

DISCLOSURE FORMS

**PLEASE SIGN THE
FOLLOWING PAGES
ONLY**

Borrower Signature Authorization

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 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower(s)		2. Name and address of Lender/Broker EFFECTIVE MORTGAGE COMPANY 8535 RESEDA BLVD. SUITE 100 NORTHRIDGE, CA 91324 TEL: 818-773-0033 FAX: 818-773-0943	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker 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/Broker 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/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower _____

Date _____

Borrower _____

Date _____

MORTGAGE BROKER FEE AGREEMENT AND ANTI-STEERING LOAN OPTIONS DISCLOSURE

Loan Number: _____ Borrower Name: _____

This Mortgage Broker Fee Agreement and Disclosure ("Agreement") is by and between _____ a mortgage broker ("we", "us", "our") and the Borrower(s) who sign(s) below ("you", "yours"). This Agreement discloses and governs the overall fees that will be paid to your mortgage broker for the origination of your loan.

1. **OUR SERVICES:** A mortgage broker charges fees to arrange a loan from a mortgage lender who will fund the loan. As your mortgage broker, we will assist you in obtaining a loan, but we do not offer the products of all mortgage lenders, and so we cannot guarantee you the lowest price or best loan terms available. Be sure that you understand and are satisfied with the mortgage loan product and terms we arrange for you. By signing below, you request us to arrange a mortgage loan from a mortgage lender and you agree to the fees listed below for our services.
2. **YOUR MORTGAGE LOAN:** You are applying for a mortgage loan in the amount of \$ _____. Fees may increase if the loan amount increases, or decrease if the loan amount decreases. The fees in this Agreement are for broker services only and do not include other closing costs or credits from us or other parties for non-broker related services.
3. **BROKER FEES:** Depending on the loan program you select and subject to applicable legal requirements, our fees may be paid by you directly or by the lender. When you pay our fees directly, you will pay our fees from your own funds at or prior to the loan closing or pay our fees in your loan amount and pay us at closing out of loan proceeds. Payment for these fees by 3rd parties other than the lender, are considered to be paid by you. You may also elect to have the lender pay our fees. If you choose to have our fees paid by the lender, you or any other 3rd party may not contribute towards our compensation. We have discussed these fee payment options with you. In addition to our fees, estimates of other fees you will pay in connection with your loan will be shown on your Good Faith Estimate. Once your interest rate is locked and your loan amount and terms are finalized, we will be able to tell you the exact amount of all fees.

You are applying for a loan in which (check one): <input type="checkbox"/> You will pay your mortgage broker fees yourself; <input type="checkbox"/> The lender will pay your mortgage broker fees
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NOTE: You may not be charged any fee, other than a reasonable credit report fee (if applicable), prior to (i) receiving your Good Faith Estimate from us, (ii) expressing your intent to proceed with the loan transaction and (iii) receiving the initial disclosures from the mortgage lender. If there is a change in whether you or the Lender pays the Mortgage Broker fees, a revised disclosure will be required.

MAXIMUM BROKER FEE (1) - All fees that are paid to us for arranging your loan with a mortgage lender. This amount is included in the "Our origination charge" of Block 1 of your Good Faith Estimate. The "Our origination charge" amount represents the total sum of all origination charges and fees for our loan from the mortgage broker, mortgage lender and other third parties, as applicable. The total of these charges are not disclosed here, but will be disclosed on the GFE as "Our Origination Charge".	<u>Amount</u> _____ (Must be completed)
1) In Wisconsin, this fee shall constitute a "broker administration fee." In Iowa, this fee shall constitute a "broker administration fee". In all other states, this fee shall constitute a broker origination fee.	

4. **Loan Options:** To ensure you, the borrower(s), has sufficient information to determine the appropriate loan if you have elected the lender paid broker's compensation, we are providing you with the following loan options. For each type of transaction in which you have expressed an interest, your mortgage broker has obtained loan options from a significant number of creditors with which your mortgage broker regularly does business. Your mortgage broker has a good faith belief that you likely qualify for these loans. These loan options provide you with detailed rate and loan cost information to assist you in choosing the correct loan for your particular financial situation. Carefully review the loan options presented below to ensure you have chosen the appropriate option.

Type of Transaction (check one) <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Adjustable Rate	Interest Rate	Total Origination Points/Fees & Discount Points
Loan with the lowest Interest Rate	%	\$
Loan with the lowest Interest Rate without risky features such as negative amortization, prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or shared appreciation	%	\$
Loan with the lowest total dollar amount for origination points or fees and discount points	%	\$
	Interest Rate from the Good Faith Estimate	Total Estimated Settlement Charges from the Good Faith Estimate
You are applying for a loan with the following terms	%	\$

If you expressed an interest in an adjustable rate loan and if the loan's initial rate is fixed for at least 5 years, the "Interest Rate" disclosed in this document is the initial rate that would be in effect at consummation. If the loan's initial rate is not fixed for at least 5 years, the Interest Rate is the fully-indexed rate that would be in effect at consummation without regard to any initial discount or premium.

This is not a lock-in agreement or loan commitment. The interest rate and fees described throughout this disclosure are available on the date the document was prepared and they may be subject to change if you have not locked in your interest rate. If your lender offers rate locks you may be required to lock the rate to obtain the rate and origination cost disclosed above. Additionally, even if your loan is locked, the Interest Rate and fees may be subject to change as the loan is underwritten.

By signing below, you acknowledge that:

- (i) You have received an initial GFE within three (3) business days of the mortgage loan application date and you intend to proceed with the loan transaction.
- (ii) The Agreement has been explained to you and you understand it.
- (iii) You have not been charged any fees, other than a reasonable credit fee (if applicable), prior to entering into this Agreement
- (iv) You voluntarily enter into this Agreement and agree to the fees above.
- (v) The fees above are based on current market rates and your current loan request.
- (vi) If you have elected to have the lender pay the mortgage broker's compensation, you have received a copy of this disclosure that outlines the loan options and serves as the anti-steering disclosure. You have selected a loan option that best meets your situation and needs, which may not be one of the 3 loan options presented above.
- (vii) You have received the HUD Settlement Cost Booklet and the Consumer Handbook on Adjustable Rate Mortgages, if applicable.



Borrower

Date

Co-Borrower

Date

Loan Originator

Date

BORROWER APPRAISAL DISCLOSURE FORM

We are pleased that you and Effective Mortgage Company have chosen us as a "Lender" for your home financing needs. Our goal is to provide you with the highest possible level of customer service. But before we consider your request for financing, we require that an appraisal of the property be conducted by an appraisal management company ("AMC).

You Will Have to Pay for an Appraisal. You do not need to pay for the appraisal at this time. Your mortgage broker has or will collect credit card information from you to transmit to the AMC to pay for the appraisal. The AMC will then charge your credit card. The appraisal fee that you pay to the AMC is **nonrefundable**. The collection of the appraisal fee does not guarantee a loan approval and is not a commitment by us to lend.

On Purchase Transactions the AMC or appraiser will contact the seller to arrange access to the property.

On Refinance transactions the AMC or appraiser will contact you to arrange access to the property, please call them back as soon as possible. The sooner they hear back from you, the sooner they can begin the appraisal process. Any delay in doing so can slow down our approval of your loan, delay your loan closing, and put your rate lock, if any, in jeopardy. If you do not return the AMC or appraiser's call we will be unable to further process your request.

You Are Entitled to a Copy of the Appraisal. You are entitled to receive and review a copy of every appraisal report that we obtain on your behalf, concerning your subject property, at least three business days prior to the closing of your loan. Once the appraisal is complete, both you and lender will be provided a copy. In turn, we will share our copy of the appraisal with your mortgage broker so that he or she may better assist you in your home financing process.

We will make every effort to ensure that you receive a copy of your appraisal report at least three business days prior to your loan closing ("appraisal delivery deadline"). In the unlikely event that we are unable to deliver a copy of your appraisal report to you before the appraisal delivery deadline, your closing date may be postponed.

To avoid the possible postponement of your loan closing date due to delays in the delivery of your appraisal report, you may waive your right to receive and review a copy of your appraisal report prior to the appraisal delivery deadline by signing and returning the waiver provision below. By signing the waiver below, you do not relinquish your right to receive a copy of your appraisal report.

The Loan Closing. At the loan closing, the amount you have paid the AMC will be reflected on your closing documentation. If the amount you paid the AMC is insufficient to cover the actual cost of the appraisal, you will be responsible for the remaining portion.





WAIVER

_____ **I wish to waive** my right under the Home Valuation Code of Conduct to inspect a copy of my appraisal at least three business days prior to the closing of my loan.

_____ **I do not wish to waive** my right under the Home Valuation Code of Conduct to inspect a copy of my appraisal at least three business days prior to closing of my loan. I understand that I may waive this right by contacting my mortgage broker/originator at least four business days prior to loan closing. I also acknowledge that, in the event the I have not received a copy of my appraisal at least three business days prior to closing and I have not waived my right to review my appraisal at least three business days prior to loan closing, my closing will be postponed to allow three business days for my inspection of the appraisal.



I acknowledge my receipt of this form and my waiver choice as I have indicated above.

If you have questions regarding this process, please contact your mortgage broker/originator as soon as possible.

	_____		____/____/____
	Borrower		Date
	_____		____/____/____
	Borrower		Date
	_____		____/____/____
	Borrower		Date
	_____		____/____/____
	Borrower		Date

HERA/MDIA ACKNOWLEDGEMENT

Borrower and Broker acknowledge that Borrower may not be charged any fee other than a reasonable credit report fee (if applicable) as required by MDIA prior to receiving initial disclosures from the Lender. These disclosures are in addition to those provided to the Borrower by the Broker.

 _____ Borrower Name	 _____ Date	 _____ Borrower Signature
 _____ Borrower Name	 _____ Date	 _____ Borrower Signature
 _____ Borrower Name	 _____ Date	 _____ Borrower Signature
 _____ Borrower Name	 _____ Date	 _____ Borrower Signature
 _____ Broker Company/ LO Name	 _____ Date	 _____ Broker Loan Officer Signature



Certification of Receipt of GFE and Intent to Proceed

Loan Applicant(s) Name(s): _____

Property Address: _____

The undersigned certifies that the following Loan Applicant(s):

- Has/have been provided with an initial GFE within 3 business days of the application date;
- Has/have confirmed receipt of the initial GFE ;
- Has/have expressed verbally to you (Broker), their intention to proceed with the loan covered by the issued GFE ; and,
- Were not charged any fee prior to receipt of the GFE, other than a reasonable credit report fee.

By signing below, I certify that I have not paid a fee, other than for a reasonable credit report fee, prior to receiving the Initial Truth-In-Lending Statement.



Borrower Signature Date



Borrower Signature Date

Broker Representative Name (print): _____

Signature: _____

Date: _____

Appraisal Authorization form

I hereby authorize Effective Mortgage Company and / or any third party Appraisal Management Company to charge my credit card for the appraisal fee in the range of \$ 375.00 to \$500.00.

I would like a copy of the appraisal report sent to me via email to the following

Address: _____.

Credit Card Information:

Type of Credit Card: VISA () Mastercard () American Express ()

Credit Card Number: _____


Expiration: _____

CID Code : _____ (This is 3 or 4 digit security code on back of the card)

Name on Credit Card: _____

Address where statement is mailed to : _____

Print Name:

 _____
Authorized Signature

Date

Private Mortgage Insurance Disclosure - Fixed Rate Mortgages

Borrower(s) : _____ Date : _____
_____ Property _____
_____ Address : _____
Loan Number : _____

You are obtaining a mortgage loan that requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments.

Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. This disclosure describes when cancellation and termination may occur. Please note that PMI is not the same as property/casualty insurance -- such as homeowner's or flood insurance - which protects you against damage to the property. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance. In this disclosure, "loan" means the mortgage loan you are obtaining; "you" means the original borrower (or his or her successors or assigns); and "property" means the property securing the mortgage loan.

Initial Amortization Schedule

An amortization schedule showing the principal and interest due on your loan, along with the balance remaining after each scheduled payment, is attached for your reference.

Borrower Requested Cancellation of PMI

You have the right to request that PMI be canceled on or after the following dates:

- (1) The date the principal balance of your loan is first **scheduled** to reach 80% of the original value of the property. This date is _____. **For balloon loans with a fixed interest rate and no conditional right to refinance, if applicable, this date will not be reached before the loan matures.**
- (2) The date the principal balance **actually** reaches 80% of the original value of the property.

"Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. **If this loan refinances an existing loan secured by the property, "original value" means the appraised value relied on by the lender to approve this loan.**

PMI will only be canceled if all the following conditions are satisfied:

- (1) you submit a written request for cancellation;
- (2) you have a good payment history;
- (3) you are current on the payments required by your loan; and
- (4) we receive, if requested and at your expense, evidence satisfactory to the holder of your loan that the value of the property has not declined below its original value, and certification that there are no subordinate liens on the property.


A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the later of (a) the cancellation date, or (b) the date you submit a request for cancellation.

Automatic Termination of PMI

If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first **scheduled** to reach 78% of the original value of the property. This date is _____. **For balloon loans with a fixed interest rate and no conditional right to refinance, if applicable, this date will not be reached before the loan matures.** If you are **not** current on your loan payments as of that date, PMI will automatically terminate on the first day of the month immediately following the date you thereafter become current on your payments.

Exceptions to Cancellation and Automatic Termination

The cancellation and automatic termination requirements described above do not apply to certain loans that may present a higher risk of default. Your loan, however, does not fall into this category. Accordingly, the cancellation and automatic termination provisions described above apply to your loan.

 I/we have received a copy of this disclosure.

Borrower

Date

 _____
Borrower

Date

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through EFFECTIVE MORTGAGE COMPANY. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that EFFECTIVE MORTGAGE COMPANY reserves the right to change the mortgage loan review processes 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 through EFFECTIVE MORTGAGE COMPANY. As part of the application process, EFFECTIVE MORTGAGE COMPANY and the mortgage guaranty insurer (if any), 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 authorize you to provide to EFFECTIVE MORTGAGE COMPANY and to any investor to whom EFFECTIVE MORTGAGE COMPANY may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. EFFECTIVE MORTGAGE COMPANY or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.



Borrower Signature

SSN:

Date:



Co-Borrower Signature

SSN:

Date:

EQUAL CREDIT OPPORTUNITY ACT

APPLICATION NO:

PROPERTY ADDRESS:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives 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 this law concerning this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, Texas 77010

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.



(Applicant) (Date)

(Applicant) (Date)



(Applicant) (Date)

(Applicant) (Date)

SERVICING DISCLOSURE STATEMENT

Lender: **EFFECTIVE MORTGAGE COMPANY**
8535 RESEDA BLVD. SUITE 100
NORTHRIDGE, CA 91324

Date:

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.



You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer.

"Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

- We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

	_____	_____		_____	_____
	Applicant	Date		Applicant	Date
	_____	_____		_____	_____
	Applicant	Date		Applicant	Date

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

DATE:

COMPANY: **EFFECTIVE MORTGAGE COMPANY**
8535 RESEDA BLVD. SUITE 100
NORTHRIDGE, CA 91324

APPLICATION NO:

PROPERTY ADDRESS:

It is illegal to discriminate in the provisions of or in the availability of 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 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, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit 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 the agency noted below :

CALIFORNIA DEPARTMENT OF REAL ESTATE
POST OFFICE BOX 187000
SACRAMENTO, CA 95818-7000
TEL: 916-227-0931
LICENSE NO. 01264208

I/we received a copy of this notice.



Date

Date

**NOTICE TO APPLICANT OF RIGHT
TO RECEIVE COPY OF APPRAISAL REPORT**

APPLICATION NO:

PROPERTY ADDRESS:

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive your written request no later than 90 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, contact :

**EFFECTIVE MORTGAGE COMPANY
8535 RESEDA BLVD. SUITE 100
NORTHRIDGE, CA 91324**



(Applicant) (Date)



(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

**FLOOD DISASTER
PROTECTION ACT OF 1973**

DATE:

APPLICATION NO:

PROPERTY ADDRESS:

I/We hereby acknowledge that we have been advised of the Flood Disaster Protection Act of 1973 and the requirements that I/We provide such insurance coverage on any property located within an area designated as a Flood Hazard Area. Should the subject property fall within a flood hazard area as defined in the Act, then I/We authorize its successors and/or assigns to purchase such insurance and I/We further agree to pay promptly the cost thereof.



(Applicant) (Date)



(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

GOOD FAITH ESTIMATE PROVIDER RELATIONSHIP

Applicants:

Property Address:

Application No:

Prepared By: **EFFECTIVE MORTGAGE COMPANY**

8535 RESEDA BLVD. SUITE 100

NORTHRIDGE, CA 91324

818-773-0033

Date Prepared:

Lender requires use of the following provider(s) of settlement services (if none are listed, Lender does not require the use of specified providers):

Provider INFORMATIVE RESEARCH
Address 13030 EUCLID STREET
GARDEN GROVE, CA 92843
Phone 800-473-4633

Provider FIRST AMERICAN CREDCO
Address 12395 FIRST AMERICAN WAY
POWAY, CA 92064
Phone 800-577-8787

Services to be rendered by this provider are items number

804

above and the amounts listed are based upon the charges of this provider. If checked, Lender has the following type of business relationship with this provider:

- The provider is an associate of Lender.
- The provider is an affiliate of Lender.
- The provider is a relative of Lender.
- The provider has an employment, franchise or other business relationship with Lender.
- Within the last 12 months, the provider has maintained an account with Lender or had an outstanding loan or credit arrangement with Lender.
- Within the last 12 months, Lender has repeatedly used or required borrowers to use the services of this provider.

Services to be rendered by this provider are items number

804

above and the amounts listed are based upon the charges of this provider. If checked, Lender has the following type of business relationship with this provider:

- The provider is an associate of Lender.
- The provider is an affiliate of Lender.
- The provider is a relative of Lender.
- The provider has an employment, franchise or other business relationship with Lender.
- Within the last 12 months, the provider has maintained an account with Lender or had an outstanding loan or credit arrangement with Lender.
- Within the last 12 months, Lender has repeatedly used or required borrowers to use the services of this provider.



Applicant Date



Applicant Date

Applicant Date

Applicant Date

DISCLOSURE NOTICES

Applicant(s):

Property Address:

AFFIDAVIT OF OCCUPANCY

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

- Primary Residence - Occupied by Applicant(s) within 30 days of closing.
- Secondary Residence - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. [Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)].
- Investment Property - Not owner occupied. Purchased as an investment to be held or rented.

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agencies to write the insurance covering the property described above:

Insurance Company Name

Agent

Agent's Address

Agent's Telephone Number

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

FHA LOANS ONLY

IF YOU PREPAY YOUR LOAN ON OTHER THAN THE REGULAR INSTALLMENT DATE, YOU MAY BE ASSESSED INTEREST CHARGES UNTIL THE END OF THAT MONTH.

GOVERNMENT LOANS ONLY

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is a 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 Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs 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.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

APPLICANT(S) NAME AND ADDRESS	* LENDER NAME AND ADDRESS (ORIGINATOR): * This Credit Score Disclosure is provided on behalf of Lender by: EFFECTIVE MORTGAGE COMPANY 8535 RESEDA BLVD. SUITE 100 NORTHRIDGE, CA 91324 (P) 818-773-0033, (F) 818-773-0943
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In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit-scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

The consumer reporting agencies listed below provided a credit score that was used in connection with your home loan application.

Consumer Reporting Agency	Borrower:	Co-Brw:
Experian PO Box 2002 Allen, TX 75013-3742 (P)888-397-3742 Model Used: <u> Fair Isaac </u> Range of Possible Scores <u> 250 </u> to <u> 900 </u>	Score: _____ Created: _____ <hr/> Factors: _____	Score: _____ Created: _____ <hr/> Factors: _____

Privacy Disclosure

At Effective Mortgage Co., we understand that we receive private information about you that you expect will be treated confidentially. We believe we have an affirmative and continuing obligation to respect and protect your privacy. We want you to know that we do not sell nonpublic personal information to third parties for any purpose. To help you better understand how we protect your personal information we are providing you with the following statement describing our practices and policies with respect to the privacy of customer information,

Important Definitions

We, means Effective Mortgage Co.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or public government records.

A *nonaffiliated third party* is a company that is not an affiliate of ours.

Information We Collect

In order to serve our customers in their transactions with us, we collect and retain nonpublic personal information as permitted by law. We may collect nonpublic personal information about you from the following sources:

- Information you provide to us on an application for an account, loan, or other financial product or service
- Information about your transactions with us.
- Information we receive from a credit-reporting agency.

Limitations on Information Sharing

As noted earlier, Effective Mortgage Co. does not sell nonpublic personal information to third parties for any purpose. We may share nonpublic personal information about you that we collect, as described above, to affiliates or nonaffiliated third parties only as permitted by law, such as to process transactions you have requested, to respond to a subpoena or other legal process, or to protect against fraud.

Service Providers/Joint Marketing Providers

To provide you with products, services, and special offers that we believe may meet your financial needs, we may share nonpublic personal information that we collect, as described above, to guaranty affiliates or nonaffiliated third parties that conduct marketing services on our behalf, or to inform you of financial products and services offered pursuant to a joint agreement between us and another financial institution, such as a credit card company or insurance company. We do not disclose personal information to nonaffiliated third parties to market their own products and services to our customers. Therefore, you do not need to take any action to prevent this disclosure.

How We Protect Your Information

We respect our customer's right to keep all nonpublic personal information confidential and secure from fraud, we maintain strict procedures and policies to govern the management of your nonpublic personal information. All nonaffiliated third parties are legally obligated to maintain the confidentiality of the customer information we provide them and to use the information only for the purposes for which it was provided. Employee access to customer information is limited to those who have a business reason for knowing such information. We educate and train our employees on the importance of confidentiality and customer privacy. In the event you terminate your customer relationship with us, we will continue to protect the privacy of your nonpublic personal information in accordance with our Privacy policy. **For additional protection, you can opt-out of target trigger lists provided by the consumer credit reporting companies, Equifax, Experian, Innovis and TransUnion by calling 1-888-5-OPTOUT (1-888-567-8688) or by going one line to www.optoutprescreen.com**

If you have any questions regarding this Notice or our Privacy Policy, please call 818-773-0033

Applicant Signature / Date

Applicant Signature / Date