WATERMARK HOME LOANS

100 Spectrum Center Dr Ste 150
Irvine, CA 92618
(800) 896-9365
NMLS ID: 1838

CREDIT CARD AUTHORIZATION AND INTENT TO PROCEED FORM

After you receive your Loan Estimate (LE), and indicate your intent to proceed with this loan, complete, sign and return this form authorizing Watermark Home Loans to make a one-time debit to your credit card listed below. By signing this form you give permission to debit your account for an amount not to exceed the amount listed below. This is permission for a single transaction only, and does not provide authorization for any additional unrelated debits or credits to your account.

Card Type: ☐ VISA ☐ MasterCard ☐ DISCOVER

Name on Card: _____

Card #: _____ Expires MM/YY: ____/____ CVC Code: _____

Billing Address Street: _____

City: _____ State: _____ ZIP: _____

For: ☐ Appraisal: $ _____ ☐ Subordination: $ _____ ☐ Misc: $ _____

Description of Misc (if checked above): _____

After I receive the LE and indicate my intent to proceed, I authorize Watermark Capital, Inc to charge the credit card indicated in this authorization form according to the terms outlined above. This payment authorization is for the goods/services described above, for an amount not to exceed the amount indicated above only, and is valid for one time use only. I certify that I am an authorized user of this credit card and that I will not dispute the payment with my credit card company; so long as the transaction corresponds to the terms indicated in this form.

_____ _____

Signature of Applicant / Credit Card Authorizer Date

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PRE-APPRAISAL QUESTIONNAIRE

The following questionnaire is needed to ensure the correct type of appraisal is ordered for your loan and to preemptively address any items that could negatively impact the result of an appraisal. Please be as forthcoming as possible with your answers to ensure the processing of your loan is quick and successful!

Subject Property Address: _____

	YES	NO
1. Are there any unpermitted additions to the subject property?	☐	☐
2. Are there any safety issues such as missing railings / broken windows / mold?	☐	☐
3. Has the subject property been listed for sale in the last 12 months?	☐	☐
4. Is the subject property your primary residence?	☐	☐
5. Is the subject property titled under your name?	☐	☐
If NO: ☐ Co-op ☐ LLC ☐ Trust ☐ Other: _____		
6. Is the subject property a single family residence?	☐	☐
If NO: ☐ Condo ☐ Townhome ☐ 2-4 Unit ☐ Other: _____		
7. Is the subject property income producing?	☐	☐
8. Is the subject property currently under construction / renovation?	☐	☐
9. Are working Carbon Monoxide (1 per floor) & Smoke detectors (1 per sleeping area) installed? *	☐	☐
10. Are you a Veteran or eligible for VA benefits?	☐	☐
11. Are you applying for an FHA loan on the subject property?	☐	☐
12. Does the subject property have solar?	☐	☐
If YES: ☐ Owned Free & Clear ☐ Owned with Payments ☐ Leased with Payments		
13. Is there a HERO/PACE lien on the subject property?	☐	☐
14. Is your water heater double strapped? (Required in AK, CA, HI, ID, MT, NV, OR, UT, WA, and WY) *	☐	☐

** Please install prior to inspection or you may be subject to a reinspection fee, if a reinspection is required.*

Thank you for filling out this questionnaire. Your mortgage banker will contact you if they have any questions.

_____ _____

Signature of Borrower Date