

GENERAL ACKNOWLEDGMENT

I, the undersigned Applicant, hereby made the following certifications with regards to my mortgage application.

Borrower's Notice

1. The signing of the loan application form and any related documents in connection with my loan, does not constitute a commitment or grant of a loan.
2. The interest rate on the loan will be determined at the time of locking or at the time of the lenders loan approval. The rate may be higher or lower than today's current interest rate.

Appraisal Notice

If I pay for the appraisal, I have the right to a copy of the appraisal report used in connection with my application for credit.

Equal Credit Opportunity Act (ECOA) Notice

The Federal ECOA prohibits creditors from discrimination against credit applications on the basis of sex or marital status. The Federal Home Loan Board is located at the Office of the Supervisory Agent, Federal Home Loan Bank Board, 600 California St, P.O. Box 7948, San Francisco, CA 94120. The state agency that administers compliance with the state law (if applicable) is the Attorney General's Office, Sacramento, CA.

Fair Lending Notice

All applicants for a loan for the purchase, construction, rehabilitation, improvement or refinance of a one to four family residence:

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

1. Neighborhood Characteristics (such as the average age of the homes or income level in the neighborhood) except to a limited extent necessary to avoid an unsafe and/or unsound business practice.
2. Race, sex, color, religion, marital status, national origin or ancestry. It is also unlawful to consider when appraising a residence, the racial, ethnic or religious composition of a particular neighborhood, whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint, or you have questions about your rights, please contact:
The Office of Fair Lending, 1120 N. Street, Sacramento, CA 95814 or call (916) 322 - 9851

Loan Purpose

- | | | |
|---------------------------------------|---|---|
| <input type="checkbox"/> Purchase | <input type="checkbox"/> Refinance | <input type="checkbox"/> Owner Occupied |
| <input type="checkbox"/> Construction | <input type="checkbox"/> Cash Out Refinance | <input type="checkbox"/> Non-Owner Occupied |

Applicant(s)

_____	_____	_____
Print Name	Signature	Date
_____	_____	_____
Print Name	Signature	Date

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower(s)		2. Name and address of Lender/Broker RELIANCE FINANCIAL 2678 BISHOP DRIVE, SUITE 235 SAN RAMON, CA 94583 TEL: 925-236-9500 FAX: 925-236-9521	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

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

Borrower

Date

Borrower

Date

MORTGAGE BROKER FEE 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 we furnish this form 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 loan application.

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

- The mortgage broker may be acting as an independent contractor and not as your agent. If you are unsure of the nature of your relationship, please ask the mortgage broker for clarification.
- The mortgage broker has entered into 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 MORTGAGE 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, local points and fees-will include the mortgage 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 the mortgage broker's fees paid directly by the lender, which will result in a higher interest rate and higher monthly payments than you otherwise would be required to pay.
- The mortgage broker may also be paid by the lender based on (I) the value of the mortgage loan or the 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 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, broker acknowledges that they have delivered a copy of this disclosure to the applicant(s).

Signature

Date

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

APPLICANT(S)

Signature

Date

Signature

Date