



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.

X		X	
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.