may relate to the creditworthiness of the undersigned has been omitted. The undersigned authorized the Lender or its agent to verify the information submitted herein with credit bureaus, employers and any references listed in the application.

The Lender may at his option, cancel any Commitment or Loan granted if; this Application contains any false or misleading information; In its opinion, the credit investigation discloses an unsatisfactory credit record; the title examination discloses un satisfactory conditions which are not correctable within a reasonable time; the undersigned has borrowed any portion of the investment or equity in the property not indicated in this Application; or any phase of new construction on This Application shall remain the property of this institution.

ACCEPTED

Signature _______________ Date _______

ACCEPTED:

Signature _______________ Date _______

EACH OFFICER OF THE CORPORATION MUST COMPLETE THE FOLLOWING

PERSONAL FINANCIAL STATEMENT

Note: An individual personal financial statement should be submitted by all persons who will be contractually liable for the repayment of this loan. Please request additional forms when applicable. If this loan is to be made to a business or corporation, please submit a detailed financial statement of that entity also.

PERSONAL INFORMATION

Full Name ______ Age ______

Address ☐ Own ☐ Rent __ Yrs Phone ______

Title Held in Corporation ______

MARITAL STATUS: ☐ Married ☐ Separated ☐ Unmarried- (including Single, Divorced or Widowed)

DEPENDENTS: No. Ages

SS No / /

ANNUAL INCOME	
Salary	$
Bonus and Commisions	$
Dividends and Interest	$
Net Rental (enter from details on reverse)	$
* Other-Optional - See Income Remarks	$
TOTAL	$

SOURCE OF INCOME

Type of Business

Position/Title

* Income Remarks - Note: Income from Alimony, Child Support, or Maintenance Payments need not be disclosed unless their consideration is desired.

SIGNATURE:

PERSONAL FINANCIAL STATEMENT

Note: An individual personal financial statement should be submitted by all persons who will be contractually liable for the repayment of this loan. Please request additional forms when applicable. If this loan is to be made to a business or corporation, please submit a detailed financial statement of that entity also.

PERSONAL INFORMATION

Full Name ______ Age ______

Address ☐ Own ☐ Rent __ Yrs Phone ______

Title Held in Corporation ______

MARITAL STATUS: ☐ Married ☐ Separated ☐ Unmarried- (including Single, Divorced or Widowed)

DEPENDENTS: No. Ages

SS No / /

ANNUAL INCOME	
Salary	$
Bonus and Commisions	$
Dividends and Interest	$
Net Rental (enter from details on reverse)	$
* Other-Optional - See Income Remarks	$
TOTAL	$

SOURCE OF INCOME

Type of Business

Position/Title

* Income Remarks - Note: Income from Alimony, Child Support, or Maintenance Payments need not be disclosed unless their consideration is desired

SIGNATURE:

PERSONAL FINANCIAL STATEMENT

Note: An individual personal financial statement should be submitted by all persons who will be contractually liable for the repayment of this loan. Please request additional forms when applicable. If this loan is to be made to a business or corporation, please submit a detailed financial statement of that entity also

PERSONAL INFORMATION

Full Name ______ Age ______

Address ☐ Own ☐ Rent __ Yrs Phone ______

Title Held in Corporation ______

MARITAL STATUS: ☐ Married ☐ Separated ☐ Unmarried- (including Single, Divorced or Widowed)

DEPENDENTS: No. Ages

SS No / /

ANNUAL INCOME	
Salary	$
Bonus and Commisions	$
Dividends and Interest	$
Net Rental (enter from details on reverse)	$
* Other-Optional - See Income Remarks	$
TOTAL	$

SOURCE OF INCOME

Type of Business

Position/Title

* Income Remarks - Note: Income from Alimony, Child Support, or Maintenance Payments need not be disclosed unless their consideration is desired

SIGNATURE

To be completed by Loan Originator

This information was provided	☐ In a face-to-face interview	☐ In a telephone interview	☐ By the applicant and Submitted by fax or mail	☐ By the applicant and submitted via e-mail or the internet

Loan Originator's Signature X		
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (Including Area Code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

ADDENDUM "A"

IF YOU ARE A CORPORATION, PARTNERSHIP, LIMITED PARTNERSHIP OR LIMITED LIABILITY COMPANY FURNISH THE FOLLOWING:

*****YOU MUST PROVIDE A SEPARATE CORPORATE OFFICER/SHAREHOLDER PROFILE FOR EACH OFFICER OR SHAREHOLDER LISTED BELOW*****

CORPORATIONS

Corporate Officers

Name	Address	Title	SS#

Shareholders

Name	Address	SS#

PARTNERSHIPS

Partners

Name	Address	SS#

CORPORATE OFFICER/SHAREHOLDER PROFILE

****YOU MUST COMPLETE A SEPARATE CORPORATE OFFICER/SHAREHOLDER PROFILE FOR EACH OFFICER/SHAREHOLDER LISTED ON ADDENDUM "A"****

COMPLETE THE APPLICABLE SECTION AND RETURN WITH THE DOCUMENTS REQUESTED.

A. INDIVIDUAL OFFICER/SHAREHOLDER:

NAME: ______________________________

ADDRESS: ______________________________

PHONE #: ______________________________

SS#: ______________________________

*****YOU MUST PROVIDE TWO (2) FORMS OF IDENTIFICATION*****

B. LLC OR CORPORATION AS OFFICER/SHAREHOLDER OF CORPORATION:

NAME OF LLC OR CORP: ______________________________

ADDRESS FOR LLC OR CORP: ______________________________

____

TAX ID (EIN): ______________________________

MEMBERS/OFFICERS:

Name: ______________________________

Address: ______________________________

____

Phone #: ______________________________

SS #: ______________________________

Name: ______________________________

Address: ______________________________

____

Phone #: ______________________________

SS #: ______________________________

Name: ______________________

Address: ______________________

____

Phone #: ______________________

SS #: ______________________

Name: ______________________

Address: ______________________

____

Phone #: ______________________

SS #: ______________________

*****YOU MUST PROVIDE A FULL SET OF LLC OR CORPORATE DOCUMENTS AND 2 FORMS OF IDENTIFICATION FOR EACH MEMBER/OFFICER*****

ADDENDUM "A" CONTINUED

*****YOU MUST PROVIDE A SEPARATE LLC MEMBER PROFILE FOR EACH MEMBER LISTED BELOW*****

LIMITED LIABILITY COMPANY

Members

Name	Address	SS#

MANAGING MEMBERS

Members

Name	Address	SS#

LLC MEMBER PROFILE

****YOU MUST COMPLETE A SEPARATE MEMBER PROFILE FOR MEMBER LISTED ON ADDENDUM "A"****

COMPLETE THE APPLICABLE SECTION AND RETURN WITH THE DOCUMENTS REQUESTED.

A. INDIVIDUAL MEMBER:

NAME: ______________________________

ADDRESS: ______________________________

PHONE #: ______________________________

SS#: ______________________________

*****YOU MUST PROVIDE TWO (2) FORMS OF IDENTIFICATION*****

B. LLC OR CORPORATION AS MEMBER OF LLC:

NAME OF LLC OR CORP: ______________________________

ADDRESS FOR LLC OR CORP: ______________________________

____

TAX ID (EIN): ______________________________

MEMBERS/OFFICERS:

Name: ______________________________

Address: ______________________________

____

Phone #: ______________________________

SS #: ______________________________

Name: ______________________________

Address: ______________________________

____

Phone #: ______________________________

SS #: ______________________________

Name: ______________________________

Address: ______________________________

____

Phone #: ______________________________

SS #: ______________________________

Name: ______________________________

Address: ______________________________

____

Phone #: ______________________________

SS #: ______________________________

*****YOU MUST PROVIDE A FULL SET OF LLC OR CORPORATE DOCUMENTS AND 2 FORMS OF IDENTIFICATION FOR EACH MEMBER/OFFICER*****

PLEASE COMPLETE THE FOLLOWING INFORMATION

MASPETH FEDERAL SAVINGS AND LOAN ASSOCIATION

PROPERTY INFORMATION

ADDRESS OF PREMISES: ______________________________

AGE OF PROPERTY: ________________ LOT SIZE: ________________

HOW MANY FAMILIES: ________________ TYPE OF HEAT: ________________

RENTAL INCOME: ________________ TAXES: ________________

TYPE OF CONSTRUCTION: ________________ GARAGE: ________________

NUMBER OF ROOMS: ________________ LOAN AMOUNT: ________________

TYPE OF LOAN: ______________________________

APPLICANT'S ATTORNEY: ________________ PHONE: ________________

ADDRESS: ________________

____

E-MAIL ADDRESS: ________________

SELLER'S ATTORNEY: ________________ PHONE: ________________

ADDRESS: ________________

____

E-MAIL ADDRESS: ________________

BROKER: ________________ PHONE: ________________

ADDRESS: ________________

____

E-MAIL ADDRESS: ________________

WHOM TO CONTACT TO INSPECT THE PROPERTY:

NAME: ________________ PHONE: ________________

PRESENT MORTGAGE: ________________ BALANCE: ________________

PRESENT OWNER: ________________ PHONE: ________________

PLEASE COMPLETE THE ENTIRE APPLICATION AND RETURN IT WITH A SIGNED COPY OF THE CONTRACT OF SALE OR COPY OF THE DEED FOR A REFINANCE. INCOMPLETE APPLICATIONS CANNOT BE ACCEPTED. THEY WILL BE RETURNED FOR COMPLETION CAUSING DELAY. IF YOU HAVE ANY QUESTIONS, PLEASE CALL THE MORTGAGE ORIGINATION DEPARTMENT AT (718) 651-7888

MASPETH FEDERAL SAVINGS AND LOAN ASSOCIATION

56-05 69TH STREET

MASPETH, NEW YORK, 11378

AFFIDAVIT OF RESIDENCE – REFINANCE OF RENTAL PROPERTY

STATE OF NEW YORK
COUNTY OF

____________________________________, being duly sworn deposes and says:

1. That he/she resides at____ ____ and is over the age of 21.
2. That he/she is the applicant for a mortgage on premises__________________________ ____.
3. That said property is a rental property.
4. Please check box which applies to you:

   ☐ That said loan proceeds are intended to be used primarily for business and/or commercial purposes (e.g.: acquiring, maintaining or improving investment property, etc.)
   MUST STATE USE OF FUNDS:________________________

   ☐ That said loan proceeds are intended to be used primarily for consumer purposes (e.g.: improving a primary residence, paying personal bills, school tuition, etc.)
   MUST STATE USE OF FUNDS:________________________

5. That he/she does not occupy the premises and does not intend to occupy it in the future.
6. That he/she fully understands that it is a federal crime, punishable by fine of not more than $5,000.00 or imprisonment of not more than two years/or both, to knowingly make false statements concerning any of the above facts under the provisions of Title 18, U.S.C. Section 1014.
7. That this Affidavit is made knowing full well that Maspeth Federal Savings and Loan Association will rely upon the representations herein in determining whether or not to approve deponent's credit for a mortgage loan of $______________________________.

X_______________________________

Sworn to before me this ____________________
day of ______________________, 20_________

____

BORROWER SIGNATURE AUTHORIZATION

PART I – General Information			
1. Borrower(s)			2. Lender Name and Address Maspeth Federal Savings 56-05 69th Street P.O. Box 207 Maspeth, NY 11378
3. Date	4. Loan Number		

PART II – Borrower Authorization

I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender to order a consumer credit report and verify other credit Information, Including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender obtains is only to be used in the processing of my application for a mortgage loan.

____________________________ ________________
Borrower Date

____________________________ ________________
Borrower Date

____________________________ ________________
Borrower Date

____________________________ ________________
Borrower Date

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Form **4506-T**

(Rev. September 2015)
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.**
▶ **Request may be rejected if the form is incomplete or illegible.**
▶ **For more information about Form 4506-T, visit *www.irs.gov/form4506t*.**

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 quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. 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, individual taxpayer identification number, or employer identification number (see instructions)

2a If a joint return, enter spouse's name shown on tax return.

2b Second social security number or individual taxpayer identification number if joint tax return

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

4 Previous address shown on the last return filed if different from line 3 (see instructions)

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.

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

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. ▶ ____________

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, 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 10 business days . ☐

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days . . . . ☐

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. 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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business 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. / / | / / | / / | / /

Caution: Do not sign this form unless all applicable lines have been completed.

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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T.** See instructions.

Phone 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

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to *www.irs.gov/form4506t*. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

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

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

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 addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, New Mexico, Nevada, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 559-456-7227
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 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:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service 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) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

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 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

CAUTION *You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.*

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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

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 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.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

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.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

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. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations 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, the District of Columbia, and U.S. commonwealths and possessions 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:

Internal Revenue Service
Tax Forms and Publications Division
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.

BROKERAGE EXPENSE INFORMATION

FEDERAL LAW REQUIRES THAT ALL FEES, COMMISSIONS, POINTS AND CHARGES PAID BY A BORROWER TO MORTGAGE BROKERS BE INCLUDED IN TRUTH-IN-LENDING DISCLOSURE DOCUMENTATION.

THE FOLLOWING INFORMATION MUST BE SUBMITTED BEFORE YOUR APPLICATION WILL BE ACCEPTED:

AMOUNT PAID TO MORTGAGE BROKER PRIOR TO CLOSING $____________

AMOUNT TO BE PAID TO MORTGAGE BROKER AT CLOSING $____________

TOTAL AMOUNT $____________

__________% OF LOAN AMOUNT

I HEREBY CERTIFY THAT THE ABOVE AMOUNTS ARE ACCURATE AND ACKNOWLEDGE THAT MASPETH FEDERAL SAVINGS AND LOAN ASSOCIATION WILL RELY ON THE TRUTHFULNESS OF THE FIGURE IN PREPARATION OF THE DISCLOSURE. THE UNDERSIGNED MORTGAGE BROKER ACKNOWLEDGES THAT THIS FORM IS FOR DISCLOSURE PURPOSES ONLY AND IN NO WAY AN AGREEMENT FOR THE BANK TO COLLECT ANY MONIES ON YOUR BEHALF.

__________________ BORROWER	__________________ BROKER NAME & NMLS#
__________________ BORROWER	__________________ MORTGAGE BROKER SIGNATURE
__________________ BORROWER	COMPANY NAME & ADDRESS __________________ __________________
__________________ BORROWER	__________________ TELEPHONE

BY SIGNING ABOVE, YOU ARE AUTHORIZING THE MORTGAGE BROKER TO RECEIVE ALL CORRESPONDENCE

CORPORATE RESOLUTION

The undersigned, the secretary of_________________, a New York corporation, DOES HEREBY CERTIFY:

1. At a meeting of the board of directors of the above mentioned corporation, duly called and held this ________day of _______________, at which a quorum was present and acted throughout, the board of directors unanimously adopted the following resolution, which has not been modified or rescinded:

RESOLVED, that ______________________in his/her capacity as President (Vice President) (Secretary) (Treasurer) is authorized with full authority to act for the corporation in all its capacity to execute and deliver to Maspeth Federal Savings and Loan Association (the "Lender"), a Note (Bond), Mortgage and other documents to perfect its security, for the sum of $____________________(collectively referred to as "Mortgage"). Said Mortgage shall be in such form and contain such terms, including rate of interest and time and manner of payment, and any other terms, provisions, conditions, stipulations and agreements, as required by the Lender; and

RESOLVED, that the corporation is authorized to enter into a (re)finance for the premises known as

____, New York,

New York, and to deliver the Mortgage and any other documents required by the Lender.

2. Neither the certificate of incorporation nor the by-laws contain any special requirement as to the number of directors required to pass such resolution.

3. The certificate of incorporation of the corporation does not require any vote or consent of shareholders to authorize the (re)finance of the premises known as____, New York owned by said corporation.

4. This certificate is made and delivered in order to induce the Lender to make the loan.

IN WITNESS WHEREOF, the undersigned has hereto affixed his hand and the seal of the above-mentioned corporation this __________day of ________________, :

____

AUTHORIZED MEMBER OF CORPORATION

STATE OF NEW YORK)
) ss.:
COUNTY OF)

On the _________ day of _______________, before me, the undersigned, a Notary Public in and for said State, personally appeared ______________________, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies) and that by his/her/their signature(s) on the instrument, the individual(s), or the persons upon behalf of which the individual(s) acted, executed the instrument.

____
Notary Public

LIMITED LIABILITY COMPANY RESOLUTION

The undersigned, being all the Members of______________________________("Company") a New York Limited Liability Company, DO HEREBY CERTIFY:

At a meeting of the Members of the Company duly called and held this day at which a quorum was present and acted throughout, the Members adopted the following resolution, which has not been modified or rescinded;

RESOLVED, that the Members of the Company are:

____________________________ ____________________________

____________________________ ____________________________

RESOLVED, that there has been no change in the composition of the Company since its formation by either adding or dropping Member(s); and

RESOLVED, that the Company authorizes the following Member(s) and Manager(s) of the Company to consummate the refinance of the real property located at____, New York (the "Premises") on behalf of the Company:

____________________________ ____________________________

____________________________ ____________________________

RESOLVED, that the Company execute and deliver to Maspeth Federal Savings & Loan Association, ("Lender"), a mortgage and mortgage note (bond) and other required loan documents in order to perfect its security in the sum of $_________________ (collectively referred to as "mortgage"). Said mortgage shall be in such form and contain such terms, including rate of interest and time and manner of payment, and any other terms, provisions, conditions, stipulations and agreements, as required by the Lender.

RESOLVED, that the Members hereby consent to make the mortgage to Lender for the (re)finance of the Premises.

This certificate is made and delivered in order to induce the Lender to make the loan.

Signed this ______ day of ____________,

____
Member

____
Member

____
Member

____
Member

EACH MEMBER'S SIGNATURE MUST BE NOTARIZED AND LISTED ON PAGE 3 OF THIS RESOLUTION

STATE OF NEW YORK)
) ss.:
COUNTY OF)

On the _________day of____________________, before me, The undersigned, a Notary Public in and for said State, personally appeared_____________________, personally known to me. or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies) and that by his/her/their signature(s) on the instrument, the individual(s), or the persons upon behalf of which the individuals) acted, executed the instrument.

____
Notary Public