

OWNER-OCCUPANCY STATEMENT

NOTICE

SIGNING BELOW CONSTITUTES REPRESENTATION AS TO OCCUPANCY INTENTIONS REGARDING THE BELOW CAPTIONED PROPERTY. PLEASE READ THIS FORM CAREFULLY BEFORE SIGNING.

While one of the basic purposes of a lending institution is promotion of home ownership, we also recognize the wisdom of prudent investment in real estate. However, we do assign a higher interest rate to conventional loans for investors as opposed to the owner-occupant borrower.

In today's market, borrowers are willing to misrepresent their intentions at the time they are asked to certify as to occupancy. This notice is given for the purpose of reminding any potential borrower of the seriousness of any false statement given in connection with a loan transaction. The following is an excerpt of Section 1014, Title 18, United State Code:

Whoever knowingly makes any false statements or report for the purpose of influencing in any way the action of.. any institution, the accounts of which are insured by the Federal Savings and Loan Insurance Corporation, upon any application or loan..., shall be fined not more than \$5,000 or imprisoned not more than two years, or both.

Please answer the following as applicable:

- I certify that I intend to occupy the subject property as my\our primary residence.
- I certify that I intend to continue to reside in the subject property.
- I DO NOT intend to occupy the subject property as my\our primary residence.
- I certify that I intend to sell the subject property (provide certified copy of escrow instructions).
- I We certify that I have sold the subject property (provide certified copy Settlement Statement).

PROPERTY ADDRESS: _____

BORROWER'S NAME: _____

CO-BORROWER'S NAME: _____

ACKNOWLEDGEMENT: *By signing below I hereby acknowledge that I have read, understood, & agree with the contents of this document and any authorizations herein & received a copy hereof.*

Borrower (date)

Co Borrower (date)

Mortgage Brokerage Disclosure

Understanding the role of your broker and broker compensation

An important role of a mortgage broker is to arrange for your loan to be funded by an independent-investor-or lender (“lender”). While there are multitudes of lenders nationwide, brokers generally (work with) (have broker agreements with) numerous lenders, with whom they will try to get the most competitive rate. Some brokers close loans in their own names, while other close loans in the name of the lender funding the loan. In any event, your mortgage broker is not an employee or representative of the lender. Your mortgage broker and the lender are independent parties; the lender’s role is to provide financing. Therefore, you should look solely to your broker for information and assistance concerning your loan and any associated fees and costs.

The cost your loan

Your loan transaction will involve a variety of different fees and charges. Some of these are charges by the lender, some are charged by your broker, and some are charged by third parties, such as closing agents, title companies, insurers appraisers, home inspection services, etc. Your Good Faith Estimate is an estimate of these fees and charges for your transaction. The amount of any particular fee or charge can vary depending on many factors, such as the lender’s or your broker’s out-of—pocket costs and internal administrative expenses, competitive factors, industry standards and practices, and third-party charges. The cost of your transaction may also vary depending on the loan program you select with your broker, and any changes you decide upon during the loan process. Do not hesitate to ask your broker if you have any questions about any specific fees or charges.

Broker compensation

In today’s lending environment, you and your broker should work together to structure your loan to best meet your goals and objectives. If you would rather pay less up front, or if you do not have much cash available, you may finance your fees and costs through a higher interest rate. If you would rather pay a lower interest rate, you may pay higher up-front points and fees. You should review the options with your broker and agree upon the terms of the loan (including the interest rate, points, and fees) and the amount to be paid to the broker. If you choose to finance some or all of the fees and Mortgage Brokerage Disclosure costs, the broker will receive part of the broker’s compensation from the lender. This is in addition to, or in lieu of, up-front fees or points (sometimes called “discount points”) paid directly by you to your broker. You pay indirectly for this lender-financed broker compensation through a higher interest rate. The lender-financed broker compensation is commonly referred-to-as a “premium”.

Usually the specific amount of any broker compensation financed by the lender will not be known until your broker locks in your loan with the lender, which may be after you have received your initial Good Faith Estimate from your broker. The final amount of any such compensation will be shown on your loan closing statement, known as a HUD- 1 or HUD- 1 a. Upon request, you may review this statement one business day before closing.

You should discuss with your broker how to structure the interest rate and the amount of fees and charges in the way that best suits your particular circumstances. Any questions you may have concerning broker compensation and other fees and costs during the loan process can be answered by your broker.

(Assoc. Broker Signature)
DRE License # 0122353

(Broker Signature)
DRE License # 00958141

Department of Real Estate: (916) 227-0931

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Borrower

(date)

Co Borrower

(date)

CREDIT AUTHORIZATION

As of this date the undersigned below have applied to obtain a loan with ACM Vanguard Group. You are hereby authorized to release any and all information requested by ACM Vanguard Group and to any lender to whom ACM Vanguard Group submits my loan request for approval.

Necessary credit information includes verification of current and previous employment as well as verification of balances of the following: savings & checking accounts, IRA 's, 401K or similar plans, stocks, bonds, and mutual funds, and any other asset; including those held for retirement, and the length of time the assets have been owned; as well as consumer credit inclusive of revolving and installment accounts, letters of credit, mortgage accounts, and any other type of credit account; all including payment histories, manner of payment, current balances, and any other related information.

USA PATRIOT ACT DISCLOSURE

Effective 10/1/2003, the U.S. Treasury Department requires lenders to verify and document the identity of all borrowers. This is a compliance requirement according to the USA Patriot Act, which was passed by Congress.

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 each person who opens an account.

What this means for you: When you open an account, we will ask for your Name, Address, date of birth, business documents, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Borrower information:

[Redacted]

Borrower Name

[Redacted]

Social Security Number

[Redacted]

Date of Birth

[Redacted]

Address

[Redacted]

City, State Zip

Co-Borrower information:

[Redacted]

Co-Borrower Name

[Redacted]

Social Security Number

[Redacted]

Date of Birth

[Redacted]

Address

[Redacted]

City, State Zip

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[Redacted]

Borrower (date)

[Redacted]

Co Borrower (date)

**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:

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
Department of Real Estate, 2201 Broadway, P0 Box 187000, Sacramento, CA 95818-7000***

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act, 15 U.S.C. 1691 et Seq., prohibits Discrimination against credit applicants on the basis of Sex and Marital status. Beginning March 23, 1977, The Act extends this protection to race, color, religion, national origin, age whether all or part of the applicant's income is derived from any public assistance program; or if the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Applicant should note that the Lender must either provide the Notice here, on an application form, or on some other separate sheet of paper. This Notice provides the name of the Lender's Supervising agency.

The Federal Agency that administers compliance with this law concerning this Mortgage Company is the Federal Trade Commission, 55 East Monroe Street, Suite 1437, Chicago, Illinois 60803.

APPRAISAL REPORT RIGHTS

ACM VANGUARD GROUP (herein after referred to as "Lender") puts forth the following: You have the right to receive a copy of the appraisal report which shall be ordered on your behalf by the Lender named above in connection with the loan for which you are applying, provided that you have paid in full for said appraisal, or are willing to pay for said appraisal. If you want a copy of the appraisal report you must submit a written request to the following address:

ACM VANGUARD GROUP, 542 El Camino Real, Suite 100, San Carlos, CA 94070

By my signature below I acknowledge and agree to the following:

1. I have been informed of the facts and disclaimers contained herein regarding my/our rights to receive a copy of the Appraisal Report.
2. I have received a copy of this notice and I will keep this notice with my/our other loan records.

ACKNOWLEDGEMENT: By signing below I hereby acknowledge that I have read, understood, & agree with the contents of this document and any authorizations herein & received a copy hereof.

Borrower _____ **(date)** _____ **Co Borrower** _____ **(date)** _____

3. I am/are responsible for the payment of the appraisal report fees (to the Lender or the Appraiser) that will be or has been ordered on my behalf in connection with the loan which I am applying for.
4. The Appraisal report will contain certain language regarding conditions on-a third party's and my/our rights to use the appraisal report and conditions regarding the appraiser's opinion, all of which language I will review upon my/our receipt of the appraisal report.

Lender did not prepare the Appraisal report and I will not hold Lender responsible for the Appraiser's disclosures or non-disclosures, inaccuracies or opinion as to the value of the appraised property.

PRIVACY POLICY NOTICE

This notice is provided to you pursuant to the Privacy of Consumer Financial Information Act and the Federal Trade Commission's implementing regulation there-under, 16 CFR Part 313.

Collection Sources:

1. We collect nonpublic personal information about you from the following sources:
 - Information we receive from you on applications or other forms;
 - Information about your transactions with us, our affiliates, or others; and
 - Information we receive from a consumer reporting agency.
 2. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.
 3. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the requested loan origination services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
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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, a copy of which was or will be provided to you. The range of possible scores is from 300 to 900. Your lender may also obtain and consider other credit scores in making its decision on your application from the credit bureaus listed below.

In addition to the credit scores, your credit report lists the key reasons why your scores were less-than the maximum possible scores. Please keep in mind that these reasons are provided based on variables, where you received less than the maximum number of points possible. The listing of these reasons does not by itself indicate that you would not be approved for the loan you have requested. The lender considers many factors in addition to your credit score 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.

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

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Borrower (date) _____ ***Co Borrower*** (date)

Equifax
POBox 740258
Atlanta, GA 30374-0258
Phone: (800) 685-1111
www.equifax.com

TransUnion
POBox 4000
Chester, PA 19016-4000
Phone: (866) 887-2673
www.transunion.com

Experian
POBox 2104
Allen, TX 75013
Phone: (888) 397-3742
www.experian.com

Notice to Home Applicant - Pursuant to California Civil Code Section 1785.20.2

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 score.

The credit score is a computer-generated summary calculated at the time of the request and based on the 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 phone number provided with this notice, or contact the lender if the lender developed or generated the credit score. 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 decisions on a loan application. If you have any question concerning the terms of the loan, contact the lender.

This acknowledges that this Disclosure, along with a copy of my/our credit report, has or will be provided to each applicant/client pursuant to California Civil Code Section 1785.20.2.

BROKER LICENSE & LICENSE INFORMATION PHONE NUMBER

California State Real Estate Broker License Number 00958141 Kevin Clay, dba ACM Vanguard Group

LICENSE INFORMATION TELEPHONE NUMBER (916) 227-0931

I the undersigned hereby acknowledge receipt of the above "LICENSE NUMBER" AND "LICENSE INFORMATION TELEPHONE NUMBER DISCLOSURE" as required by California Business & Professions Code Section 10236.4.

ACKNOWLEDGEMENT – H.U.D. BOOKLETS RECEIVED

I the undersigned hereby acknowledge receipt of the H. U.D. Booklet Titled "CONSUMER HANDBOOK ON ADJUSTABLE RATE MORTGAGES" and the H. U.D. Booklet titled "BUYING YOUR HOME".

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Borrower (date)

Co Borrower (date)