

THINGS WE NEED FROM YOU

Before the file can be submitted to underwriting, the following documents must be submitted:

CLIENT CONDITIONS:

1. LAST 2 YEARS' PERSONAL SIGNED INCOME TAX RETURNS (1040S)

Robert

Tax returns, including all schedules, from 2010 and 2009 for Isa Gucciardi.

2. EVIDENCE OF INTEREST AND DIVIDEND INCOME

Asset statements (all pages) from the last 2 months showing the account balance. If you receive quarterly statements, please provide your most recent quarterly statement.

Robert

3. MOST RECENT PAY STUB NEEDED

Provide the most recent pay stub for Isa Gucciardi dated within the last 30 days. The pay stub must reflect the following information: your name, the name of your employer, gross year-to-date earnings, the pay period and be typed or computer generated. If it's an internet pay stub it must include a valid website address (URL) on the printout.

Robert

4. PROOF OF ASSETS NEEDED

We need to verify assets in the amount of \$116,887.95. Provide the most recent 1 month asset statements. If you receive quarterly statements, please provide your most recent quarterly statement. All pages are required. If using printouts obtained from a bank teller, they must be stamped and signed. Online statements must contain a valid website address for the bank. Large deposits outside of normal income will require additional documentation. Accounts must be available for withdrawal to be eligible. If using an IRA or 401K account, only 60% of vested balance after any outstanding loans can be used to qualify toward the asset amount.

Robert

<u>Name:</u>	<u>Account Number:</u>	<u>Balance:</u>
1. Vested Interest in Retirement Accounts/IRA		\$184,800
2. Bank of america	0288706250	\$40,000
3. Wells Fargo	8352638111	\$50,000
4. Unknown		\$54,474
5. Unknown		\$60,000

5. VERIFICATION OF MORTGAGE

Provide a 12 month account payment history from Wells Fargo or 12 months canceled checks. Isa Gucciardi

Robert

6. REQUEST FOR TRANSCRIPT OF TAX RETURN (4506-T) FOR 1040

Please print and sign the Request for Transcript of Tax Return (4506-T). This document will allow us to order personal 1040 U.S. Individual Income Tax Transcripts for 2009,2010 for Gucciardi, Isa from the Internal Revenue Service. The financial data provided by the IRS will be used to support the income used for loan qualification. If you filed taxes at a previous address in the last 2 years, please complete line 4 on the 4506-T. Once complete, please return via upload or fax. This document will be provided to you.

Attached

7. INFORMATION REGARDING YOUR APPRAISAL

An appraiser will be reviewing your property to assess its value and ensure that it is structurally sound. As part of this review, the appraiser must have access to any attic or crawl space area. Additionally, all mechanical systems (plumbing / heating / cooling / etc.) and utilities (water, electricity, etc) will be reviewed. The completed appraisal report will be reviewed by Quicken Loans to confirm all conditions above are satisfactory.

8. CREDIT INQUIRY EXPLANATION LETTER

Attached

THINGS WE NEED FROM YOU

Please print, check mark the appropriate boxes & sign the Credit Inquiry Explanation Letter for Isa Gucciardi. If any of these inquiries resulted in a new account, please provide a monthly coupon or other documentation that indicates the name of the lender/creditor, the account number, the new monthly payment amount and the terms of the financing. Please return the signed letter along with any additional documentation via upload or fax. This document will be provided to you.

9. FR: ANTI-STEERING LOAN OPTION DISCLOSURE REQUIRED

Attached

REQUIRED FEDERAL AND STATE DISCLOSURES:

- * CA loan - Fair Lending Notice required to be signed
- * Good Faith Estimate(s) (GFE)
- * Settlement Providers List
- * Certification & Authorization
- * Equal Credit Opportunity Act
- * Notice of Right to Receive Copy of Appraisal
- * Anti-Coercion Statement
- * Fair Credit Reporting Act
- * Mortgage Servicing Transfer Disclosure Notice
- * Truth in Lending Disclosure
- * Fee Worksheet
- * Uniform Residential Loan Application (1003)
- * Mortgage Broker Fee Agreement (MBFA)
- * Intent to Proceed
- * FR: Anti-Steering Loan Option Disclosure Required

Attached

DOCUMENTS PROVIDED IN YOUR "FINDINGS PACKAGE" ON THE PORTAL THAT REQUIRE ACTION BY YOU:

NOTE: We will also accept your forms should you wish to provide those instead.

- * Certification and Authorization
- * Credit Inquiry Explanation Letter
- * QLMS Mortgage Broker Fee Agreement
- * QLMS Proposed Loan Structure
- * Request for Transcript of Tax Return - 1040

Once we receive your information we will submit your loan to underwriting. The loan will be pended for incomplete documentation (including missing signatures) and will not be underwritten until all required submission documentation has been received and processed.

Your Loan Processing team will work with you to gather and clear the above conditions so that your loan can move to Final Sign-off.

If you have any questions regarding this letter you can call our dedicated team at (800)443-2556.

We appreciate your business and look forward to helping your customer with their loan needs.

Sincerely,

Your Dedicated Quicken Loans Mortgage Services Team



Loan#: 3304618051
Date: 11/03/2011

Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Quicken Loans Inc. ("Lender"). 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 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 Lender reserves the right to change the mortgage loan review process 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 from Lender. As part of the application process, Lender 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 process. I/We understand that any misrepresentations discovered during the application process, and thereafter, may be reported or shared with law enforcement or fraud alert databases.
2. I/We authorize you to provide to Lender, and to any investor to whom Lender may transfer my/our mortgage loan to, 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. This authorization also applies to proof of homeowner's insurance coverage and requests for payoff statements from my/our current mortgage lender/bank even if such requests are from the title company performing the closing/settlement of my/our mortgage loan with Lender.
3. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
4. If applicable, I/We request that my/our second mortgage loan be subordinated to the new refinanced first mortgage with Lender. I/We authorize the release of any information, either verbally or written, in order to process the subordination request.
5. If applicable, I/We authorize the release of any information to my/our current mortgage lender/bank if necessary to obtain a payoff statement or aid in the negotiation of reduced or modified payoff terms.
6. I/We release and agree to hold Lender and any investor that purchases my/our mortgage harmless from any liability that may arise from verifying information contained in my/our loan application or for any reporting of misrepresentations discovered during the application process or thereafter.
7. A copy of this authorization may be accepted as an original and this authorization may be electronically signed in place of a handwritten signature.

NOTICE TO BORROWERS: This 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.

_____		-6439	_____		-
Isa Gucciardi	Date	SS#		Date	SS#

_____		-	_____		-
	Date	SS#		Date	SS#



Date: 11/03/11

Isa Gucciardi
 420 Yerba Buena Ave
 San Francisco, CA 94127

Credit Inquiry Explanation Letter

To process your loan quickly, it's important that we have an accurate representation of your financial obligations so we can determine if you qualify for this loan. Each time someone requests your credit report, an inquiry is noted. The most common reason this occurs is in connection with an application for credit such as a mortgage loan, auto loan, credit card, etc.

During the loan application process, we continually monitor your credit activity and may pull a new credit report prior to closing. Any additional debts or obligations, disclosed or undisclosed, may impact your loan approval. You must qualify with any new accounts opened.

The creditor(s) listed below have pulled your credit within the past 120 days:

FA CREDCO 2011-11-02

RELS REPORTING SERVICE 2011-10-20

RELS CREDIT 2011-10-20

SUNGEVITY CORPORATION 2011-10-14

WELLS FARGO BANK 2011-09-12

You must disclose if any new accounts were opened. Please select one of the boxes below:

- I have **NOT** opened up new debt
 New debt is considered anything not currently listed in the Liabilities section on page 2 of your Uniform Residential Loan Application.
- I have opened up new debt
 Select this option if you have opened up new debt that is NOT already listed in the Liabilities section on page 2 of your Uniform Residential Loan Application. Please also send in a loan document or billing statement indicating the balance owed & new monthly payment. Please complete the information below:

Creditor's Name	Account#	Balance Owed	Monthly Payment

By signing this Explanation Letter, you certify the liabilities section on your loan application and additional information regarding your inquiries as accurate and complete. Your failure to do so may result in civil liability or criminal penalties.

Client Isa Gucciardi

Date

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2011/01 cireltr.pcl
 2278869563



q03304618051 0619 061 0101



3304618051

MORTGAGE BROKER FEE AGREEMENT

Date: November 3, 2011

Our Services

As your mortgage broker, we will arrange a loan from a mortgage lender. The mortgage lender will close and fund your loan. While we will help you find a loan, we do not offer mortgage loans from all mortgage lenders, therefore, cannot guarantee you the lowest price or best loan terms available. Be sure that you understand and are satisfied with the mortgage loan and terms that we arrange for you. By signing below, you request us to arrange a mortgage loan from a mortgage lender and you agree to the fees listed below for our services.

Your Mortgage Loan

You are currently applying for a mortgage loan in the amount of \$ 417000.00. If your loan amount changes, then the dollar amount of any fee shown below that is based on a percentage of the loan amount will also change as your loan amount changes. The fees in this Mortgage Broker Fee Agreement are for broker services only and do not include other closing costs that you will pay to obtain a mortgage loan. Please refer to your Good Faith Estimate for additional information.

Broker Fees

Our Broker Fees may be paid by you directly or indirectly or a combination of both. For any fees paid directly by you, you will pay our fees from your own funds at or prior to closing. For any fees paid indirectly, you may choose to include these fees in your loan amount and pay them at closing out of your loan proceeds. In addition, you may pay these fees by electing to pay the mortgage lender a higher interest rate. When you elect to pay a higher interest rate, the mortgage lender will provide you with a credit which will reduce your settlement charges, including these fees. Paying our fees directly instead of indirectly could result in a lower interest rate. By signing below, you have confirmed that we have discussed these fee payment options with you.

Other Closing Costs

Please refer to your Good Faith Estimate for an estimate of other costs you will pay to obtain a mortgage loan. Once your interest rate is locked and your loan amount and terms are finalized, we will be able to tell you an exact amount of all costs.

You will not be charged any closing costs except a reasonable credit report fee until you have

1. Received a Good Faith Estimate.
2. Told us that you intend to move forward with your loan, and
3. Received the initial disclosures from the mortgage lender.

Maximum Broker Fee

All fees that are paid to us for arranging your loan. This amount is included in the "Our Origination Charge" of Block 1 of your Good Faith Estimate. The "Our Origination Charge" amount represents that total sum of all origination charges and fees for your loan from the mortgage broker, mortgage lender and other third parties. \$ 6960.00

Credits

A credit in exchange for the selected interest rate. This credit will be reflected on Block 2 of your Good Faith Estimate. \$ -8340.00

Your Adjusted Broker Fee

This portion of our fees that will be paid by you to us directly. This amount is included in the "Your Adjusted Origination Charge" of Block A of your Good Faith Estimate. \$ -1380.00



MORTGAGE BROKER FEE AGREEMENT

Date November 3, 2011

By signing below, you agree that:

1. You have received an initial Good Faith Estimate within 3 business days of the mortgage loan application.
2. You intend to proceed with the loan.
3. This Mortgage Broker Fee Agreement has been explained to you and you understand it.
4. You have not been charged any fees, other than a reasonable credit report fee prior to signing this Mortgage Broker Fee Agreement.
5. You voluntarily enter into this Mortgage Broker Fee Agreement and you agree to the Broker Fees shown above.
6. If your loan is an adjustable rate mortgage ("ARM"), you received the Consumer Handbook on Adjustable Rate Mortgages Booklet ("CHARM Booklet").
7. If your loan is for the purchase of a home, you received the Shopping for Your Home Loan - HUD's Settlement Costs Booklet.
8. You acknowledge that you have received and understand the Appraisal Report Delivery Disclosure included in your application package.

If this box is checked, this Mortgage Broker Fee Agreement has been amended with updated fees

Borrower Name Isa Gucciardi Co-Borrower Name _____

Signature _____ Signature _____

Date _____ Date _____

Property Address 420 Yerba Buena Ave, San Francisco, CA 94127-2128

Mortgage Banker Robert Heath Date 11/03/2011

Mortgage Banker Signature _____



Form **4506-T**
(Rev. January 2011)

Request for Transcript of Tax Return

OMB No. 1545-1872

Department of the Treasury
Internal Revenue Service

Request may be rejected if the form is incomplete or illegible.

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 "Order a Transcript" 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.
Isa Gucciardi

1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
156-50-6439

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)
Isa Gucciardi
420 Yerba Buena Ave, San Francisco, CA 94127

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. The IRS has no control over what the third party does with the tax information.
Quicken Loans Inc. its successors and/or assigns (ISAOA)
1050 Woodward Ave, Detroit, MI 48226-1906

Caution: If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

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. 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 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. 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 2007, filed in 2008, will not be available from the IRS until 2009. 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.
2009 2010

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. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Sign Here

Sign Here

Spouse's signature





PROPOSED LOAN STRUCTURE

BVR Financial
Isa Gucciardi
420 Yerba Buena Ave, San Francisco, CA 94127-2128

The following is a snapshot of your borrower's loan structure. This is informational to help you. It is not intended to be a borrower disclosure.

LOAN TERMS

Basics:	
Loan Program:	30 yr Conforming Fix
Estimated Property Value:	\$ 1,900,000.00
Loan Amount: Base	\$ 417,000.00
Total	\$ 417,000.00
Purchase Price:	
Loan to Value Ratio:	21.940%
Housing Ratio:	40.204%
Total Debt Ratio:	40.654%

Income Used to Qualify

Isa Gucciardi	\$ 7,773.00
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PROPOSED MONTHLY PAYMENT

Payment Breakdown:	Estimated Amount:
Principal and Interest	\$ 1,988.42
Estimated Monthly Mortgage Payment	\$1,988.42
Other Housing Items Required Not Included Above**	
Homeowner's Insurance \$	221.67
Real Estate Taxes \$	914.94

* To calculate your proposed monthly payment, we used an estimated interest rate 3.990%. Please refer to your Interest Rate Disclosure for details on your interest rate and whether or not your rate is locked. This is not a rate lock agreement.

** All requests for an escrow waiver of taxes and/or insurance are subject to approval.

RATE

Qualifying Rate:	3.990%
Rate Premium:	
Rate Lock Expiration:	Not Locked

Important Things to Consider When Choosing a Wholesale Lender:

* **Client Service** - The level of service we provide is important to us. We want your customer experience to be the best that the industry has to provide. Feedback is important to us. Please let us know if we have not met your needs.

* **Experience** - Quicken Loans has over 25 years experience and is a leader in the lending industry. Quicken Loans Mortgage Services employees have an average of 15 years experience. This depth allows us to be knowledgeable in all facets of the lending arena.

* **Speed and Efficiency of Processing** - Our exclusive industry-leading technology and world-class service allows Quicken Loans to close loans on average within half the time of most of our competitors, often in 20 days or less.