



5 Page Loan Application

“PDF Form”

This loan application form can be completed on your computer by filling in the form items and then printing out the form for your signature.

It can then be forwarded
to
CRB Financial.com

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & zip code)					No. of Units
Legal Description of Subject Property (attach description if necessary)					Year Built
Purpose of Loan			Property will be:		
<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Secondary Residence	<input type="checkbox"/> Investment
<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent				
<i>Complete this line if construction or construction-permanent loan.</i>					
Year Lot Acquired	Original Cost	Amt. Existing Liens	Present Value of Lot	Cost of Improvements	Total (a + b)
<i>Complete this line if this is a refinance</i>					
Year Acquired	Original Cost	Amt. Existing Liens	Purpose of Refinance	Describe Imp.	<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	Estate will be held in:	
				<input type="checkbox"/> Fee simple <input type="checkbox"/> Leasehold (show expiration date)	
Source of Down Payment, Settlement charges and/or Subordinate Financing (explain)					

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"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Separated
<input type="checkbox"/> Unmarried (inc. sgl., divorced, widowed)	<input type="checkbox"/> Unmarried (inc. sgl., divorced, widowed)
Dependents (not listed by Co-Borr. no. ages)	Dependents (not listed by Borr. no. ages)
Present Add. (street, city, state, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Present Add. (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 add. for less than two years, complete the following:

Former Add. (street, city, state, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Add. (street, city, state, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
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IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name and Address of Employer <input type="checkbox"/> Self-Emp.	Name and Address of Employer <input type="checkbox"/> Self-Emp.
Yrs on this job	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	Position/Title/Type of Business
Bus. ph. (incl. area code)	Bus. ph. (incl. area code)

Please Initial Here

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

Borrower		IV. EMPLOYMENT INFORMATION (con't)		Co-Borrower	
Name and Address of Employer	<input type="checkbox"/> Self-Emp.	Dates (from-to)	Name and Address of Employer	<input type="checkbox"/> Self-Emp.	Dates (from-to)
		Monthly Inc.			Monthly Inc.
Position/Title/Type of Bus.		Bus. ph. (incl. area code)	Position/Title/Type of Bus.		Bus. ph. (incl. area code)
Name and Addr. of Emp.	<input type="checkbox"/> Self-Emp.	Dates (from-to)	Name and Addr. of Emp.	<input type="checkbox"/> Self-Emp.	Dates (from-to)
		Monthly Inc.			Monthly Inc.
Position/Title/Type of Bus.		Bus. ph. (incl. area code)	Position/Title/Type of Bus.		Bus. ph. (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Mo. Income	Borrower	Co-borrow	Total	Comb. Mo. House Exp.	Present	Proposed
Base Empl. Inc. *				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 notice in "describe other income". below)				Hm. Own Assn. Dues		
				Other: Flood Ins.		
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
B		
B		
C		
C		

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 the spouse also.

Completed: Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	
Description		Name and address of Company	Monthly Payment & Mos. Left to Pay
Cash deposit toward purchase held by:			Unpaid Balance
<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 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.	

Please Initial Here

VI. ASSETS AND LIABILITIES (con't)

Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	
			—	
Additional Bal. in Banks		Acct. No.		
Stocks & Bonds (Comp. name/num. & Desc.)		Name and address of Company	\$ Payment/Months	
			—	
		Acct. No.		
Life insurance net cash value		Name and address of Company	\$ Payment/Months	
Face amount:			—	
Subtotal Liquid Assets				
Real Estate owned (enter market val. from schedule of real estate owned)	Your Share	Acct. No.		
Vested Interest in retirement fund		Name and address of Company	\$ Payment/Months	
Net worth of business(es) owned (attach financial statement)			—	
Automobiles owned (make and year)		Acct. No.		
			—	
		Bal. of Additional Loans		
			—	
<u>Other Assets (itemize)</u>		Alimony/Child Support/Separate Maintenance Payments Owed to:	—	
Personal Property	1	Job Related Exp. (child care, union dues, etc.)	—	
	2	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	Amt. of Mortgage & Liens	Gross Rental Inc.	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):

Creditor Name	Account Number
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VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price		If you answer "yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you ? b. Have you been declared bankrupt within the past 7 years ? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years ? d. Are you party to a lawsuit ? 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, a 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>	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, paid in cash			<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"/>

Please Initial Here

VII. DETAILS OF TRANSACTION (con't) VIII. DECLARATIONS (con't)

j. Subordinate financing	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 checked="" type="checkbox"/>
k. Borrower's closing costs paid by seller	g. Are you obligated to pay alimony, child support, or separate maintenance ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other credits (explain)	h. Is any part of the down payment borrowed ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	i. Are you a co-maker or endorser on a note ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	j. Are you a U.S. citizen ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exc.PMI, MIP, Funding Fee financed)	k. Are you a permanent resident alien ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI MIP, Funding Fee financed	l. Do you intend to occupy the property as your primary residence ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount add (m & n)	m. Have you had an ownership interest in a prop. in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	(1) What type of property did you own-principal (PR), second home (SH), or investment property (P)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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 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 neither discriminate on the basis of this information, nor on whether you chose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above 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 Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or 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) _____	Name and Address of Interviewer's Employer CRB Financial Group P.O. Box 401 La Mirada CA 90638-0401
	Interviewer's Signature _____ Date _____	
	Interviewer's Phone Number (incl. area code) 714-764-8211	

Please Initial Here

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:

Itemized Additional Assets from Page 2

<u>Name of Bank</u>	<u>Address of Bank</u>	<u>Account Number</u>	<u>Amount</u>

Total Additional Assets (see attached paged #5)

Total

Itemized Additional Liabilities from Page 2

<u>Name of Company</u>	<u>Address of Company</u>	<u>Account Number</u>	<u>\$ Payt</u>	<u>Mos.</u>	<u>\$ Bal. Due</u>	<u>Paying Off</u>

Total

Total

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 _____

Please Initial Here

BORROWER SIGNATURE AUTHORIZATION

PART I - General Information

1. Borrower(s)

2. Lender Name and Address

**CRB Financial
P.O. Box 401
La Mirada, CA 900638-0401**

3. Date

4. Loan Number

PART II - Borrower Authorization

I (we) hereby authorize the Lender and/or wholesalers, processors, heirs or assigns of Lender, to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender and/or wholesalers, processors, heirs or assigns of Lender, to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The Information the Lender and/or wholesalers, processors, heirs or assigns of Lender, obtain(s) is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et seq. (if HUD/FHA); by 42 USC, Section 1452b (if Hud/CPD); and Title 42

FAIR LENDING NOTICE

STATE OF CALIFORNIA FAIR LENDING NOTICE: Under the Housing Financial Discrimination act of 1977, it is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood of 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 and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or 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, under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purpose, construction, rehabilitation, or refinancing of one-to-for unit family residences.

If you have any questions about your rights, or you wish to file a complaint, contact the management of this financial institution of the Department of Real Estate, 107 S. Broadway, Rm. 8107, Los Angeles, CA 90012, or at 185 Berry St., Rm. 5816, San Francisco, CA 94107. Authority cited: Section 35814, Health and safety Code. Reference: Section 35830, Health and Safety Code.

EQUAL CREDIT OPPORTUNITY ACT: The Federal Equal Opportunity Act, 15 U.S.C. 1961cc., prohibits discrimination against credit applicants on the basis of sex and/or marital status. Beginning March 23, 1977, 5 the Act extended this protection to race, color, religion, national origin, age (provided the applicant has the capacity to contract), whether all or part of the applicant's income is derived from any public assistance program, or if the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency which administers compliance with this law concerning this mortgage lender is the Federal Trade Commission, 13209 Federal Building, 11000 Wilshire Boulevard, Los Angeles, CA 90024. This notice is provided under the provisions of Section 202.4(d), 12 C.F.R.

FAIR CREDIT REPORTING ACT: As a part of procession your real estate loan application, this lender will request a consumer report bearing on your credit worthiness, standing, and capacity. This notice is given pursuant to the Fair Credit Reporting Act of 1977, Section 601 to 622, inclusive. You are entitled to such information within 60 days of written demand therefore made to the credit reporting agency pursuant to Section 606(b) of the Fair Credit Reporting Act.

RIGHT OF PRIVACY ACT: This notice to you as required by the Right to Financial Privacy Act of 1976 that the Department of Housing and Urban Development has a right to access to financial records held by a financial institution in connection with the consideration of assistance to you. Financial records will be made available to the Department of Housing and Urban Development without further notice or authorization, but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law.

FOR REFINANCES ONLY: The Tax Reform Acts of 1986 & 1987 indicate when refinancing your Primary Residence you may be limited to the amount of interest you may deduct on your tax return. Before calculating your maximum loan, you are advised to seek tax counsel regarding the interpretation of these rulings.

RIGHT TO A COPY OF APPRAISAL: You have the right under law to receive a copy of any appraisal performed on the subject property of a loan transaction in which you are an applicant borrower, and for which you have tendered payment. Upon request from you, a copy of such appraisal shall be mailed to you. The adress for such requests is P.O. Box 401 La Mirada CA 90637-0401.

BINDING ARBITRATION: Any dispute arising out of this agreement shall be decided by neutral binding arbitration and not by court action. Such arbitration shall be conducted in accordance with the rules of the American Arbitration Association (AAA) or Judicial Arbitration and Mediation Services/Endispute, Inc.(JAMS/Endispute). The selection between AAA and Jams/Endispute rule shall be made by the claimant first filing for arbitration. Such arbitration shall be conducted in accordance with Part III, Title 9 of the California Code of Civil Procedure. Judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The parties shall have the right to discovery in accordance with Code of Civil Procedure section 1283.05.

Signed _____ Date _____

Signed _____ Date _____

Signed _____ Date _____

Signed _____ Date _____



MORTGAGE LOAN ORIGINATION AGREEMENT

You agree to enter into this Mortgage Loan Origination Agreement with CRB Financial Group as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. We are licensed as a Mortgage Broker under the California Department of Real Estate (DRE Lic No. 511217).

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

We are acting as an independent contractor and not your agent.

We will enter into separate independent contractor agreements with various lenders.

While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the marketplace.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

The retail price we offer you - your interest rate, total points and fees - will include our compensation.

In some cases, we may be paid all of our compensation by either you or the lender.

Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher upfront points and fees.

Also, in some cases, if you would rather pay less upfront, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We may be paid by the lender based on services, goods or facilities performed or provided by us to the lender.

By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE ORIGINATOR

APPLICANTS

By: _____

Borrower Signature

Date: _____

Address

Co-Borrower Signature

Address

ADDITIONAL INFORMATION SHEET

Borrower(s) Name(s)

Subject Property Address

SALE OF EXISTING RESIDENCE/PROPERTY

Address of property

Escrow Name

Address

Escrow Contact

Escrow Number

Telephone

Fax

HOA INFORMATION ON NEW PROPERTY

Company

Address

Tel _____ Fax _____

SALES ESCROW

Escrow Name

Address

Escrow Contact _____
Escrow Number _____
Telephone _____
Fax _____

LANDLORD INFORMATION

Name

Address

Telephone _____

APRAISAL CONTACTS

Who? _____
Telephone _____

Who? _____
Telephone _____