



**Reverse Mortgage Request**

Complete, sign and return with documents listed below  
Secure e-Fax: (559) 420-0316 / Email: Ray@OneRay.com

**REFERRAL SOURCE:**  Referred by a friend  Advertisement  HUD Website  Existing Customer  Web Search

Whom may I thank for our introduction? What advertisement or website?

**APPLICANT(S):** (All owners must be 62+ years of age and must be loan applicants.)

Borrower's Name		<input type="checkbox"/> Married	Spouse's Name		
★ e-mail address -		<input type="checkbox"/> Unmarried	★ e-mail address -		
		<input type="checkbox"/> Separated			
SS#	Contact Phone	D.O.B.	SS#	Contact Phone	D.O.B.

**SUBJECT PROPERTY:**

Street Address, Zip code	Ins Prem \$ _____	Units: _____
	Prop Tax \$ _____	

**LIENS & OTHER DEBTS TO PAYOFF:** (Property tax & hazard insurance must always be current.)

1st Mortgage Lender	Balance Due:	\$
1.)		
2.)	Balance Due:	\$
3.)	Balance Due:	\$

**ASSETS:** (Must be in the name of applicant, documented and tracked for 60 days.)

Current bank/savings/investment account balances:  
\$

**MONTHLY INCOME:**

Source:	\$	Source:	\$
Source:	\$	Source:	\$

**PAYMENT OPTIONS:** (Choose all that apply - proceeds are allowed in any combination)

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> Stop my monthly house payment. | <input type="checkbox"/> Pay me \$ _____ monthly for _____ years  |
| <input type="checkbox"/> Give me \$ _____ cash                     | <input type="checkbox"/> Pay me the maximum every month for life. |
| <input type="checkbox"/> Give me a Line Of Credit to use as I wish | <input type="checkbox"/> I'm not sure. Let's talk about it.       |

**AUTHORIZATION:** (Required from all applicants including any non-borrowing spouse's)

I have and/or my spouse has requested a reverse mortgage quote from OneTrust Home Loans. I hereby authorize OneTrust Home Loans, or its designated agent, to obtain and review a consumer credit report containing my credit history, as part of the evaluation process.

<b>X</b>		<b>X</b>	
Borrower's Signature	Date	Spouse's Signature	Date

**Please provide at your earliest opportunity:** (Fax or scan on high resolution, photo mode for best results.)

- LEGIBLE copy of photo ID.
- Social Security card.
- Current mortgage statement(s)
- Current hazard insurance information page.
- Current check stubs for all income received.
- Last 2 years 1099/W2 forms.
- Last 2 years Fed 1040 tax returns.
- Most recent award / benefit statements.
- Most recent bank/savings/investment account statements.
- ORIGINAL signed counseling certificate.