

CONTRA COSTA COUNTY
DEPARTMENT OF CONSERVATION AND DEVELOPMENT
Mortgage Credit Certificate Program
2530 Arnold Drive, Suite 190
Martinez, CA 94553
925-335-7217

LENDER APPLICATION

This application must be returned to Alicia Smith, Contra Costa County, Department of Conservation and Development, 2530 Arnold Drive, Suite 190, Martinez, CA 94553. An application fee of \$400 must be enclosed with the lender application. (Please remember to sign the last page of this application).

To induce the County to approve the Lender as eligible to participate in the program, the Lender furnished the following information which it represents to be true and correct:

I. **IDENTIFICATION**

- A. Name of Lender: _____
- B. Jurisdiction of organization and date of incorporation: _____
- C. Date of qualification to do business in the State of California: _____
- D. Address and telephone number of principal office: _____
- E. Name, title, address, email and telephone number of person(s) to whom correspondence with regard to this Program should be addressed:

2. **PROPOSED PARTICIPATION**

Lenders may collect from the borrower all of the standard fees permitted by either conventional or government financing programs. (FHA and VA fees allowed by GNMA.) No additional fees may be collected by the lender from the borrower except as noted in the following. If desired, the lender may collect and retain a \$50 processing fee from each borrower. This amount would be in addition to a required \$300 application fee which the lender collects from the borrower and returns to the County for administrative costs.

3. **INFORMATION CONCERNING THE LENDING INSTITUTION**

- A. 1. Nature and amount of any estimated fees arising in connection with origination or closing of Home Mortgages ("fees" include, without limitation, any points, commitment fees, origination fees or similar charges borne by either the mortgagor or the seller, ALTA fees, appraisal fees, credit report fees, document processing fees, escrow fees, inspection fees, recording fees, and tax service fees). To participate in the Program, the Lender furnishes the following information which it represents to be true and correct:

Typical Cost per loan:

Origination Fees _____	ALTA Fees _____
Document Processing Fees _____	Credit Report _____
Inspection Fees _____	Escrow Fees _____
Tax Service Fees _____	Recording Fees _____
Appraisal Fees _____	Any Other (Specify): _____

2. Nature and amount of fees charged in connection with assumptions of Home Mortgages:

B. 1. Name of insurer and amount of coverage of Lender's:

a. Errors and Omissions Insurance: _____

b. Fidelity Bond: _____

2. Name of escrow agent(s) that lender proposes to use:

C. Check all designations application to your institution:

____ FDIC Insured

____ VA approved mortgage

____ FSLIC Insured

____ FNMA approved Seller/Service

____ FHA approved mortgage

____ FHLMC approved Seller/Service

____ GNMA approved issuer/service

____ Trust powers in the State

D. Are servicing activities audited? By whom and on what kind of basis?

E. Are delinquency and foreclosure loss levels for the last three years representative of your experience over the last five years? If not, how are they different?

F. If your net worth has declined more than 10% in the last year, please attach explanation.

Signature _____ Date _____

Title & Email address _____

Lending Institution _____