



PROMORTGAGE
A REAL ESTATE LENDING GROUP

BORROWER'S CERTIFICATION

THE UNDERSIGNED CERTIFY THE FOLLOWING:

I/We have applied for a mortgage loan from PROMORTGAGE. In applying for this 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 assets and liabilities. I/We certify that all of the information is true and complete. I/We have made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.

I/We understand and agree that the Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or financial institution.

I/We fully understand that it is a federal crime, punishable by fine or imprisonment or both, to knowingly make any false statement 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:

I/We have applied for a real estate loan. As part of the application process, the lender 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, whether before the loan is closed or as part of its quality control program.

I/We authorize you to provide to the lender, and to any investor to whom the lender may sell my mortgage, and to the mortgage guaranty insurer (if any), 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.

The lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.

A photographic or FAX copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate's original. Electronic submission by Internet or e-mail will also constitute authorization to release information.

Acknowledgement of Receipt:

Borrower Signature

Social Security #

Date: _____

Co-Borrower Signature

Social Security #

Date: _____



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EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act (ECOA) prohibits discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that 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 which administers compliance with this law is:

**Federal Trade Commission
600 Pennsylvania Avenue, N.W.
Washington, DC 20580**

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

- Trends, characteristics or conditions in the 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.
- 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:

**Bureau of Real Estate
320 W. 4th Street, Suite 350
Los Angeles, CA 90013-1105**

**Bureau of Real Estate
1515 Clay Street, Suite 702
Oakland, CA 94612-1402**

Acknowledgement of Receipt:

Borrower Signature

Date: _____

Co-Borrower Signature

Date: _____



PRIVACY POLICY

Protecting your privacy is important at PROMORTGAGE. This notice is intended to inform you of the following: what type of information we obtain about you, with whom we share the information, and how we safeguard the information.

Most of the information we obtain about you comes from the information you supplied on your application, such as your income, assets and debts. Information may also come from other documents and forms provided or authorized by you.

In addition, we may also obtain information about you from the following sources:

- Consumer reporting agency: We may receive information regarding your creditworthiness or credit history from a consumer-reporting agency.
- Outside sources: We may receive information regarding your employment or bank accounts from others who have relationships with you. We use this information to verify representations you make, such as your employment history, loan or credit card balances, or your property insurance coverage.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We restrict access to information about you to those employees and authorized agents who need to know that information in order provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to maintain the confidentiality of your non-public personal information.

CONSENT TO RECEIVE MORTGAGE LOAN DISCLOSURES VIA EMAIL

Pursuant to federal guidelines, PROMORTGAGE requires your confirmation regarding how you would like to receive your Mortgage Loan Disclosures, including but not limited to: Good Faith Estimate, Truth in Lending, Mortgage Loan Disclosure Agreement, and Servicing Disclosures.

Please select the appropriate option by placing an "X" next to your selection:

_____ The undersigned Borrower/Co-Borrower consents and agrees to receive all Mortgage Loan Disclosures from PROMORTGAGE via secure email. The disclosures will come in PDF format and will be password protected for the security of the information included.

_____ The undersigned Borrower/Co-Borrower consents and agrees to only receive all Mortgage Loan Disclosures from PROMORTGAGE via United States Postal Service and understands this may delay their ability to proceed with the loan process and order their appraisal.

Acknowledgement of Receipt:

_____ Date: _____
Borrower Signature

Borrower Email

_____ Date: _____
Co-Borrower Signature

Co-Borrower Email



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OCCUPANCY STATEMENT

TO WHOM IT MAY CONCERN:

(PLEASE SELECT ONE OF FOLLOWING THREE OPTIONS)

By checking this box, I/we acknowledge the intent of this loan application is to obtain financing which is, or will be secured by a dwelling that we will use as our principal residence. If we are not already doing so, we will occupy this residence within 30 days after the close of escrow.

We also recognize that if we do not inhabit the residence as described above, we may be in default. If that occurs our lender may have the right to recall our loan, and to demand the immediate payment of the full balance due, plus any other expenses incurred in this respect.

By checking this box, I/we acknowledge the intent of this loan application is to obtain financing which is, or will be secured by a dwelling that we will use as an investment property.

By checking this box, I/we acknowledge the intent of this loan application is to obtain financing which is, or will be secured by a dwelling that we will use as a second home.

ACKNOWLEDGMENT OF FEES

I/We acknowledge that I/we are responsible for payment of all third party charges, including but not limited to; credit report fees, appraisal fees, and courier/delivery fees that are incurred in the processing of this loan with PROMORTGAGE. If a rate lock is desired, and a fee is incurred, then the borrower agrees to pay all fees for said rate lock to PROMORTGAGE. All fees collected and paid out are non-refundable whether or not this transaction is consummated.

PROMORTGAGE has not collected and will not collect any fees (other than a credit report fee) until PROMORTGAGE has provided you the early disclosures required by Regulation Z.

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

You have the right to a copy of the appraisal report that we will obtain on your property, provided that you have paid for or are willing to pay for the appraisal. To request a copy of the appraisal report, please phone PROMORTGAGE at (415) 945-8880 or submit a written request to:

PROMORTGAGE
700 Irwin Street Ste. 202
San Rafael, CA, 94901

Acknowledgement of Receipt:

Borrower Signature

Date _____

Co-Borrower Signature

Date _____



PROMORTGAGE
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NOTICE TO HOME LOAN APPLICANT

CALIFORNIA CREDIT SCORE DISCLOSURE

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau 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 credit bureau 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 at the address and telephone number provided with this notice. If the lender developed or generated the credit score, or if you have questions concerning the terms of the loan, contact the lender.

The credit bureau 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.

Equifax (800) 685-1111
P.O. Box 740258
Atlanta, GA 30374-0258

Trans Union (866) 887-2673
P.O. Box 4000
Chester, PA 19016-4000

Experian (888) 397-3742
P.O. Box 2104
Allen, TX 75013

Acknowledgement of Receipt:

Borrower Signature

Date _____

Co-Borrower Signature

Date _____



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CONSUMER CAUTION AND HOME OWNERSHIP COUNSELING NOTICE

If you obtain this loan, the lender will have a mortgage on your home. You could lose your home, and any money you have put into it, if you do not meet your obligations under the loan.

Mortgage loan rates and closing costs and fees vary based on many other factors including your particular credit and financial circumstances, your earnings history, the loan-to-value requested, and the type of property that will secure your loan. Higher rates and fees may be justified depending on the individual circumstances of a particular consumer's application. You should shop around and compare loan rates and fees.

This particular loan may have a higher rate and total points and fees than other mortgage loans and is, or may be, subject to the additional disclosure and substantive protections under Division 1.6 (commencing with Section 4970 of the Financial Code.) You should consider consulting a qualified independent credit counselor or other experienced financial advisor regarding the rate, fees, and provisions of this mortgage loan before you proceed. For information on contacting a qualified credit counselor, ask your lender or call the United States Department of Housing and Urban Development's counseling hot line 1-888-466-3487 or go to www.hud.gov/fha/sfh/hcc for a list of counselors.

You are not required to complete any loan agreement merely because you have received these disclosures or have signed a loan application.

If you proceed with this mortgage loan, you should also remember that you may face serious financial risks if you use this loan to pay off credit card debts and other debts in connection with this transaction and then subsequently incur significant new credit card charges or other debts. If you continue to accumulate debt after this loan is closed and then experience financial difficulties, you could lose your home and any equity you have in it if you do not meet your mortgage loan obligations.

Property taxes and homeowner's insurance are your responsibility. Not all lenders provide escrow services for these payments. You should ask your lender about these services.

Your payments on existing debts contribute to your credit ratings. You should not accept any advice to ignore your regular payments to existing creditors.

Acknowledgement of Receipt:

Borrower Signature

Date _____

Co-Borrower Signature

Date _____