



Dashboard

To-Do

Loan

People

1

Package
to E-Sign

2

Documents
to Provide

Est. Closing

March

12

Monday

54 days

Rate Locked Until

March

12

Monday

54 days

Updates

New documents requiring action on your part have been posted to the Borrower Dashboard. Please log in and complete the steps outlined for each new document.

1/16/18 6:19 pm ET

Your appraisal has been ordered.

1/15/18 3:38 pm ET

We have requested a Written Verification of Employment (WVOE) from your employer.

1/15/18 9:52 am ET

We have requested a Written Verification of Employment (WVOE) from your employer.

1/15/18 9:44 am ET

Borrower Olivia Stevens now has online access to the loan.

1/15/18 7:36 am ET

New documents requiring action on your part have been posted to the Borrower Dashboard. Please log in and complete the steps outlined for each new document.

1/12/18 6:00 pm ET

Your loan has been placed in Underwriting.

1/12/18 9:57 am ET

New documents requiring action on your part have been posted to the Borrower Dashboard. Please log in and complete the steps outlined for each new document.

1/11/18 5:50 pm ET

Federal law requires lenders to provide consumers with disclosures within three business days of applying for a mortgage loan. Our system is generating the required regulatory disclosures for your loan.

1/11/18 12:08 pm ET

Borrower Christopher Stevens now has online access to the loan.

1/10/18 1:28 pm ET

Before we can continue processing your loan, we must confirm your Intent to Proceed.

1/10/18 12:54 pm ET

Borrower Olivia M. Stevens was sent an online loan access invitation.

1/10/18 12:53 pm ET

Borrower Christopher B. Stevens was sent an online loan access invitation.

1/10/18 12:53 pm ET

Federal law requires lenders to provide consumers with disclosures within three business days of applying for a mortgage loan. Our system is generating the required regulatory disclosures for your loan.

1/10/18 12:53 pm ET

Federal law requires lenders to provide consumers with disclosures within three business days of applying for a mortgage loan. Our system is generating the required regulatory disclosures for your loan.

1/10/18 12:53 pm ET

Christopher and Olivia Stevens

2521 Stowe Hollow Road

Use	Primary Residence
Purpose	Purchase
Sale Price	\$515,000
Estimated Value	\$515,000
Appraised Value	\$515,000

Program	Conventional 30 Year, Fixed Rate
Loan Amount	\$365,000
Interest Rate	3.865%
Monthly Payment	\$2,591.34
Cash to Close	\$140,918.10

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Cardinal Financial Company, Limited Partnership**. In applying for the loan, I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **Cardinal Financial Company, Limited Partnership** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

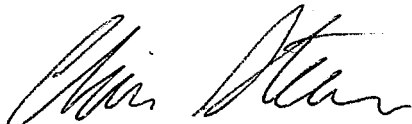
Authorization to Release Information

To Whom It May Concern:

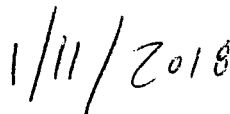
1. I/We have applied for a mortgage loan from **Cardinal Financial Company, Limited Partnership**. As part of the application process, Cardinal may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We understand and agree that **Cardinal Financial Company, Limited Partnership** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. **Cardinal Financial Company, Limited Partnership** or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **Cardinal Financial Company, Limited Partnership** or the investor that purchased the mortgage is appreciated.

Notice to FHA and VA Borrowers

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veteran's Affairs has a right to access records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veteran's Affairs without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.



Christopher B Stevens



Date

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Cardinal Financial Company, Limited Partnership**. In applying for the loan, I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **Cardinal Financial Company, Limited Partnership** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

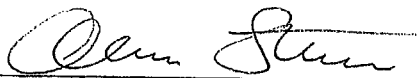
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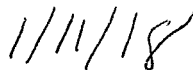
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Olivia M Stevens



Date