GEN FUNDING
EVERYTHING IS POSSIBLE

# Items needed to process your loan application

## For Salaried Employee

| | Complete |
|---|---|
| 1) Borrower's Information fill out | |
| 2) Borrower's Certification & Authorization fill out | |
| 3) Statement of Information | |
| 4) 4506T - (Transcript) Sign & Date | |
| 5) Credit Card Authorization fill out | |
| 6) Copy or take a picture of Driver License | |
| 7) For FHA & VA Only - copy of Social Security Card | |
| 8) Current paystub (1 month) | |
| 9) Last 2 years Tax Return with W2's and All Schedules | |
| 10) Current bank statement, all pages (2 months) | |
| 11) Most recent 401K statement and Term of Withdraw (if applicable) | |
| 12) Mortgage Statement (for each property owned) | |
| 13) Homeowner Insurance (for each property owned) | |
| 14) Property Tax (for each property owned) | |

## For Self Employed, Schedule C

| | |
|---|---|
| 1) Last 2 years completed tax returns with all schedules | |
| 2) 1099 form and 2 years business license | |
| 3) Plus items #1 - 7 and 10 - 14 | |

## For Self Employed, Corporation

| | |
|---|---|
| 1) Last 2 years Corporate Tax Returns all schedules | |
| 2) K1's | |
| 3) Plus items #1 - 7 and 10 - 14 | |

GEN FUNDING
EVERYTHING IS POSSIBLE

NMLS# 1872551
1839 W Katella Ave, Anaheim, CA 92804
Phone: 657.208.3070

# BORROWER'S INFORMATION

**Loan Amount:** ______________ ☐ **Purchase** Refinance: ☐ **Rate & Term** ☐ **Cash Out** **Equity Line:** __________

**Subject Property:** ______________________________

**Borrower #1 Info**

Borrower Name: ______________________

Social Security #: ______________________

Date of Birth: __________ Cell Phone: ______________

Email: ______________________

**Two Years of Residence**

Present Address: ______________________

How long have you lived here? __________

Previous Address: ______________________

How long did you lived there? __________

**Borrower #2 Info**

Borrower Name: ______________________

Social Security #: ______________________

Date of Birth: __________ Cell Phone: ______________

Email: ______________________

**Two Years of Residence**

Present Address: ______________________

How long have you lived here? __________

Previous Address: ______________________

How long did you lived there? __________

If subject is rental property, how much? __________

HOA (if applicable): __________

Number of Dependents: __________

Dependents' Age: __________

**Borrower #1 Employment Info**

Employer's Name: ______________________

Address: ______________________

Phone: ______________ Date of Hire: __________

Borrower's Position: ______________________

Monthly Gross Income: __________

**Borrower #2 Employment Info**

Employer's Name: ______________________

Address: ______________________

Phone: ______________ Date of Hire: __________

Borrower's Position: ______________________

Monthly Gross Income: __________

**If less than 2 years:** Previous Employer's Name: ______________________ Phone: ______________

Address: ______________________________

Position: ______________________ Date of Hire: __________ Ending: __________

I/We, hereby authorized NextGen Team Realty to search my/our credit report through credit reporting agencies. I/We understand that this action will show as an inquiry on my/our credit history, and consent to his/her credit search for purpose of obtaining a Residential Mortgage Loan.

Borrower #1 Signature: Initial: Date:

Borrower #2 Signature: Initial: Date:

NEXTGEN TEAM REALTY
DRIVEN FOR PERFECTION

NMLS# 1872551
1839 W Katella Ave, Anaheim, CA 92804
Phone: 657.208.3070
www.NextGenTeamRealty.com

GEN FUNDING
EVERYTHING IS POSSIBLE

# Borrowers' Certification and Authorization

## CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through NextGen Team Realty/Gen Funding. 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 the 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 NextGen Team Realty/Gen Funding reserves the right to change the mortgage loan review processes 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 through NextGen Team Realty/Gen Funding. As part of the application process, NextGen Team Realty/Gen Funding and the mortgage guaranty insurer (if any), 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 program.

2. I/We authorize you to provide to NextGen Team Realty/Gen Funding and to any investor to whom NextGen Team Realty/Gen Funding 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. NextGen Team Realty/Gen Funding 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.

| | | | |
|---|---|---|---|
| Borrower Name | Borrower Signature | Social Security Number | Date |
| Borrower Name | Borrower Signature | Social Security Number | Date |

# Statement of Information (Confidential)

This form is needed in order to eliminate judgments and liens against people with similar names

The street address of the property in this transaction is: (if none, leave blank)

Address ______________________ City ______________________

Occupied by: ☐ Owner ☐ Tenants ☐ Lessee ☐ Single Residence ☐ Multiple Residence ☐ Commercial ☐ Vacant Land

Any construction/improvements in last 6 months? ☐ Yes ☐ No Is any portion of new loan to be used for improvements? ☐ Yes ☐ No

If yes, state nature of work done or contemplated ______________________

***Party 1***

First Middle Last

Former last name(s), if any

Birthplace Birth Date

Social Security No. Driver's License No.

I ☐ am single ☐ am married ☐ Have a domestic partner

Name of current spouse or domestic partner (if other than Party 2)

Name of former spouse/domestic partner (if none, write "none")

***Party 2***

First Middle Last

Former last name(s), if any

Birthplace Birth Date

Social Security No. Driver's License No.

I ☐ am single ☐ am married ☐ Have a domestic partner

Name of current spouse or domestic partner (if other than Party 1)

Name of former spouse/domestic partner (if none, write "none")

**Marriage or Domestic Partnership Between Parties 1 and 2**

Are Parties 1 & 2: Married?_________ Domestic Partners? _________ Date of Marriage/Domestic Partnership:________________

**Party 1 – Occupations for Last 10 Years**

| | | | |
|---|---|---|---|
| Present Occupation | Firm Name | Address | No. of Years |
| Prior Occupation | Firm Name | Address | No. of Years |

**Party 1 – Residences for Last 10 Years**

| Number and Street | City and State | From | To |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

**Party 2 – Occupations for Last 10 Years**

| | | | |
|---|---|---|---|
| Present Occupation | Firm Name | Address | No. of Years |
| Prior Occupation | Firm Name | Address | No. of Years |

**Party 2 – Residences for Last 10 Years**

| Number and Street | City and State | From | To |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

Have any of the above parties owned or operated a business? ☐ Yes ☐ No If so, please list names ______________________

I have never been adjudged, bankrupt nor are there any unsatisfied judgments or other matters pending against me which might affect my title to this property, except as follows: ______________________

The undersigned declare under penalty of perjury that the above information is true and correct. (all parties must sign)

Date

Signature

Home Phone Work Phone

Email Address

Signature

Home Phone Work Phone

Email Address

Form **4506-T**
(June 2019)
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** Customer file number (if applicable) (see instructions)

**Note:** Effective July 2019, the IRS will mail tax transcript requests only to your address of record. See **What's New** under **Future Developments** on Page 2 for additional information.

**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 2016, filed in 2017, will likely not be available from the IRS until 2018. 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:** This form must be received by IRS 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.

**What's New**. As part of its ongoing efforts to protect taxpayer data, the Internal Revenue Service announced that in July 2019, it will stop all third-party mailings of requested transcripts. After this date masked Tax Transcripts will only be mailed to the taxpayer's address of record.

If a third-party is unable to accept a Tax Transcript mailed to the taxpayer, they may either contract with an existing IVES participant or become an IVES participant themselves. For additional information about the IVES program, go to *www.irs.gov* and search IVES.

## 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. 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.

**Customer File Number.** The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, are shown on the transcript.

An optional Customer File Number field is available to use when requesting a transcript. This number will print on the transcript. See Line 5 instructions for specific requirements. The customer file number is an optional field and not required.

**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<br>RAIVS Team<br>Stop 6716 AUSC<br>Austin, TX 73301<br><br>855-587-9604 |
| Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming | Internal Revenue Service<br>RAIVS Team<br>Stop 37106<br>Fresno, CA 93888<br><br>855-800-8105 |
| 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<br>RAIVS Team<br>Stop 6705 S-2<br>Kansas City, MO 64999<br><br>855-821-0094 |

## Chart for all other transcripts

| If you lived in or your business was in: | Mail or fax to: |
|---|---|
| Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P. O. address | Internal Revenue Service<br>RAIVS Team<br>P.O. Box 9941<br>Mail Stop 6734<br>Ogden, UT 84409<br><br>855-298-1145 |
| Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont | Internal Revenue Service<br>RAIVS Team<br>Stop 6705 S-2<br>Kansas City, MO 64999<br><br>855-821-0094 |

**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 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

**Note.** If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "9999999999" on the transcript.

**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. 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.

GEN FUNDING
EVERYTHING IS POSSIBLE
NMLS# 1872551
1839 W Katella Ave, Anaheim, CA 92804 Phone: 657.208.3070

# Credit Card Authorization Form

Name on the Card: ______________________________

Type of Card: ☐ Visa ☐ Mastercard ☐ American Express ☐ Discover

Card Number: ______________________________

Expiration Date: __________

Security Code: ________

Borrower's Name: ______________________________

Billing Address: ______________________________

______________________________

Phone Number: ______________________________

Email Address: ______________________________

**By signing this form, you authorize NextGen Team Realty / Gen Funding to charge to your credit card in relation to Residential Mortgage Loan Application for Credit Report and <u>Appraisal Only</u>.**

Social Security #: ____________________ Date of Birth: ________________

Borrower Signature: ________________________ Date: ________________