

LEOLOANS

PREFERRED MORTGAGE BROKER

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10000 Riverside Drive , Suite 1, Toluca Lake, California 91602

1. LOAN APPLICATION

Leo Loans

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		
Description			Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$				
List checking and saving accounts below					
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$				
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$				
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$				
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$				
Stock & Bonds (Company name/number & description)	\$				
Life insurance net cash value	\$				
Face amount: \$					
Subtotal Liquid Assets	\$				
Real estate owned (enter market value from schedule of real estate owned)	\$				
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$				
Automobiles owned (make and year)	\$				
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.	\$	

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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

a. Purchase price	\$
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	
f. Estimated closing costs	
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	
p. Cash Borrower (subtract j, k, l & o from i)	

VIII. DECLARATIONS

If you answer "yes" to any questions a through l, please use continuation sheet for explanation.	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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"/>
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"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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"/>
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"/>
(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?				
(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 X	Date	Co-Borrower's Signature X	Date
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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 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) Interviewer's Signature Interviewer's Phone Number (incl. area code)	Name and Address of Interviewer's Employer Date
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Continuation Sheet/Residential Loan Application

Leo Loans

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:

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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	

2. CREDIT AUTHORIZATION FORM



Whom It May Concern

The undersigned hereby grants *Premiere Financial* full authorization to obtain all information regarding my employment, savings and checking accounts and/or any previous or present credit, whether on a closed or open status. You may also request from a company or companies of your choice a full credit report on my/our previous and present credit history.

A photostatic copy of my signature may be used to obtain any or all of the information stated above.

Applicant Signature

Date

Applicant Signature

Date

3. RELEASE FORM



The undersigned borrower(s) hereby warrants and represents that the information provided in all documents and financial statements submitted by the borrower(s) is true and correct. That said information has been provided to *Premiere Financial* for the purpose of securing financial or refinancing of real property and neither *Premiere Financial* nor its agents, employees, principals, officers or directors have provided advice in connection with the preparation or submission of said documents and financial statements.

The undersigned does hereby indemnify and hold harmless *Premiere Financial* as well as its agents, employees, officers, directors and principals of and from any and all liability with respect to the truth and accuracy of all documents, financial information and financial statements submitted by the undersigned.

Applicant Signature Date

Applicant Signature Date

4. FAIR LENDING FORM

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

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 ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

ACKNOWLEDGEMENT OF RECEIPT

I (WE) RECEIVED A COPY OF THIS NOTICE

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date

5. DISCLOSURES



Equal Credit Opportunity Act

The Federal 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 applicants income derives from public assistance programs: 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 creditors is the Federal Trade Commission, Division of Credit Practices, Washington, D.C. 20500.

INITIAL _____

INITIAL _____

Fair Credit Reporting Act

I/we understand and as part of assembling my/our loan application, *Premiere Financial* will request a Consumer Report bearing my/our credit worthiness, credit standing and credit capacity. This notice is given to me/us pursuant to the Fair Credit Reporting Act of 1970, Section 601, inclusive. I/ we am entitled to such information with 60 days of written demand therefore made to the Credit Reporting Agency pursuant to Section 606(D) of the Fair Credit Reporting Act.

INITIAL _____

INITIAL _____

Occupancy Certification

I/we _____ do intend _____ do not intend to occupy this property located at (address) _____ as my/our principal residence. I/we fully understand and that it is a Federal crime punishable by fine or imprisonment or both to make any statement known to be false concerning the above response as applicable under the provision of Title 18, U.S. Code 1014. Please be advised that if my loan is approved and this statement applies, I/we intend to occupy the above property as my primary residence within thirty days of the close of escrow.

INITIAL _____

INITIAL _____

Financial Privacy

I/we acknowledge that this notice to me/us as required by the Right To Financial Privacy Act of 1978. That the Veterans Administration (in the case of a VA loan) or Department of Housing and Urban Development (in the case of a FHA loan) has the right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to me/us. Financial records involving your transaction will be available to (VA or FHA) without further notice or authorization but will not be disclosed or revealed to another Government Agency or permitted by law.

INITIAL _____

INITIAL _____

Commitment to Rates, Fees and Terms of the Mortgage Loan

Borrower agrees and acknowledges this application in no way commits the lender to make a mortgage loan to the borrower unless the lender specifically commits in writing. This mortgage loan is subject to several conditions which include but are not limited to verification of the borrowers ability to qualify for the mortgage loan. The quality and value are all to be determined in the lenders sole opinion.

It is hereby further acknowledged that any oral representation by the lender or its employees to the borrower with respect to interest rates, loan fees, or term of the mortgage loan is not a firm commitment A firm commitment must be given to the borrower in writing. Any document which states that the interest rate, loan fees, or the terms of the mortgage loan are estimates, and does not constitute a firm commitment.

INITIAL _____

INITIAL _____

Quality Control Authorization

Premiere Financial is looking forward to serving your needs regarding your loan request. To comply with all Government, Conventional and Investor Regulations, we maintain a quality control system whereby, on a random basis, loans are selected for review after the mortgage is made. This system also enables us to give you the most ethical, timely and courteous service possible in the event your loan should be selected for review. Your signature below authorizes us (*Premiere Financial*) to reverify the necessary documentation. Thank you for your help and cooperation in this manner.

INITIAL _____

INITIAL _____

Consumer Handbook on Adjustable Rates

I/we hereby acknowledge receipt from *Premiere Financial* of a copy of the book titled *Consumer Handbook on Adjustable Rate Mortgage and Home Buyers Guide to Settlement Cost in Connection with Arm Programs and a Home Buyers Guide to Settlement Cost on Fixed Rate Programs*. This information is furnished by the Federal Reserve Board and the Federal Home Loan Bank Board, which is provided in addition to other required adjustable rate mortgage disclosures.

INITIAL _____

INITIAL _____

Refinance Deficiency Judgement Disclosure

The borrower should know: In accordance with the provisions of California Code of Civil Procedure 580B, a deficiency judgement cannot be obtained against you on a purchase money mortgage. Generally, a purchase money mortgage is the original mortgage obtained on a property (*such as a single family residence, where a loan is secured by a trust deed on the property*) if you should happen to default in a payment to your lender, the lender may foreclose on your property.

However, the lender cannot file suit against you for the balance due on the loan or the deficiency, if any, after the property is resold.

However, generally a refinancing of your property is not considered a purchase money mortgage and therefore does not receive the protection of 580B. In other words, if you default on any payments to the refinancing lender, that lender may sue you for the balance due on the loan or any deficiency from its reselling of the property. I/we understand that this is not intended as legal advice and *Premiere Financial* strongly suggests you contact an attorney if you have any further questions.

INITIAL _____

INITIAL _____

Credit Report and Appraisal Fee

The borrower hereby authorizes an investigation by a Credit Bureau designated by the lender. The borrower hereby authorizes an appraisal to be performed on the property by an appraiser designated by the lender. The borrower hereby agrees to pay on demand all charges incurred for such credit reports and appraisal fees by the lender. The borrower hereby acknowledges that the appraisal and credit report are the property of the lender and shall remain the property of the lender whether or not the lender commits to make a mortgage loan. Upon written request a copy of your appraisal will be provided.

INITIAL _____

INITIAL _____

I/we have read the above notifications and acknowledges receipt of a copy.

Applicant Signature

Date

Co-Applicant Signature

Date

6. MORTGAGE BROKER FEE
DISCLOSURE FORM

MORTGAGE BROKER FEE DISCLOSURE

You have applied to a mortgage broker for a residential mortgage loan. The mortgage broker 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 the mortgage broker concerning your application.

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

- The mortgage broker may be acting as an independent contractor and not your agent. If you are unsure of the nature of your relationship, please ask the mortgage broker for clarification.
- The mortgage broker has separate independent contractor agreements with various lenders.
- While the mortgage broker seeks to assist you in meeting your financial needs, it does 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 the mortgage broker generally provide their loan products to the mortgage broker at a wholesale rate.

- The retail price a mortgage broker offers you -- your interest rate, total points and fees -- will include the broker's compensation.
- In some cases, the mortgage broker may be paid all of its compensation by either you or the lender.
- Alternatively, the mortgage broker may be paid a portion of its 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 a higher interest rate and higher monthly loan payments than you would otherwise be required to pay.
- The mortgage broker also may 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 the mortgage broker to the lender.

You may work with the mortgage broker to select the method in which it receives its compensation depending on 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.

APPLICANT(S)

Date

Printed Name

Broker's Name

Signature

Broker's Signature

7. CALIFORNIA CREDIT SCORE
DISCLOSURE

Loan Number:

CALIFORNIA CREDIT SCORE DISCLOSURE

In evaluating your application for a home mortgage loan, one factor your lender will consider is one or more of your credit scores because they assist the lender in evaluating your credit history in a faster, more objective manner. Your credit scores are found on your credit report. The range of possible scores is from 300 to 850. Your lender may also obtain and consider other credit scores in making its decision on your application from the credit bureaus and/or consumer reporting agencies listed below.

In addition to the credit scores, your credit report lists key factors why your scores were less than the maximum possible score. Please keep in mind the factors are only indicators of why you received less than the maximum score possible. The listing of these factors does not by itself indicate that you would not be approved for the loan you have requested. Your lender considers many factors in addition to your credit scores in making a decision on your application. If your application is not approved you will receive a separate notice stating the specific reasons for that action which may or may not relate to your credit scores.

Your lender did not calculate your credit scores nor did your lender develop the scoring models. If you have any questions about your credit scores or the information in the credit report from which the scores were computed, you can contact the credit bureaus at the addresses listed below.

NOTICE TO THE HOME APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau and/or 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 that a credit bureau, 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 credit bureau/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 credit bureau/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 following consumer reporting agency(ies) provided a credit score that was used in connection with your home loan application.

Equifax Credit Info. Services, INC P.O. Box 740241 Atlanta, GA 30374 1-800-685-1111 Beacon Score	Experian P.O. Box 9600 Allen, TX 75013 1-800-311-7469 FICO (Experian) Score	Trans Union P.O. Box 1000 Chester, PA 19022 1-800-888-4213 Empirica Score
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The developer of the methodology of the score model is:
Fair, Isaac and Company, INC.
120 N. Redwood Drive
San Rafael, CA 94903

Attached is the information regarding your credit scores.

By signing below, applicant(s) acknowledges the receipt of this disclosure and accompanying information regarding the applicant's credit score.

8. GOOD FAITH ESTIMATE

GOOD FAITH ESTIMATE

Lender:	Sales Price:
Address:	Base Loan Amount:
Applicant(s):	Total Loan Amount:
Property Address:	Interest Rate:
	Type of Loan:
	Preparation Date:
	Loan Number:

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement which you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:	1100 TITLE CHARGES:
801 Origination Fee @ % + \$ \$ _____	1101 Closing or Escrow Fee \$ _____
802 Discount Fee @ % + \$ \$ _____	1102 Abstract or Title Search \$ _____
803 Appraisal Fee \$ _____	1103 Title Examination \$ _____
804 Credit Report \$ _____	1105 Document Preparation Fee \$ _____
805 Lender's Inspection Fee \$ _____	1106 Notary Fee \$ _____
806 Mortgage Insurance Application Fee \$ _____	1107 Attorney's Fee \$ _____
807 Assumption Fee \$ _____	1108 Title Insurance \$ _____
808 Mortgage Broker Fee \$ _____	\$ _____
810 Tax Related Service Fee \$ _____	\$ _____
811 Application Fee \$ _____	\$ _____
812 Commitment Fee \$ _____	\$ _____
813 Lender's Rate Lock-In Fee \$ _____	\$ _____
814 Processing Fee \$ _____	\$ _____
815 Underwriting Fee \$ _____	\$ _____
816 Wire Transfer Fee \$ _____	\$ _____
\$ _____	
900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:	1200 GOVERNMENT RECORDING AND TRANSFER CHARGES:
901 Interest for days @ \$ /day \$ _____	1201 Recording Fee \$ _____
902 Mortgage Insurance Premium \$ _____	1202 City/County Tax/Stamps \$ _____
903 Hazard Insurance Premium \$ _____	1203 State Tax/Stamps \$ _____
904 County Property Taxes \$ _____	1204 Intangible Tax \$ _____
905 Flood Insurance \$ _____	\$ _____
\$ _____	\$ _____
\$ _____	
1000 RESERVES DEPOSITED WITH LENDER:	1300 ADDITIONAL SETTLEMENT CHARGES:
1001 Hazard Ins. Mo. @\$ Per Mo. \$ _____	1301 Survey \$ _____
1002 Mortgage Ins. Mo. @\$ Per Mo. \$ _____	1302 Pest Inspection \$ _____
1004 Tax & Assmt. Mo. @\$ Per Mo. \$ _____	\$ _____
1006 Flood Insurance \$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
"S"/"B" designates those costs to be paid by Seller/Broker.	TOTAL ESTIMATED SETTLEMENT CHARGES: \$ _____
TOTAL ESTIMATED MONTHLY PAYMENT:	"A" designates those costs affecting APR.
TOTAL ESTIMATED MONTHLY PAYMENT:	TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:
Principal & Interest \$ _____	Down Payment \$ _____
Real Estate Taxes \$ _____	Estimated Closing Costs (Not Financed) \$ _____
Hazard Insurance \$ _____	Estimated Prepaid Items / Reserves \$ _____
Flood Insurance \$ _____	Total Paid Items (Subtract) \$ _____
Mortgage Insurance \$ _____	Other \$ _____
Other \$ _____	CASH FROM BORROWER \$ _____
TOTAL MONTHLY PAYMENT \$ _____	

THIS SECTION IS COMPLETED ONLY IF A PARTICULAR PROVIDER OF SERVICE IS REQUIRED. Listed below are providers of service which we required you to use. The charges indicated in the Good Faith Estimate above are based upon the corresponding charge of the below designated providers.

ITEM NO.	NAME & ADDRESS OF PROVIDER	TELEPHONE NO.	NATURE OF RELATIONSHIP

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential property and the Lender will take a first lien on the property.

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

This Good Faith Estimate is being provided by a mortgage broker, and no lender has yet been obtained.

9. ADDITIONAL CALIFORNIA
DISCLOSURES

Additional Required California Disclosures

PREMIER FINANCIAL

I. Proposed Loan Amount

\$ _____

Initial Commissions, Fees, Costs and Expenses Summarized on Page 1:

\$ _____

Payment of Other Obligations (List):

Credit Life and/or Disability Insurance (see VI below)

\$ _____

\$ _____

\$ _____

Subtotal of All Deductions:

\$ _____

Estimated Cash at Closing To You That you must pay

\$ _____

II. Proposed Interest Rate _____ %

Fixed Rate

Initial Variable Rate

III. Proposed Loan Term: _____

Years

Months

IV. Proposed Loan Payments: Payments of \$ _____ will be made Monthly Quarterly Annually for _____ (number of months, quarters or years). If proposed loan is a variable interest rate loan, this payment will vary (see loan documents for details).

The loan is subject to a balloon payment: No Yes. If Yes, the following paragraph applies and a final balloon payment of \$ _____ will be due on _____ [estimated date (month/day/year)].

Notice to Borrower: IF YOU DO NOT HAVE THE FUNDS TO PAY THE BALLOON PAYMENT WHEN IT COMES DUE, YOU MAY HAVE TO OBTAIN A NEW LOAN AGAINST YOUR PROPERTY TO MAKE THE BALLOON PAYMENT. IN THAT CASE, YOU MAY AGAIN HAVE TO PAY COMMISSIONS, FEES, AND EXPENSES FOR THE ARRANGING OF THE NEW LOAN. IN ADDITION, IF YOU ARE UNABLE TO MAKE THE MONTHLY PAYMENTS OR THE BALLOON PAYMENT, YOU MAY LOSE THE PROPERTY AND ALL OF YOUR EQUITY THROUGH FORECLOSURE. KEEP THIS IN MIND IN DECIDING UPON THE AMOUNT AND TERMS OF THIS LOAN.

V. Prepayments: The proposed loan has the following prepayment provisions.

No prepayment penalty.

Other (see loan documents for details).

Any payment of principal in any calendar year in excess of 20% of the original balance unpaid balance will include a penalty not to exceed _____ months advance interest at the note rate, but not more than the interest that would be charged if the loan were paid to maturity (see loan documents for details).

VI. Credit Life and/or Disability Insurance: The purchase of credit life and/or disability insurance by a borrower is NOT required as a condition of making this proposed loan.

VII. Other Liens: Are there liens currently on this property for which the borrower is obligated? No Yes
If Yes, describe below

Lienholder's Name

Amount Owed

Priority

Liens that will remain or are anticipated on this property after the proposed loan for which you are applying is made or arranged (including the proposed loan for which you are applying):

Lienholder's Name

Amount Owed

Priority

NOTICE TO BORROWER: Be sure that you state the amount of all liens as accurately as possible. If you contract with the broker to arrange this loan, but it cannot be arranged because you did not state these liens correctly, you may be liable to pay commissions, costs, fees, and expenses even though you do not obtain the loan.

VIII. Article 7 Compliance: If this proposed loan is secured by a first deed of trust in a principal amount of less than \$30,000 or secured by a junior lien in a principal amount of less than \$20,000, the undersigned licensee certifies that the loan will be made in compliance with Article 7 of Chapter 3 of the Real Estate Law.

A. This loan may will will not be made wholly or in part from broker controlled funds as defined in Section 10241(j) of the Business and Professions Code.

B. If the broker indicates in the above statement that the loan "may" be made out of broker controlled funds, the broker must inform the borrower prior to the close of escrow if the funds to be received by the borrower are in fact broker-controlled funds.

Name of Broker

License #

Broker's Representative

License #

Broker's Address

Signature of Broker

Date

OR Signature of Representative

Date

IX. NOTICE TO BORROWER: THIS IS NOT A LOAN COMMITMENT. Do not sign this statement until you have read and understood all of the information in it. All parts of this form must be completed before you sign. Borrower hereby acknowledges the receipt of a copy of this statement

Borrower

Date

Borrower

Date

Review completed on _____ by _____

Date

Broker or Designated Representative

Dept. of Real Estate License #