

U.S. Banking

Buying in the U.S.



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RBC Bank

Let's do something giant.

BUYING U.S. PROPERTIES

Introduction

by: [Tamra Treanor](#), Sr. Mortgage Loan Officer, RBC Bank®

Welcome to the US Banking division of RBC Bank®! Whether you are a Canadian who is considering making a U.S. property purchase, or have identified a U.S. property that you wish to buy, I can help.

Getting Started Kit:

In an effort to make the process of buying properties in the United States as easy as possible, I have put together this **Getting Started Kit**. Included in the **Getting Started Kit** you will find the following:

- ◆ [General U.S. Buying Information for Canadians](#)
- ◆ [U.S. Tax Information for Canadian Buyers](#)
- ◆ [Pre-Qualification/Credit Report Authorization Form](#)
- ◆ [Uniform Residential Loan Application Form](#)
- ◆ [Credit Card Authorization Form](#)

Pre-Qualification/Credit Report Authorization: **There is no obligation to you for this service.** By completing and returning this form to me, I can pre-qualify you for a U.S. mortgage loan, identify the various loan products we offer and which of those products might best fit your needs. If you wish to have your credit report included in this process (recommended), there is a \$16 (USD) credit report fee that must be pre-paid. (*[Credit Card Authorization Form](#) may be used for payment*)

Uniform Residential Loan Application: If you have already found a U.S property that you wish to purchase or you would like a formal and full loan approval, simply complete and return this loan application to me. If you are seeking financing for a particular property, there is a \$350 (USD) appraisal fee, a \$16 (USD) credit report fee and a \$9.50 (USD) flood determination fee that must also be pre-paid. You must also submit the Pre-Qualification form (authorizing me to pull your credit report) along with your application. (*[Credit Card Authorization Form](#) may be used for payment*)

Credit Card Authorization Form: For your convenience, you may use this form to pay any necessary fees associated with the loan pre-qualification or loan application process.

I am available Monday through Friday during business hours (EST), and am more than happy to answer any questions you might have about the qualification and/or application process.

So ... let's get started!

Tamra Treanor

Sr. Mortgage Loan Officer
RBC Bank®

Toll Free: 800-789-1108 • Email: tamra.treanor@rbc.com
Fax: 252-454-6175 • Phone: 252-454-6159
131 N. Church Street - Rocky Mount, NC, USA 27804

Buying U.S. Property

Many Canadians look forward to more than just a few weeks in the south each year. Purchasing a U.S. property that you can go to whenever you want may be one of your goals. RBC can help make it happen.

Ordinarily, applying for a loan or mortgage can be difficult for Canadians who don't have a U.S. credit history. But when you apply for a mortgage as an RBC Access USA client, we use your Canadian credit rating, making the process of approvals and establishing your credit history in the U.S. much easier.*

Each market has a trained mortgage loan specialist dedicated to meeting the needs of Canadian purchasers. They can help you choose from a variety of mortgage and home equity solutions for vacation homes, primary residences and investment properties, including a non-recourse mortgage. Newly available to Canadian purchasers, a non-recourse mortgage may reduce your exposure to U.S. estate tax.

With a non-recourse mortgage, the lender has a claim only against the mortgaged property in case of default, not against the borrower's personal assets. This type of mortgage reduces the value of the property for estate-tax purposes, dollar for dollar, upon the death of the property owner. This can substantially reduce U.S. estate tax exposure.

U.S. branches are licensed to lend in 46 states, and you can borrow up to 80% of the purchase price at the same rates as U.S. citizens. For more information on how we can help with your U.S. borrowing needs, ask a personal banker at any RBC Royal Bank branch or RBC Centura Bank or call 1-800 ROYAL® 5-3 (1-800-769-2553).

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Paying U.S. Taxes

If you are looking forward to staying longer than a month or two of the year in the U.S., you may be considered a U.S. resident for tax purposes.

Your status depends mainly on the length of your yearly stay in the United States. If you spend more than 30 days in any given calendar year in the United States, then the U.S. Internal Revenue Service (IRS) will look at how much time you've spent there in the two previous years to determine whether you have a "substantial presence" in the U.S. and must file a U.S. resident tax return. The following formula is used:

- The number of days you were in the U.S. in the current year;
- PLUS one-third the number of days you were present in the U.S. in the year before;
- PLUS one-sixth the number of days you were present in the U.S. in the year before that.

If the total is 183 days or more, you are considered a U.S. resident for U.S. tax purposes.

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RBC Centura Bank

Authorization to obtain a Credit Report For Pre-Qualification for a Mortgage Loan (Canadian Citizens)

Pre-qualification does NOT involve a credit decision and is not an application for credit.

Pre-qualification is a service we provide to help you understand the mortgage process and the loan programs and products we offer.

It is a process by which we can explain the documentation and underwriting requirements of our loan programs to you. By utilizing our pre-qualification process, you should be in a better position to shop for a home with a higher degree of confidence of your purchasing power.

A credit decision can only be made once a completed application has been received and supported with documentation consistent with the requirements of a particular loan program and product for which you have applied.

Once you are ready to purchase a home or need mortgage financing, we encourage you to apply with us.

By providing the information listed below and signing this form, you are authorizing RBC Centura Bank to obtain your credit report (optional - \$16 [USD] charge applies), which can provide some guidance in the pre-qualification process.

Name: _____
Social Insurance Number: _____ Date of Birth: _____
Address: _____
City/Province/Postal Code: _____
Phone: (Home) _____ (Work) _____

I/We are not applying for a mortgage loan at this time, but do hereby give my/our consent for RBC Centura Bank to order a credit report for pre-qualification purposes only. This information is to be used by you in guiding me/us through the pre-qualification process and I/we understand that it is NOT an application for credit.

Signature: _____ Date: _____

Signature: _____ Date: _____

**Optional Additional Information:*

Value of existing home/Sales Price: \$ _____ Loan Amount: \$ _____

Employer: _____ Years in Field: _____ Annual Income: \$ _____

Please fax, post or email to:
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UNIFORM RESIDENTIAL LOAN **APPLICATION**

Please fax or post this completed application to:

Tamra Treanor

Sr. Mortgage Loan Officer, RBC Bank®
131 N. Church Street - Rocky Mount, NC 27804

Fax: 252-454-6175

Phone: 252-454-6159 - Toll Free: 800-789-1108

Email: tamra.treanor@rbc.com

Note:

Application cannot be processed without prior [authorization](#) to obtain your credit report, as well as [pre-payment](#) of all applicable fees.

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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		
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

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):		Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
Complete this line if construction or construction-permanent loan.		
Year Lot Acquired	Original Cost	Amount Existing Liens
	\$	\$
		(a) Present Value of Lot
		\$
		(b) Cost of Improvements
		\$
		Total (a + b)
		\$
Complete this line if this is a refinance loan.		
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)

III. BORROWER INFORMATION

Borrower				Co-Borrower			
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 <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. 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			
If residing at present address for less than two years, complete the following:							
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.			

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	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)	Monthly Income	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	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)	Monthly Income	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	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.

B/C	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.	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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
Description		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.			
Cash deposit toward purchase held by:	\$	Name and address of Company	\$ Payment/Months	\$	
List checking and savings accounts below		Acct. no.			
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 Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$	
Acct. no.	\$	Acct. no.			
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 Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$	
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months	\$	
Life insurance net cash value	\$	Acct. no.			
Face amount: \$		Name and address of Company	\$ Payment/Months	\$	
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	\$	Acct. no.			
Net worth of business(es) owned (attach financial statement)	\$	Name and address of Company	\$ Payment/Months	\$	
Automobiles owned (make and year)	\$	Acct. no.			
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
		Job-Related Expense (child care, union dues, etc.)	\$		
		Total Monthly Payments	\$		
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.	\$

VI. ASSETS AND LIABILITIES (cont.)

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**

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

IX. ACKNOWLEDGMENT 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 herein; (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 herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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 owner or servicer of the Loan 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.

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 discriminate neither on the basis of this information, nor 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 or surname. 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	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by:	Interviewer's Signature	Date
<input type="checkbox"/> Face-to-face interview	Interviewer's Phone Number (incl. area code)	
<input type="checkbox"/> Mail		
<input type="checkbox"/> Telephone		
<input type="checkbox"/> Internet		

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:

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



RBC Bank

Let's do something giant.

Credit Card Authorization for Mortgage Loan Customers

Mortgage Loan ID/Loan Number: _____

Card Holder's Name as it appears on the card: _____

Date: _____

Card's Billing Address: _____

street address

city

Province

Postal Code

Card Number: _____

Expiration Date: _____

PIN (3-digit number on back of card): _____

Visa

Mastercard

I, _____, hereby authorize RBC Centura Bank to charge the above referenced credit card for an amount not to exceed \$ _____

to pay for the cost of the:

credit report(s) - \$16 (USD),

flood determination - \$9.50 (USD),

property appraisal - \$350 (USD),

in conjunction with the above referenced mortgage loan application.

Sign

Date

Please fax, post or email to:

Tamra Treanor, Sr. Mortgage Loan Officer

131 N. Church Street - Rocky Mount, NC 27804

Phone: 252-454-6159 - Toll Free: 800-789-1108 - Fax: 252-454-6175

Email: tamra.treanor@rbc.com



Member FDIC