

Thank you for applying for a mortgage loan through Guarantee Mortgage Corporation. Please help us save valuable processing time by submitting copies of the following documents to your loan consultant at the time of the application.



Please sign and date:

- Uniform Residential Loan Application
- Borrower's Certification/ Authorization to Release Information/Borrower's Authorization-Quality-Control
- Fair Lending Notice/ ECOA/ Right to Privacy Act
- Mortgage Loan Origination Agreement
- Service Transfer Disclosure Statement
- Privacy Policy
- Disclosure of Right to Receive a Copy of an Appraisal
- Form 4506T

Please complete all sections of the application, including account numbers and addresses for all of your accounts.

If you and your co-borrower(s) are not married, a separate application must be completed by each of you.

If applicable, include the following:

SALARIED APPLICANTS

- Copies of W-2's for previous two years.
- Copies of current pay stubs covering one full month and including year-to-date.

SELF EMPLOYED APPLICANTS

- Copies of Federal income tax returns (1040's) with all schedules for previous two years.
- Copies of K-1's for previous two years for any partnerships.
- Copies of Partnership returns (1065's) for previous two years, if you own 25% or more of partnership.
- Copies of Corporate returns (1120's) for previous two years, if incorporated.
- Signed year-to-date Profit and Loss Statement for each business you own.

MISCELLANEOUS INCOME

- RENTAL INCOME - Copies of leases and Federal tax returns for previous two years.
- ALIMONY/CHILD SUPPORT - Copy of recorded Divorce Decree and Settlement Agreement.
- DIVIDEND & INTEREST INCOME - Copies of Federal tax returns for previous two years.
- SOCIAL SECURITY/PENSION/DISABILITY INCOME - Copy of Award Letter and copies of bank statements for the past 2 months reflecting amounts deposited monthly.

IF YOU ARE BUYING A HOME

- Complete copy of the signed purchase agreement with all attachments and addendums

SOURCE OF DOWN PAYMENT

- SAVINGS/CHECKING - Copies of most recent bank statements for past 2 months (include all pages).
- GIFT - Gift letter from donor (we will provide the form) and verification of the source of the funds.
- SECURITIES - Most recent stock brokerage and/or Money Market statements for past 2 months.
- PROCEEDS FROM SALE OF RESIDENCE - If sale is completed, a copy of the closing statement (HUD-1); if sale is not completed, a copy of the purchase agreement for the sale.

IF YOU ARE REFINANCING YOUR HOME

- PROPERTY INSURANCE - Copy of most current premium notice.
- SECOND LIEN OR EQUITY LINE PROMISSORY NOTE - Copy of Promissory Note if second mortgage will not be paid off with refinance.

IF THE SUBJECT PROPERTY IS A CONDOMINIUM OR TOWN HOUSE

- Copies of CC&R's, Articles of Incorporation, By-Laws and current budget for the complex.
- Name, address and phone number of the Homeowner's Association and/or Management Company.

ADDITIONAL ITEMS

PLEASE INCLUDE A CHECK PAYABLE TO GUARANTEE MORTGAGE WITH YOUR APPLICATION, IN THE AMOUNT OF \$_____ FOR YOUR APPRAISAL AND CREDIT REPORT.

Guarantee Mortgage Corporation, a California corporation is licensed by California Department of Real Estate (DRE) License #: 01370741. DRE Phone: (916) 227-0931

Guarantee Mortgage Corp

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.
 If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

 Borrower _____
 Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) County:		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain):		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a+b) \$
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made Cost \$
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Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School //	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School //
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. ages		
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

If residing at present address for less than two years, complete the following:

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

Borrower			Co-Borrower		
Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly Income \$	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly Income \$	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

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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.

Described Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		\$

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 non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.
 Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Description		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:	\$				
List checking and savings accounts below		Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number & description)	\$	Acct. no.			
Name and address of Company		Acct. no.			
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$		Acct. no.			
Subtotal Liquid Assets	\$				
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months	\$	
Vested interest in retirement fund	\$	Acct. no.			
Net worth of business(es) owned (attach financial statement)	\$				
Automobiles owned (make and year)	\$	Acct. no.			
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

VIII. DECLARATIONS

		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
	\$		Yes	No	Yes	No
a. Purchase Price		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Alterations, improvements, repairs		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		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. Refinance (incl. debts to be paid off)		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, 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.)</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		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. Discount (if Borrower will pay)		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		----- j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				
o. Loan amount (add m & n)						
p. Cash from / to Borrower (subtract j, k, l & o from i)						

IX. ACKNOWLEDGEMENT 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 in this application; (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 in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is 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 Lender, its servicers, successors or assigns 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 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.

Acknowledgement: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to 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 not discriminate either on the basis of this information, or 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 and surname if you have made this application in person. 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	Name and Address of Interviewer's Employer
This application was taken by:	Guarantee Mortgage Corp
<input type="checkbox"/> Face-to-face interview	636 Fourth Street
<input type="checkbox"/> Mail	San Francisco, CA 94107
<input type="checkbox"/> Telephone	(P) 415-694-5550
<input checked="" type="checkbox"/> Internet	(F) 415-694-5501
Interviewer's Name (print or type) MAY MONTANA	
Interviewer's Signature _____ Date _____	
Interviewer's Phone Number (incl. area code) 415-694-5513	

Loan #

Date:

ADDENDUM TO LOAN APPLICATION

Borrower Name(s):

Property Address: , ,

As a result of California's community property laws*, can anyone, other than you, claim an interest in the property that will secure repayment of the loan?

YES

NO

If YES, who may be able to claim the interest? _____

* California law presumes all real property acquired during either a marriage or Registered Domestic Partnership, except as acquired by gift, descent, or devise, to be community property. Therefore, the lender will require that either spouses, or registered domestic partners, sign the security instrument, in order to ensure that it is fully enforceable.

This Addendum has been prepared in response to the California Domestic Partner Rights and Responsibilities Act of 2003, effective January 1, 2005. The act provides that registered domestic partners shall have equal legal status under all California laws, administrative regulations, court rules, government policies, common law, or any other provisions or sources of law as are granted to and imposed upon spouses.

You should consult an attorney for specific legal advice regarding homestead rights and for specific legal advice regarding benefits, protections and responsibilities under the California Domestic Partner Rights and Responsibilities Act of 2003.

Date

Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

BORROWER'S CERTIFICATION

THE UNDERSIGNED CERTIFY THE FOLLOWING:

I/We have applied for a mortgage loan from **Guarantee Mortgage Corp**. 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.

If this is a Streamline Program, I/We understand and agree that **Guarantee Mortgage Corp** 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 mortgage loan from **Guarantee Mortgage Corp**. As a part of the application process, Guarantee Mortgage Corporation 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.

I/We authorize you to provide **Guarantee Mortgage Corp** and to any investor to whom **Guarantee Mortgage Corp** may sell my/our 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 either directly or through a credit reporting agency, and copies of income tax returns.

Guarantee Mortgage Corp or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply to **Guarantee Mortgage Corp** or the investor that purchased the mortgage is appreciated.

BORROWER'S AUTHORIZATION – QUALITY CONTROL

I/We authorize **Guarantee Mortgage Corp**, as part of the application and information verification process, to provide to or release for review, any and all information contained in my/our loan application and in other documents obtained in connection with the loan, either before the loan is closed or as part of its quality control program, to any lender, outsource processing or quality control review company, as required.

SSN -

DATE

SSN -

DATE

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE IN ACCORDANCE WITH EQUAL CREDIT OPPORTUNITY ACT (ECOA)

It is illegal to discriminate in the provision of or in the availability of financial assistance because of 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 family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this mortgage company, OR

California Properties:

Department of Real Estate, at any of these locations:
1515 Clay Street, Suite 702, Oakland, CA 94612
2250 Mariposa Mall, Room 3070, Fresno, CA 93721

320 West 4th Street, Los Angeles, CA 90013
1350 Front Street, Suite 3064, San Diego, CA 92101
2201 Broadway, Sacramento, CA 95818

Oregon Properties:

Department of Consumer
and Business Services
Division of Finance and
Services

Corporate Securities
350 Winter Street, NE
Room 410
Salem, OR 97301-3881
(503) 378-4140 - Mortgage
Lender Section

Washington Properties:

State of Washington Dept.
of Financial Institutions
Division of Consumer

POB 41200
Olympia, WA 98504-1200
(360) 902-8703

THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT INFORMATION

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 that the applicant has the capacity to enter into a binding contract), because all or part of the applicants' income is received from any public assistance program or because the applicant has, in good faith, exercised any right under the Consumer Protection Act. The Federal agency that administers compliance with this law, concerning this creditor, is the Federal Trade Commission, 10877 Wilshire Boulevard, Room 700, Los Angeles, CA 90024, (877) 382-4357.

Lenders are prohibited from requiring certain information in the taking of applications for loans. The requirement by the lender that certain information be disclosed may result in discriminatory lending practices. Examples of this type of information are as follows:

Dependent information (requesting information as to the number and age of dependents is allowed).

The nature and quality of child care.

Inquiries concerning the possible interruption of income due to pregnancy leave of absence.

Information concerning the receipt of alimony, child support or separate maintenance (you may voluntarily disclose this information as a source of additional income).

Information concerning your marital status (allowable designations are: married, unmarried or single).

If your telephone number is listed or unlisted.

Lenders are required to inform you as to the status of your loan application within a "reasonable time." If your application is denied, you will be sent a written notification, by the lender, as to the reason for credit denial.

RIGHT TO FINANCIAL PRIVACY ACT OF 1978

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

I/WE HAVE RECEIVED A COPY OF THE FAIR LENDING NOTICE, EQUAL CREDIT OPPORTUNITY ACT, AND RIGHT TO FINANCIAL PRIVACY ACT INFORMATION.

DATE

DATE

MORTGAGE LOAN ORIGINATION AGREEMENT

We are pleased that you inquired into mortgage financing with **Guarantee Mortgage Corp** on _____ and are considering obtaining a mortgage loan from our mortgage company.

Our company arranges mortgage loans for loan applicants like you. As a mortgage broker, we do not make loans, but we seek to obtain loans for applicants from certain lenders with whom we have separate contractor agreements. These lenders may not offer loan features, terms, or prices that are available from other lenders.

- We are paid (compensated) for our mortgage broker services. Our compensation may be paid by you, by the seller of the home, and/or by the lender with which the loan is arranged.

For example, we may receive compensation only from you, or from both you and the lender. When we receive compensation from a lender, you may pay a higher interest rate for your loan than if you paid us for all of our services. This means that when a lender pays all or part of our compensation you actually may be paying our compensation indirectly in the form of a higher interest rate over the life of your loan.

- We also may be paid by the lender based upon the value of your loan or related servicing rights in the marketplace, or for other goods, services or facilities performed or provided to the lender.
- **Guarantee Mortgage Corp** may later receive additional contingent compensation from the investor, paid outside of closing, for meeting certain defined objectives relating to quality and timeliness of loan production and other services rendered by **Guarantee Mortgage Corp**.

We have reviewed with you your options regarding the payment of our compensation, and the effect they may have upon the terms, interest rate, points and fees related to your loan.

- You acknowledge how our compensation will be paid based on the compensation option you have indicated that you prefer. If you choose a different option (if it is available), we may be able to obtain a lower interest rate for you if you pay higher fees to close your loan, or we may be able to reduce the amount of your loan closing fees if you pay a higher interest rate. If you prefer such a different option (if it is available), you acknowledge that your choice may affect our compensation and who pays our compensation.
- You acknowledge and agree that we must consent to any changes regarding our compensation.
- We will receive the compensation only if we arrange a loan for you, and the loan is made.
- This Agreement is not a commitment by us that we will be able to arrange a loan for you, and it is not a commitment by you to borrow.

You also agree to reimburse us for the cost of a real property appraisal and/or factual data credit report if we have advanced funds to pay for these items on your behalf.

This Agreement supplements other disclosures and agreements required by law that you may receive concerning your loan application and does not constitute a lock-in agreement. Unless we agree otherwise, if a loan is made, this Agreement shall be part of the closing instructions and will authorize the closing or escrow agent to disburse the agreed upon compensation to us.

Please let us know if you have any questions about our fees and compensation. It is our privilege to be of service to you.

Please indicate your acknowledgment and agreement by signing where indicated below.

DATE

DATE

SERVICE TRANSFER DISCLOSURE STATEMENT

NOTICE TO LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RIGHTS. READ THIS STATEMENT AND SIGN IT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal Law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

TRANSFER PRACTICES AND REQUIREMENTS

If the servicing of your loan is assigned, sold or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the date of transfer. The new loan servicer must also send you notice within 15 days after the date of the transfer. Also, a notice of prospective transfer may be provided to you at settlement (when title of your new property is transferred to you) to satisfy these requirements. The law allows a delay in the time (not more than 30 days) after a transfer for servicers to notify you under certain limited circumstances when your servicer is changed abruptly, this exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a Federal agency.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address and toll-free or collect call telephone number of the servicer, and toll-free or collect call telephone number of a person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

COMPLAINT RESOLUTION

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

DAMAGES AND COSTS

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. **SERVICING TRANSFER ESTIMATES BY ORIGINAL LENDER**

The following is the best estimate of what will happen to the servicing of your mortgage loan:

WE HAVE PREVIOUSLY ASSIGNED, SOLD OR TRANSFERRED THE SERVICING OF MORTGAGE LOANS. WE INTEND TO ASSIGN, SELL OR TRANSFER THE SERVICING OF YOUR LOAN TO ANOTHER PARTY. YOU WILL BE NOTIFIED REGARDING THE SERVICER.

THIS IS OUR RECORD OF TRANSFERRING THE SERVICING OF THE LOANS WE HAVE MADE IN THE PAST.

Percentage of Loans

Transferred:

2003	100%
2004	100%
2005	100%

I/We acknowledge receipt of the foregoing disclosure and understand its contents as evidenced by my/our signature(s) below.

DATE

DATE

PRIVACY POLICY

Guarantee Mortgage Corp takes its clients' financial privacy very seriously. During the course of processing your application, we accumulate non-public personal financial information from you and from other sources about your income, your assets, and your credit history in order to allow a lender to make an informed decision about granting you credit. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We collect nonpublic information about you from the following sources:

- I. Information we receive from you on applications or other forms
- II. Information about your transactions with us, our affiliates, or others
- III. Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- I. Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income
- II. Information about your transactions with us, our affiliates, or others, such as your payment history or loan balance
- III. Information we receive from a consumer reporting agency, such as your creditworthiness, credit score, or credit history.

We may disclose nonpublic personal information about you as a consumer, customer, or former customer to the following types of affiliated and /or non-affiliated third parties:

- I. Financial service providers, including consumer reporting agencies, finance companies, mortgage bankers to which we refer your file for approval, other credit grantors, or insurance agents
- II. Non-financial companies, such as direct marketers
- III. Others, such as non-profit organizations.

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

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may do so by filling out the Opt Out Request Form below and then returning it to us.

If more than one person has applied for a loan jointly, any one applicant acting on behalf of all may direct us not to share the non-public personal financial information of all of the borrowers with third parties, which are not our affiliates. We do not allow co-borrowers to opt out individually.

I / We have received a copy of the Privacy Notice.

DATE

DATE

GM5/03

OPT-OUT REQUEST FORM

I / We _____ on _____ direct
Date

that you do not disclose non-public personal information about myself to any non-affiliated third parties, other than disclosures permitted by law.

DATE

DATE

Please return this form to:
Guarantee Mortgage Corp
636 Fourth Street
San Francisco, CA 94107

DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL

SIGN AND RETURN

You have the right to receive a copy of the appraisal report used in connection with your application for credit. If you want a copy, please write to us at:

Guarantee Mortgage Corp
636 Fourth Street
San Francisco, CA 94107
REFERENCE: LOAN NUMBER:

We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Please acknowledge your receipt of this disclosure by signing below and returning with your completed application. You may keep the second copy for your records.

DATE

DATE

GMC-7 6/05

DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL

RETAIN FOR YOUR RECORDS

You have the right to receive a copy of the appraisal report used in connection with your application for credit. If you want a copy, please write to us at:

Guarantee Mortgage Corp
636 Fourth Street
San Francisco, CA 94107
REFERENCE LOAN NUMBER:

We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

GMC-7 6/05

USA Patriot Act Information Disclosure

Important Information about Application Procedures

Guarantee Mortgage Corp
636 Fourth Street
San Francisco, CA 94107
415-694-5550

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer.

What this means to you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I/we acknowledge that I/we received a copy of this disclosure.

Date

Date

USA Patriot Act Information Form

Loan Number: _____

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants will also be asked to show their driver's license or other identifying documents.

**THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT
THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.**

Required Information

Borrower Name: _____

Co-Borrower Name: _____

Borrower Date of Birth: _____ //

Co-Borrower Date of Birth: _____ //

Borrower Current Physical Address: _____ , ,

Co-Borrower Current Physical Address: _____ , ,

Borrower Social Security Number: _____

Co-Borrower Social Security Number: _____

Method of Identification for Borrower (Only One form of Verification is Required)

- (1) Driver's License: State: _____ DL #: _____ Issue Date: _____ Exp. Date: _____
- (2) Passport: #: _____ Country: _____ Issue Date: _____ Exp. Date: _____
- (3) Military ID: Country: _____ Exp. Date: _____
- (4) State ID: #: _____ Issue Date: _____ Exp. Date: _____
- (5) Green Card: Country: _____ #: _____ Exp. Date: _____
- (6) Immigration Card: Country: _____ #: _____ Exp. Date: _____
- (7) Gov't ID (Visa): #: _____ Exp. Date: _____ Gov't Branch: _____
- (8) Other Document: _____ Issue Date: _____ Exp. Date: _____

Method of Identification for Co-Borrower (Only One form of Verification is Required)

- (1) Driver's License: State: _____ DL #: _____ Issue Date: _____ Exp. Date: _____
- (2) Passport: #: _____ Country: _____ Issue Date: _____ Exp. Date: _____
- (3) Military ID: Country: _____ Exp. Date: _____
- (4) State ID: #: _____ Issue Date: _____ Exp. Date: _____
- (5) Green Card: Country: _____ #: _____ Exp. Date: _____
- (6) Immigration Card: Country: _____ #: _____ Exp. Date: _____
- (7) Gov't ID (Visa): #: _____ Exp. Date: _____ Gov't Branch: _____
- (8) Other Document: _____ Issue Date: _____ Exp. Date: _____

Resolution of Any Discrepancy

Completed By: _____ Date: _____