

Capital Mortgage Services, Inc.

1105 Lakewood Pkwy - Suite 475 Alpharetta, GA 30009

(404) 257-8422 fax (404) 250-5358

Ga. Mortgage Licensee #5852

First, please read the following 3 paragraphs:

- 1. The first 4 pages should be read and understood. If you read these first four pages, you will be prepared to help us get your loan approved.**
- 2. The next 16 pages are called “the Disclosures”. Please print these pages at your printer, then sign each page on the signature line. Use Blue ink. These pages and supporting documents should be delivered to us by US Mail, FedEx, UPS, or other carrier, or in person.**
- 3. If you are applying for a loan that does not require employment, or does not require income, or does not require verification of income, some items should not be sent to us and some parts of the application should be left blank. Ask us.**

Welcome to Capital Mortgage.

Our intent is to insure that your application is handled in a friendly, efficient manner.

Since 1991 we have helped thousands of home owners arrange financing. Now we will help you.

As you complete the loan application, please double-check the addresses and account numbers.

If any part of this document is confusing, please call us. Our intent is to make it easy for you.

Please call me or your Loan Officer with any questions or comments: (404) 257-8422

Thank you for doing business with Capital Mortgage.

R.C. Thielemann, President

Capital Mortgage Services, Inc.

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Documents and Information Needed

Items Needed For Purchase or Refinance

- 1) Completed loan application and disclosures (signed)
- 2) Last 2 years w-2's
- 3) Most recent 30 days pay stub(s)
- 4) Most recent 60 days checking/savings/401k/IRA statements (all pages)
- 5) Name and number of your Homeowners Insurance carrier
- 6) **If you are self employed, have commission income or own investment real estate**, we will also need your last 2 years Federal Tax Returns (all pages and schedules)
- 7) Copy of current photo ID (**new Patriot Act requirement**)
- 8) Check or Credit Card authorization for an appraisal and credit report (\$400). (Once these two items are ordered, this fee is not refundable but will be listed as a credit at closing.)

Items Needed For Purchase only (in addition to above):

- 1) Sales contract
- 2) Copy of earnest money check and proof cleared
- 3) Source of down payment, funds to close

Items Needed For Refinance only (in addition to above):

- 1) Warranty or Security Deed
- 2) Contact info (account and phone number) for your existing lender to order payoff
- 3) Do you have a second mortgage? Let us know!
- 4) Is your current loan FHA or VA? Let us know!

If you have a question, or if something is confusing, please let us know.

NOTE: Delays in getting this information to Capital Mortgage will delay your closing and put your lock at risk.

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How much cash should you bring to the closing? Should it be a check?

The Good Faith Estimate

You should have received a written estimate of costs from Capital Mortgage Services. If you don't have one, call your Loan Officer now.

You may receive another Good Faith Estimate from the Lender with which we have locked your loan. Do not be concerned. **Our estimate will probably be the most accurate** available until the closing attorney (or title company) calculates the final numbers at closing.

Certified Funds

You should get a certified check payable to yourself or have funds wired to the closing attorney. Call the attorney for additional information.

The Exact Dollar Amount

Don't try to get the certified check accurate to the penny.

At closing, most closing agents will permit you to write a personal check for up to \$4,000.

The numbers may change a little while you are at the closing.

For example you may choose to buy Owners' Title Insurance, which is optional.

What if you bring too much money?

The closing agent can write you a check to refund any overpayment while you wait.

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Important page

1. Authority to check credit.

I authorize the release of all information concerning the attached form to **Capital Mortgage Services, Inc.** in connection with my application for a mortgage. For the purpose of this loan application, a photocopy of this page with my signature at the bottom should also be considered authorization to supply credit information to **Capital Mortgage Services, Inc.**

Borrower (sign): _____

Date: _____

Co- Borrower (sign): _____

Date: _____

2. Permission to charge fees to my credit card. This fee is not refundable.

Charge my Visa /MC (circle one) account \$ _____

for an appraisal (\$ _____) and a credit report (\$ _____)

Account number: _____ Security Code _____

Expiration date: _____ Mailing Address ZIP Code: _____

Authorized Signatures: _____ SS# _____

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Fair Credit Act - Discrimination

Fair Credit Reporting Act (FCRA): I understand that, as part of assembling the loan application, Capital Mortgage Services, Inc., will request a consumer report bearing my/our credit worthiness, credit standing and credit capacity. This notice is given pursuant to the Fair Credit Reporting Act of 1970 Section 601 to Section 622, inclusive. I will be entitled to such information within 60 days of a written demand therefore made to the credit reporting agency (not Capital Mortgage) pursuant to Section 606(b) of the FCRA.

Equal Credit Opportunity Act (ECOA): The Federal Equal Credit Opportunity Act allows discrimination based only on creditworthiness and prohibits creditors from discriminating against credit applicants on the basis of sex, race, color, national origin, marital status or age (provided applicant has the capacity to enter into a binding contract); because all or part of the applicant's good faith exercise of any right under the Consumer Credit Protection Act. Capital Mortgage Services, Inc. agrees with this policy of non-discrimination. The Federal agency which administers the ECOA is The FTC, Equal Credit Opportunity, Washington, D. C. 20580

Sex Discrimination: we will not refuse, by reason of sex or marital status, to make a mortgage to any applicant who is (or will be) the sole and separate owner of the property. If more than one person are (or will be) the owners, or if the property is (or will be) community property, then all must apply for - and become liable for - the loan.

Other Information: Income from alimony, child support or maintenance payments need not be revealed if the applicant chooses not to disclose such income. (However, if an applicant is liable for payment of alimony, child support or maintenance, such information must be disclosed.)

No information need be furnished with respect to a spouse or former spouse who is not an applicant unless the applicant is relying on community property or alimony, child support or maintenance payments from the spouse or former spouse as a basis for repayment of the loan. If the applicant is relying on such income, then all information relative to "spouse" in the application must be furnished and the spouse or former spouse must sign an authorization that will permit the Lender to order a credit report on the spouse or former spouse to verify credit information.

If the information furnished in the application does not show an adequate credit standing for the applicant, the Lender will not be in a position to process the application. Therefore, it is in the interest of the applicant to furnish all pertinent credit information, even though not requested or required.

I hereby certify that I have read this page, and I understand it.

Borrower

Date

Co-Borrower

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Loan May be Transferred to another lender; terms and conditions of the loan will not change.

Notice to mortgage loan applicants: the right to collect your mortgage loan payments may be transferred. federal law gives you certain rights. Read this statement and sign it only if you understand its contents.

You are applying for a mortgage covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.) and you have certain rights under Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments. If the loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements: If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 before the effective date of transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at the settlement. The law allows a delay in the time (not more than 30 days after a transfer) for services to notify you under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a Federal Agency. Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, the address, and toll-free or collect-call telephone number of the new servicer, and toll free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late fee may not be imposed on you. **Complaint Resolution:** Section 6 of RESPA (12 U.S.C. 2605) gives you certain rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with written acknowledgment within 20 Business Days of the receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. A Business Day is any day, excluding public holidays (State or Federal), Saturday and Sunday. **Damages and Costs:** Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where services are shown to have violated the requirements of that Section.

Servicing Transfer Estimated by Lender:

We may assign, sell or transfer the servicing of your loan; For all the mortgages that we fund in the next 12 months period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is 76% to 100% This is our best estimate of our servicing plans at this time. If our plans change, you will be notified.

This is our record of transferring the servicing of the loans we have made in the past:

Year	Percentage of Loans Transferred			
2007	0% to 25%	26% to 50%	51% to 75%	X 76% to 100%
2008	0% to 25%	26% to 50%	51% to 75%	X 76% to 100%
2009	0% to 25%	26% to 50%	51% to 75%	X 76% to 100%

ACKNOWLEDGMENT: I have read this disclosure form, and understand its contents:

Borrower

Date

Co-Borrower

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Compliance Indemnification: Federal Regulations Z and X

(Confirms that we have given you the HUD Settlement Booklet and ARM booklet - if necessary-, and a Good Faith Estimate of costs, and you confirm that you are not planning to immediately refinance this property)

I. Regulation Z: Truth in Lending (12 CFR 226; 7/1/69)

Section 226.19a This section of the regulation states that the lender must deliver or place in the mail to the consumer an estimated Truth in Lending Disclosure Statement no later than three (3) business days after the lender receives the consumer's written application. *

Section 226.19b This section of the regulation states that the consumer must be provided with the Consumer Handbook on Adjustable Rate Mortgages (CHARM) and a detailed program disclosure at the time of application or before the consumer pays any nonrefundable fee, whichever is earlier, on all adjustable rate mortgage loan applications. *

II. Regulation X: Real Estate Settlement Procedures Act (24 CFR 3500; 6/76)

Section 3500.6 This section of the regulation states that the lender must deliver or place in the mail to the consumer an informational booklet, as specified by the Secretary of HUD, not later than three (3) business days after the consumer's written application is received. *

Section 3500.7 This section of the regulation states that the lender must deliver or place in the mail to the consumer a Good Faith Estimate of Settlement Charges statement, not later than three (3) business days after the consumer's written application is received. *

Section 3500.21 b & d This section of the regulation states that the lender must be provided with a Mortgage Servicing Transfer Disclosure at the time of loan application. The regulation requires that the consumer sign the disclosure as acknowledgment of receipt of same. *

I (whether one or more), the undersigned, do hereby certify that I have received all of the above mentioned disclosures in a timely fashion. I understand that my loan may be sold to another lender and that all compliance disclosures are the responsibility of the originating lender. I agree that I will hold harmless any lender who purchases my loan for any errors in said disclosures or timing of same. I waive any rights to use said errors as a defense against any future collection or foreclosure action, should such action ever become necessary.

Borrower

Date

Co-Borrower

- This is intended only as a summary. This is not a limitation or an interpretation of the regulation referenced.

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Borrowers' Certification & Authorization to check credit

The undersigned certify the following:

1. I have applied for a mortgage with CAPITAL MORTGAGE SERVICES, INC. In applying for the loan, I completed a loan application containing various information on the purpose or the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. I understand and agree that CAPITAL MORTGAGE SERVICES, INC. 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 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

1. I have applied for a mortgage from CAPITAL MORTGAGE SERVICES, INC.. As a part of the application process, CAPITAL MORTGAGE SERVICES, INC. may verify information contained in my loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to CAPITAL MORTGAGE SERVICES, INC., and to any investor to whom CAPITAL MORTGAGE SERVICES, INC. may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history and copies of income tax returns.
3. CAPITAL MORTGAGE SERVICES, INC. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to CAPITAL MORTGAGE SERVICES, INC. or the investor that purchased the mortgage is appreciated.

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for Georgia Properties only

Official Code of Georgia Annotated Disclosure Requirements (SO-11-1.01)

O.C.G.A. Section 7-1-1014(3) requires that we inform you that if you fail to meet any condition or term of the documents that you sign in connection with obtaining a mortgage you may lose the property that serves as collateral for the mortgage loan through foreclosure.

Additionally, prior to accepting an application fee, credit report fee, appraisal fee, or any other lender, broker, or third party fee from applicant for a residential mortgage loan, every licensee or registrant is required to disclose to the applicant; 1) the amount or good faith estimate of the fees; 2) whether all or any part of the fees are refundable prior to settlement, and the conditions under which a refund may be possible, if any; 3) the specific services that will be provided or performed for the application fee; 4) that acceptance of such fees does not guarantee approval of the loan application or guarantee acceptance into a particular loan program.

The amount of the application fee, if any, and a good faith estimate of the credit report fee, appraisal fee, and all other lender, broker and third party fees are being provided to you on the Real Estate Settlement Procedures Act "GOOD FAITH ESTIMATE". The application fee, if any, is payable in advance and is not refundable under any circumstances. All other fees are payable at closing and are not refundable. Acceptance of the fees payable in advance does not guarantee approval of your loan application or guarantee acceptance in our particular loan program.

The specific services which will be provided or performed for the application fee are as follows:

I/We further understand and agree that the application fee of \$_____ is to cover costs incurred by Capital Mortgage, including but not limited to, appraisals and credit reports.

This payment is not refundable.

If you received this disclosure in response to a mail or telephone application, it is very important that you acknowledge the receipt of this disclosure and return it with the application. Your application cannot be further processed unless this disclosure is signed and returned.

I/we acknowledge receipt of the Official Code of Georgia Annotated Disclosure Requirements this _____ day of _____, 20_____.

Borrower

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BORROWER ACKNOWLEDGEMENT RECEIPT OF GOOD FAITH ESTIMATE AND INTENT TO PROCEED

I/We, _____ do hereby acknowledge that I/We received the Initial Good Faith Estimate(GFE), Truth in Lending(TIL), and Settlement Service Providers list within three (3) business days of the application date. We were not charged any fee(s) prior to receipt of the GFE, other than a credit report fee.

Property Address: _____

City

State

Zip

As of the dates below, I intend on proceeding with this loan.

Borrower

Date

Co-Borrower

Date

Broker: _____

Print

Signature

Date

Capital Mortgage Services, Inc.

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Loan Origination Agreement

(Capital Mortgage Services, Inc. will receive compensation)

I agree to enter into this Loan Origination Agreement with Capital Mortgage Services, Inc. (also known as CMS) which is acting as an independent contractor for the purpose of helping to arrange financing for residential real estate. The loan will be under the terms and conditions as I may request and/or that a lender may require. I am inquiring about mortgages with CMS on (date) _____.

I understand that I do not have to accept any loan. I also understand that it is the intent of Capital Mortgage to offer an opportunity to finance real estate under terms and conditions that I find favorable.

I understand that CMS is licensed or authorized, licensed, or exempt from licensing as a Mortgage Broker in several states, including the state in which the subject property is located.

Section 1. Nature of Relationship. In connection with this mortgage CMS is acting as an independent contractor and not as my agent. CMS claims no fiduciary relationship with lender nor borrower. CMS has independent contractor relationships with several lenders.

Section 2. Compensation to Capital Mortgage. The lenders whose products CMS distribute generally provide their loan products to CMS at wholesale rates. The retail price that CMS offers may include compensation to CMS. This price may consist of an interest rate, points and fees. CMS may be compensated by me and/or the lender. I may choose a lower or higher interest rate depending on whether I choose to pay more or less points and fees up-front. I might choose to pay less fees and points up-front and pay some or all of the compensation to CMS indirectly through a higher interest rate in which case CMS will be paid directly by the lender.

CMS also may be paid by the lender based on (i) the value of the Mortgage or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by CMS to the lender. By signing below, I (we) acknowledge receipt of a copy of this Agreement.

Borrower

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RIGHT TO RECEIVE A COPY OF APPRAISAL

You have the right to receive a copy of the real estate appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address provided. We must receive your request no later than 90 days after we notify you of the action taken on your credit application, or if you withdraw your application. In your letter you must provide us with your name, the address of the subject property, your current address, and the loan number assigned to your transaction.

I (We) have read and understand the aforementioned conditions regarding my right to receive a copy of our appraisal and acknowledge receipt of a copy of this disclosure.

Borrower

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SETTLEMENT SERVICES PROVIDERS LIST

The Good Faith Estimate (GFE) you received from Originator identifies the required settlement services that you can shop for and select the service provider. Below are providers compiled by Originator who offer the required settlement services that you can shop for. **You do not need to select any of the providers who appear on this list; you may shop for providers yourself.**

Campbell and Brannon, LLC
2475 Northwinds Parkway, Suite 150
Alpharetta, GA 30004
770-521-1180

Hartman Imbriale
2100 Riveredge Parkway, Suite 770
Atlanta, GA 30328
678-445-7423

Borrower

Date

Co-Borrower

Date

Property Address

State

Zip

Originator

Date

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Privacy Policy

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the Following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out – how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer Information:

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy:

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references;
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include your account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

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Information We Share:

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies.
- To respond to a subpoena or court order, judicial process or regulatory authorities.
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem is appropriate for these service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you within our corporate family of offices(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car. You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosure of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

Please do not share personal information about me with non-affiliated third-parties.

Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.

Please do not contact me with offers of products or services by mail.

Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders.

If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

Name (Print)

Address

Signature

State

Zip

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PATRIOT ACT INFORMATION DISCLOSURE IMPORTANT INFORMATION ABOUT APPLICATION PROCEDURES

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 every customer.

What this means to you: When you apply for a loan, we will ask you 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.

I/We acknowledge that I/we received a copy of this disclosure.

Applicant

Date

Applicant

Date

Capital Mortgage Services, Inc.

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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. ▶ _____

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.

____ / ____ / ____ ____ / ____ / ____ ____ / ____ / ____ ____ / ____ / ____

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.

Sign Here	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a ()
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

Capital Mortgage Services, Inc.

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(404) 257-8422 fax (404) 250-5358

Ga. Mortgage Licensee #5852

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.