

ONE STOP FINANCIAL SERVICES

Residential and Commercial Mortgage

Wailana at Waikiki 1860 Ala Moana Boulevard Suite 110, Honolulu, Hawaii 96815

Telephone: (808) 983-3323 Facsimile: (808) 983-3325 www.Mortgage-Hawaii.com

Dear Valued Customer,

I would like to thank you for applying with *One Stop Financial Services* for your mortgage loan needs. I sincerely hope we can be of service to you. I have enclosed a mortgage loan application packet for you to complete. Please remember to complete and sign all of the forms in **BLACK INK**.

If you own more than two properties please complete the additional **SCHEDULE OF REAL ESTATE OWNED**. If you need more room than what is provided on pages 1-3 of the application please use the additional room on page 4. Remember to sign pages 3 of the application and all other disclosures. If a particular question is not applicable to you and your spouse please write N/A.

In order to process your application in a timely manner please provide copies of the following items when submitting your loan request:

1. Complete copies of your last 2 years Federal Tax Returns, W-2's and 1099's. Please enclose all schedules and supplements. NOTE: provide proof of other income you are claiming on the application such as commissions, bonuses, social security, pensions, VA benefits, alimony, child support income, notes, trust and etc.
2. Copies of your most current (up-to-date):
 - Full-time and part-time employment pay-stubs.
 - Statements on all savings, checking, stocks, bonds, mutual funds, and bond accounts that are listed on the loan application form.
 - Mortgage loan statements for all existing mortgage loans.
3. Copies of all rental agreements/leases for all rental properties and expense information.
4. Copies of Divorce Decree (if applicable).
5. If you are self-employed please provide a year-to-date profit and loss statement and balance sheet.
6. If this is a new **PURCHASE** transaction:
 - Include a copy of the DROA
 - If any portion of the down payment is a gift from a relative, a gift letter may have to be completed and signed by the donor of the gift.
7. If this is a **REFINANCE** transaction:
 - Include a copy of the first page of existing homeowner's policy and the new annual-premium.
 - A copy of your property tax assessment card should also be submitted.
8. If this loan is for a townhouse or condominium you will need to provide us with the name of the managing agent or property manager.
9. For leasehold properties a copy of your lease papers stating renegotiations and expiration dates must be submitted.
10. An application fee check of \$750 will be required in order to begin processing your loan application.
11. This will cover initial credit report (borrower and spouse), processing, and appraisal report cost.

Since we are processing your loan request, should we need any further documents and/or information, a prompt reply from you will be necessary in order to complete the request process in a timely manner. When your loan is approved the Lender may require you to submit additional items, which you will need to provide as soon as possible as a condition of approval.

This may appear confusing and to some people intimidating, but not to worry, our loan staff at One Stop Financial Services, are professionals and are here to work for you.

If you have any questions or need assistance with completing the attached forms please do not hesitate to call me at any time. We would like to thank you for the opportunity in serving your mortgage loan needs and are anxious to proceed with your loan.

Sincerely,

INTEREST RATE NOTICE

The interest rate quoted to you at the time of loan application is an estimated rate. Your actual contract rate will be set after loan approval and/or when the interest rate has been locked-in and approved by the Lender. The decision on your loan approval will take place after you have completed all requirements for appraisal, credit reports, employment and deposits verifications, tax returns and other documents which are necessary for a complete review of your loan application.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower	Co-Borrower
I. TYPE OF MORTGAGE AND TERMS OF LOAN	

Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months
Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
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Subject Property Address (street, city, state, & ZIP)		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
<i>Complete this line if construction or construction-permanent loan.</i>		
Year Lot Acquired	Original Cost	Amount Existing Liens
	\$	\$
		(a) Present Value of Lot
		\$
		(b) Cost of Improvements
		\$
		Total (a+b)
		\$
<i>Complete this line if this is a refinance loan.</i>		
Year Acquired	Original Cost	Amount Existing Liens
	\$	\$
		Purpose of Refinance
		Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
		Cost: \$
Title will be held in what Name(s)		Manner in which Title will be held
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Borrower	III. BORROWER INFORMATION	Co-Borrower
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Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners)	Dependents (not listed by Co-Borrower)			<input type="checkbox"/> Married (includes registered domestic partners)	Dependents (not listed by Borrower)		
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	No.			<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	No.		
<input type="checkbox"/> Separated	Ages			<input type="checkbox"/> Separated	Ages		
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
<i>If residing at present address for less than two years, complete the following:</i>							
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	\$
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>				
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number description)	\$			
		Acct. no.		
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$
Face amount: \$				
Subtotal Liquid Assets	\$	Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.		
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$	
Total Assets a.	\$	Net Worth (a minus b) =>	\$	Total Liabilities b. \$

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you?</p> <p>b. Have you been declared bankrupt within the past 7 years?</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</p> <p>d. Are you a party to a lawsuit?</p> <p>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small></p> <p>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.</p> <p>g. Are you obligated to pay alimony, child support, or separate maintenance?</p> <p>h. Is any part of the down payment borrowed?</p> <p>i. Are you a co-maker or endorser on a note?</p> <p>-----</p> <p>j. Are you a U. S. citizen?</p> <p>k. Are you a permanent resident alien?</p> <p>l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.</p> <p>m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
p. Cash from/to Borrower (subtract j, k, l & o from i)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal. I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) Interviewer's Signature _____ Date _____ Interviewer's Phone Number (incl. area code) _____	Name and Address of Interviewer's Employer One Stop Financial Services 1860 Ala Moana Blvd. Suite 110 Honolulu, HI 96815 (P) 808-983-3323 (F) 808-983-3325
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Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

VI ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: X	Date	Co-Borrower's Signature: X	Date
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Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

VI ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: X	Date	Co-Borrower's Signature: X	Date
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Telephone: (808) 983-3323 Facsimile: (808) 983-3325 www.Mortgage-Hawaii.com

BORROWER'S CERTIFICATION

The Undersigned Certify the Following:

- ◆ I / We have applied for a Mortgage Loan through One Stop Financial Services (Whenever One Stop Financial Services, hereafter called "OSFS" appears, it shall also include any lender who subsequently funds the loan). In applying for the a loan, I / We completed a loan application containing information concerning the purpose of the loan, the amount and the source of the down payment, employment and income records, and assets and liabilities. I / We certify that all of the information provided to OSFS is true and complete and that I / We made no misrepresentation in the loan application or other documents, nor did I / We omit any pertinent information.

- ◆ I / We understand and agree that OSFS reserves the right to change the mortgage loan review process to a Full Documentation Program if less than full and complete documentation was initially requested at the time of application. This may include verifying with employers, financial institutions or other sources, any and all information provided in my / our loan application or other documents submitted in connection with my / our loan application.

- ◆ I / We fully understand that it is a Federal Crime punishable by Fine or Imprisonment or both, to knowingly make false statements when applying for the Mortgage as applicable under the provisions of Title 18, United States Code, Section 11014.

Signature of Borrower

Date

Signature of Co-Borrower

Date

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 Telephone: (808) 983-3323 Facsimile: (808) 983-3325 www.Mortgage-Hawaii.com

NOTICE TO BORROWERS THE TAX REFORM ACT OF 1984

Under the Federal Income Tax Law, you are subject to certain penalties if you do not provide us with your correct Social Security number or other taxpayer identification number. Please read this notice carefully.

The Tax Reform Act of 1984 requires lenders to report interest received from an individual on a loan secured by real estate if the total interest received on the loan during the year is \$800.00 or more. The interest received and the borrower's taxpayer identification number must be reported to the Internal Revenue Service. This will allow the Internal Revenue Service to verify deduction for the interest paid on loans secured by real estate.

You (as a borrower) are required to provide your taxpayer identification to us (as a lender). If you are an individual, your taxpayer identification number is your social security number. You may be subject to a \$50 penalty imposed by the Internal Revenue Service if you do not provide us with your correct Tax Payer Identification Number.

Please supply your Taxpayer Identification Number and the other information requested on the form at the bottom of this notice.

We will also be furnishing you with a statement after the end of each calendar year showing the amount of interest received by us on your loan. For purposes of such statements only. If there is more than one borrower, the person signing below as "Borrower" will be treated as the "Payor of Record" and unless you notify us otherwise, such statement will be sent to him or her.

Loan Number: _____

Borrower's Name:		Co-Borrower's Name:	
Street Address:		Street Address:	
City, State, Zip:		City, State, Zip:	
Tax Payer ID No. :		Tax Payer ID No. :	

Borrower

Co-Borrower

Are you an individual? (As opposed to a Corporation, Partnership, Trust, Estate, or Company?)	<input type="checkbox"/> yes <input type="checkbox"/> no	Are you an individual? (As opposed to a Corporation, Partnership, Trust, Estate, or Company?)	<input type="checkbox"/> yes <input type="checkbox"/> no
--	--	--	--

--

Borrower's Signature

Dated

--

Co-Borrower's Signature

Dated

ONE STOP FINANCIAL SERVICES

Wailana at Waikiki 1860 Ala Moana Boulevard Suite 110, Honolulu, Hawaii 96815
Telephone: (808) 983-3323 Facsimile: (808) 983-3325 www.Mortgage-Hawaii.com

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

Fair Lending Notice

It is illegal to discriminate in the provision of or in the availability financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe or unsound business practice.
2. Race, color, religion, sex, marital status, national origin and ancestry

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions to provide financial assistance.

These terms govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one to four family residences occupied by the owner and for the purpose of home improvement of any one to four unity family residence.

If you have any questions about your rights or if you wish to file a complaint, contact the management of this financial institution or:

Department of Real Estate
107 South Broadway
Room 8107
Los Angeles, CA. 90012

Department of Real Estate
185 Berry Street
Room 5816
San Francisco, CA. 94107

Acknowledgement of Receipt

I / We have read and received a copy of this notice.

Signature of Applicant

Date

Signature of Applicant

Date

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LOAN APPLICATION DEPOSIT AGREEMENT

Thank you for considering ONE STOP FINANCIAL SERVICES (OSFS) for your mortgage loan request. In order to begin the loan application process, a deposit in the amount of (\$750.00) Seven-Hundred-Fifty Dollars is required, to be applied towards initial costs such as credit report(s), appraisal(s), and other outside services that may be incurred in arranging the financing of your mortgage.

By signing this document you agree to:

- ◆ A (\$250.00) Two Hundred Fifty Dollar processing fee which is non-refundable, regardless of the outcome of the loan application.
- ◆ If the initial expenses exceed the initial deposit of \$750.00, you will be obligated to pay the balance upon billing.
- ◆ OSFS may sell this loan to an investor, therefore, permission is given by you to provide this application and any other material we deem relevant to any potential investor, its agents, or to any private mortgage insurer.
- ◆ Any request for modification of the loan terms, conditions, sale of the property by land contract of sale, wrap-around loan or assumption will be subject to approval of the holder of the note. If this loan is approved, OSFS is authorized and directed to pay from the loan proceeds all expenses incurred in connection with the closing of this transaction, including expenses of an ALTA Title Insurance Policy, and any endorsements required by OSFS which shall show the mortgage to be a first lien and acceptable to OSFS, or OSFS may require that the Borrower pay these expenses in advance.
- ◆ If this mortgage is approved subject to private mortgage insurance, the Borrower understands that it will be for the term of the loan unless cancelled at the option of the holder of the note.

As a reminder, you *must attach your \$750.00 deposit* to this agreement and submit it along with your loan application *BEFORE WE CAN BEGIN PROCESSING YOUR LOAN REQUEST.*

If you have any questions, please contact your loan officer who will be happy to explain the above statements to you.

Borrower's Signature

Date

Social Security Number

Borrower's Signature

Date

Social Security Number

ONE STOP FINANCIAL SERVICES

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ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION

- Assumption (Non-Refundable) New Loan

Enclosed is a deposit of \$ 750.00 to be used by One Stop Financial Services to pay the cost of obtaining a credit report and an appraisal in connection with my Real Estate Loan Application. This deposit will also be used to pay costs incurred with loans processing activities in connection with this loan. I understand that if I am applying for a new loan and it is not approved, declined, or if I withdraw it, I will receive a refund of my deposit less the fees that have already been incurred such as appraisal, credit report, other out-of pocket expenses such as but not limited to title cancellation or flood determination fees. I also understand that appraisal and credit report costs may exceed my initial deposit and that I promise to pay those additional expenses. However, if I am applying for an Assumption and my request is declined, or if I withdraw it, I will not receive a refund of any portion of my deposit.

I understand that you may sell this loan to an investor. I give you permission to provide this Application and any other material you deem relevant to any potential investor, its agents, any of your affiliates, and to any private mortgage insurer.

Any requests for modifications of loan terms, conditions, sale of property by land sale contract, wrap-around loan, or assumption will be subject to approval of the holder of the note. If this loan is approved, you are authorized and directed to pay from the loan proceeds all expenses in connection with closing of this transaction, including the expense of an ALTA Title Insurance Policy, and any endorsements required by you which shall show the mortgage or trust deed to be a first lien and acceptable to you, or you may require that I pay these expenses in advance from my own funds.

If this application is approved subject to mortgage (default) insurance, I understand it will be for the term of the loan unless cancelled at the option of the holder of the note.

I have read and received a copy of this notice:

Applicant: _____ Dated: _____

Applicant: _____ Dated: _____

Applicant: _____ Dated: _____

Applicant: _____ Dated: _____

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EQUAL OPPORTUNITY ACT ECOA

The Federal Equal Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided that the applicants has the capacity to enter into a binding contract), or because all or part of the applicants income is derived from any public assistance program or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The Federal Agency that administers compliance with the law concerning this creditor is the Federal Home Loan Bank Board, 600 California Street, PO Box 7948, San Francisco, CA 94120.

Income derived from alimony, child support or separate maintenance need not be revealed unless you choose such sources to be considered as a basis for repaying this obligation. Income from these sources, as well as other any other source , including part-time or temporary employment, will not be discounted by the lender because of your sex or marital status, however, the lender will consider carefully the stability of all income you disclose.

ACKNOWLEDGEMENT OF RECEIPT

I / We have received a copy of this notice:

_____	Dated: _____
_____	Dated: _____
_____	Dated: _____
_____	Dated: _____

Loan Number: _____

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AFFIDAVIT OF OCCUPANCY

The undersigned promise that I / We will occupy as my / our primary residence on a year-round basis the property which will be mortgaged with funds provided by ONE STOP FINANCIAL SERVICES and which property is located at:

Also that I / We will occupy the mortgaged property within FORTY-FIVE (45) DAYS after the date of closing where an existing structure or residence is acquired, whichever is applicable, and the mortgage loan shall IMMEDIATELY BECOME DUE AND PAYABLE IN FULL UNLESS, ON THE BASIS OF ACCEPTED JUSTIFICATION, THE PERIOD OF OCCUPANCY IS EXTENDED BY ONE STOP FINANCIAL SERVICES IN WRITING.

The undersigned further agrees that from time to time that ONE STOP FINANCIAL SERVICES may require the Mortgagor to furnish documentation of proof acceptable to ONE STOP FINANCIAL SERVICES in regard to the above-mentioned property, Mortgagor agrees to provide such documentation or proof upon request.

The undersigned hereby certifies that all foregoing statements are true and correct.

Borrower Printed Name

Borrower Signature

Date

Co-Borrower Printed Name

Co-Borrower Signature

Date

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FIXED RATE MORTGAGE DISCLOSURE NOTICE

This disclosure has important information about Fixed Rate Mortgage Loans.

How the Monthly Mortgage or Escrow Items are Calculated:

You shall pay to the Lender on the day monthly installments of principal and interest are payable under the Note, a sum equal to one-twelfth of the yearly taxes and assessments which may attain priority over your Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one twelfth of yearly premium installments for Mortgage Insurance, if any, all as reasonably estimated originally and from time to time by the Lender on the basis of assessments and bills and reasonable estimates.

These funds will be held by the Lender. The Lender shall apply these funds to pay taxes, assessments, insurance premiums, and ground rents. The Lender will not charge you for holding and applying the funds, analyzing the account, or verifying and compiling said assessments and bills unless the Lender gives you notice of such a fee. The Lender will not pay you any interest or earnings on these funds. The Lender shall give to you, without charge, an annual accounting of the funds, showing credits and debits to the funds and the purpose for which each debit made to the funds was made. These funds are pledged as additional security for the sums secured by this mortgage.

If the amount of the funds held by the Lender, together with the future monthly installments of funds payable prior to the due dates of taxes, assessments, insurance premiums, and ground rents as they fall due, such excess shall be, at your option, either promptly repaid to you or credited to you. If the amount of the funds held by the Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, you shall pay the Lender any amount to make up the deficiency within 30 (thirty) days from the date the notice is mailed by the Lender to you requesting payment thereof. The Lender shall notify you of this excess or shortage when it sends you the annual accounting.

Upon payment in full of all sums secured by your Mortgage, the Lender shall promptly refund to you any funds held by the Lender. If the Property is sold or otherwise by the Lender, the Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by the Lender, any funds held by the Lender at the time of application as credit against the sums secured by the Lender.

DUE ON SALE CLAUSE:

Your Mortgage will contain a Due-On-Sale clause, a contract provision which authorizes the Lender, at its option, to declare immediately due and payable all sums secured by the Mortgage if you sell or transfer all or any of your interest, by agreement of sale or otherwise, in the real property securing your loan without the Lender's prior written consent. The Lender's authority to exercise the Due-On Sale clause will depend on circumstances of the transfer, the type of transfer, whether you occupy the property before and/or after the transfer, and whether you are related to the person(s) who receive title to the property. If your debt is not paid upon receiving the demand for payment, the Lender may institute foreclosure action against you. For purposes of this definition, a "sale of transfer" means the conveyance of real property or any right, title, or interest therein, whether legal or equitable, whether voluntary or involuntary, by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than 3 (three) years, lease-option contract, or any other method of conveyance of real property interest.

DEMAND MORTGAGE LOAN

If the passage of any law has the effect of making any provision of the Note or Mortgage unenforceable, then the Lender may require you to immediately repay in full all sums secured by the mortgage.

LATE CHARGES

If you make a payment more than 15 (fifteen) days after its due date, then you must pay a late charge. This late charge will equal 5% (five percent) of any monthly payment not received within 15 (fifteen) days of the due date.

Borrower's Signature

Date

Co-Borrower's Signature

Date

ONE STOP FINANCIAL SERVICES

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ADJUSTABLE RATE MORTGAGE PLAN PROGRAM DISCLOSURE

This disclosure describes the features of the ADJUSTABLE RATE MORTGAGE (ARM) program that you are considering. Information on other programs is available on request.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED:

Your interest rate will be based on the discounted interest rate offered at the time of your loan. The initial interest will be less the index rate plus margin. This means that the initial interest rate will not be based on the index used to make later adjustments. Ask us for the amount of the current interest rate discount.

Your payment will be based on the initial discounted interest rate, loan balance, and loan term.

The interest rate will be based on the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one (1) year (Your Index), plus our margin. Ask us for our current interest rate and margin.

Your interest rate after the end of each (twelve) 12-month period thereafter will equal the interest rate in effect for the prior (twelve) 12-month period, plus or minus any changes in the "Index Plus Margin" formula unless your semi-annual or annual, and lifetime cap limit the amount of change in the interest rate.

Information about the Index RATE is published weekly in the Wall Street Journal.

HOW YOUR INTEREST RATE CAN CHANGE

- ◆ Your interest rate can change every (twelve) 12-months.
- ◆ Your semi-annual or annual interest rate cap is applied to the rate from the previous (twelve) 12-month period.
- ◆ Your lifetime cap is applied to the initial discounted rate.
- ◆ Your Lifetime interest rate cannot increase over the initial interest rate by more than the (six) 6-percent age points cap over the term of the loan.
- ◆ Your interest rate cannot increase or decrease from the previous year's rate by more than the (two) 2-percentage point cap per (twelve) 12-month period.

DEMAND FEATURE: YOUR LOAN PROGRAM CONTAINS A DEMAND FEATURE.

Applicant Signature

Date

Applicant Signature

Date

GOOD FAITH ESTIMATE

Applicants:
 Property Addr:
 Prepared By: **One Stop Financial Services Ph. 808-983-3323**
1860 Ala Moana Blvd. Suite 110, Honolulu, HI 96815

Application No:
 Date Prepared:
 Loan Program: **30 Year Fixed FNMA**

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates-actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Loan Amount \$ Interest Rate: % Term: **360 / 360** mths

800	ITEMS PAYABLE IN CONNECTION WITH LOAN:		PFC	S	F	POC
801	Loan Origination Fee	1.000%				√
802	Loan Discount	1.000%				√
803	Appraisal Fee		600.00			√
804	Credit Report		50.00			√
805	Lender's Inspection Fee					
808	Mortgage Broker Fee					
809	Tax Related Service Fee					
810	Processing Fee		400.00			√
811	Underwriting Fee		350.00			√
812	Wire Transfer Fee					
	Admin Fee		400.00			√
	Lenders Fee		700.00			√

1100	TITLE CHARGES:		PFC	S	F	POC
1101	Closing or Escrow Fee:					√
1105	Document Preparation Fee		100.00			√
1106	Notary Fees		50.00			√
1107	Attorney Fees					
1108	Title Insurance:					√

1200	GOVERNMENT RECORDING & TRANSFER CHARGES:		PFC	S	F	POC
1201	Recording Fees:					
1202	City/County Tax/Stamps:					
1203	State Tax/Stamps:					

1300	ADDITIONAL SETTLEMENT CHARGES:		PFC	S	F	POC
1302	Pest Inspection					

Estimated Closing Costs

900	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:		PFC	S	F	POC
901	Interest for	5 days @ \$				√
902	Mortgage Insurance Premium					
903	Hazard Insurance Premium		100.00			√
904						
905	VA Funding Fee					

1000	RESERVES DEPOSITED WITH LENDER:		PFC	S	F	POC
1001	Hazard Insurance Premium	2 months @ \$ 50.00 per month	\$	100.00		√
1002	Mortgage Ins. Premium Reserves	1 months @ \$ per month				√
1003	School Tax	months @ \$ per month				
1004	Taxes and Assessment Reserves	2 months @ \$ 80.00 per month		160.00		√
1005	Flood Insurance Reserves	months @ \$ per month				
		months @ \$ per month				
		months @ \$ per month				

Estimated Prepaid Items/Reserves

TOTAL ESTIMATED SETTLEMENT CHARGES	
COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds):	\$

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:		TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price/Payoff (+)	New First Mortgage(-)	Principal & Interest	
Loan Amount (-)	Sub Financing(-)	Other Financing (P & I)	
Est. Closing Costs (+)	New 2nd Mtg Closing Costs(+)	Hazard Insurance	50.00
Est. Prepaid Items/Reserves (+)		Real Estate Taxes	80.00
Amount Paid by Seller (-)		Mortgage Insurance	
		Homeowner Assn. Dues	
		Other	
Total Est. Funds needed to close		Total Monthly Payment	

This Good Faith Estimate is being provided by **One Stop Financial Services**, a mortgage broker, and no lender has been obtained. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

Applicant _____ Date _____ Applicant _____ Date _____