

EQUAL CREDIT OPPORTUNITY ACT (ECOA) NOTICE

The Equal Credit Opportunity Act prohibits creditor from discrimination against applicants on the basis of Sex, race, color, religion, national origin, age, handicap or marital status, 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 with this mortgage is the Federal Trade Commission, 11000 Wilshire Blvd., Los Angeles, CA. 90024 (213) 209-7575.

STATE OF CALIFORNIA FAIR LENDING NOTICE

To: All applicants for a loan for the purpose of construction, rehabilitation, improvement, or refi. of a 1-4 family residence.

Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financing institution to refuse to make a loan or to offer less favorable terms than normal (such as higher interest rate, larger down payment or shorter maturity) based on any of the following considerations:

1. Neighborhood charastics (such as the average age of the homes or the income level in the neighborhood) except to limited extent necessary to avoid an unsafe and unsound business practice.
2. Race, sex, color, religion, marital status, national origin or ancestry.

It is also unlawful to consider, in appraising a residence, the racial ethnic, or religious composition of a Particular neighborhood, whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint, or if you have any questions about your rights, contact:

DEPARTMENT OF REAL ESTATE
 1515 Clay Street #702
 Oakland, CA 94612
 (510) 622-2552 or (916) 227-0931 (information line)
 Mortgage Center Corp. is a licensed Real Estate Broker (lic. #01011223) by the CA Dept. of Real Estate
 If you file a complaint, the law requires that you receive a decision within 30 days.

COPY OF APPRAISAL REPORT

You have the right to a copy of the appraisal report (B&P code 11423) to be obtained in connection with the loan for which you are applying, provided that, you have paid for or are willing to pay for the appraisal. If you want a copy of the appraisal report, please either call your agent, or submit a written request to the following address:

199 California Drive, Suite #200
 Millbrae, CA 94030

I / WE HAVE RECEIVED A COPY OF THIS NOTICE.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern,

I/We have applied for a real estate loan with **Mortgage Center Corporation**. You are hereby authorized to release any information required by **Mortgage Center Corporation** to complete the processing of the loan request. Necessary credit information may include savings deposits, checking accounts, securities values, consumer credit balances, payment history, including mortgage payment record, balances as well as income information.

A photographic copy of this authorization (being a photographic copy of the signature(s)) of the undersigned may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help expedite my real estate transaction.

Thank You.

Signature

Social Security Number

Signature

Social Security Number

Mortgage Fee Disclosure

You have applied to us – a mortgage broker – for a residential mortgage loan. We will submit your application for a residential mortgage loan to a participating lender with which it from time to time contracts upon such terms and conditions as you may request or a lender may require. The lenders have asked that this form be furnished to you to clarify the role of mortgage brokers. This form supplements other disclosures or agreements required by law that you should receive from us concerning your application.

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

- We have 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 market.

SECTION 2. THE BROKER'S COMPENSATION. The lenders whose loan products are distributed by us 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 up-front points and fees.
- Also, in some cases, if you would rather pay less up-front, you may wish to have some or all of our fees paid directly by the lender, which will result in interest rate and higher monthly loan payments than you would otherwise be required to pay.
- We may also be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

You may work with us to select the method in which we receive our compensation depending upon your financial needs, subject to the lender's loan program requirements and credit underwriting guidelines.

The amount of fees and charges that you pay in connection with your loan will be estimated on your Good Faith Estimate. The final amounts will be disclosed on your HUD-1 or HUD-1A Settlement Statement.

By signing below, applicant(s) acknowledge that you have read and understand this document. By your signature, you also acknowledge that you have received a copy of this document.

Date

Applicant (S)

BROKER/LOAN OFFICER

Printed Name

Printed Name

Signature

Signature