



HOME ADVANTAGE MORTGAGE

START PACKAGE

Customer Documentation Needed For Home Financing

1. FULLY COMPLETED Loan Application
2. List of all Debts & Assets- name, address, accounts numbers, balance and minimum payments
For each (This information will go on page 2 of the above application)
3. W2's for last two years for each employed borrower.
4. 2 most recent paycheck stubs for each person.
5. Current Bank Statements (All Pages of statements please) for any investment Account. (IRA's, CD's, 401-K's Bonds, etc.)
6. All borrower's identity to be verified via copy of Drivers License or Valid U.S. ID as in section 326 Of U.S. Patriot Act."
7. Current Mortgage holder-name address, phone number, and account number, balance and Payment. (A COPY OF STATEMENT WILL DUE).
8. Homeowner's insurance information- Name of Insurance Co., agent's name, address, phone Number and policy number
9. If you are not U.S. Citizen. Please provide copy of Resident Alien Card (front and back) or how Ever you hold legal the status in United State.
10. Tax returns required for self-employed borrower.

IMPORTANT: Please continue to make scheduled payments on all debt, including mortgage payments, until after signing and fund are released. Please call you Loan Officer.

NOTE: If there are questions, please ask, getting the correct information will ensure timely processing of your loan and will eliminate confusion or delays. Thank you and we look forward to serving you!

Sincerely,

Home Advantage Mortgage Team

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: VA Conventional Other (explain): _____ Lender Case Number _____
 FHA USDA/Rural Housing Service

Amount \$ _____ Agency Case Number _____

Interest Rate % _____ Amortization Type: Fixed Rate Other (explain): _____
 ARM (type): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) _____ No. of Units _____

Legal Description of Subject Property (attach description if necessary) _____ Year Built _____

Purpose of Loan Purchase Construction Other (explain): _____ Property will be:
 Refinance Construction-Permanent Primary Residence Secondary Residence Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost \$ _____	(a) Present Value of Lot \$ _____	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
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Title will be held in what Name(s) _____ Manner in which Title will be held _____ Estate will be held in:
 Fee Simple Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____

III. BORROWER INFORMATION

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
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Married (includes registered domestic partners) Married (includes registered domestic partners) Dependents (not listed by Borrower) No. _____
 Unmarried (includes single, divorced, widowed) Unmarried (includes single, divorced, widowed) No. _____
 Separated Separated Ages _____

Present Address (street, city, state, ZIP/ country) Own Rent _____ No. Yrs. Own Rent _____ No. Yrs. _____

/ United States
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) Own Rent _____ No. Yrs. Own Rent _____ No. Yrs. _____

Former Address (street, city, state, ZIP) Own Rent _____ No. Yrs. Own Rent _____ No. Yrs. _____

Former Address (street, city, state, ZIP) Own Rent _____ No. Yrs. Own Rent _____ No. Yrs. _____

Borrower Self Employed **IV. EMPLOYMENT INFORMATION** **Co-Borrower** Self Employed

Name & Address of Employer	Name & Address of Employer	Yrs. on this job	Yrs. on this job
		<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
		Yrs. employed in this line of work/profession	Yrs. employed in this line of work/profession
Position/Title/Type of Business	Position/Title/Type of Business	Business Phone (incl. area code)	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	Name & Address of Employer	Dates (from-to)	Dates (from-to)
		<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
		Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Position/Title/Type of Business	Business Phone (incl. area code)	Business Phone (incl. area code)

Name & Address of Employer	Name & Address of Employer	Dates (from-to)	Dates (from-to)
		<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
		Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Position/Title/Type of Business	Business Phone (incl. area code)	Business Phone (incl. area code)

Name & Address of Employer	Name & Address of Employer	Dates (from-to)	Dates (from-to)
		<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
		Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Position/Title/Type of Business	Business Phone (incl. area code)	Business Phone (incl. area code)

Name & Address of Employer	Name & Address of Employer	Dates (from-to)	Dates (from-to)
		<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
		Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Position/Title/Type of Business	Business Phone (incl. area code)	Business Phone (incl. area code)

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		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

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.

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 by that spouse or other person also.

Completed Jointly Not Jointly

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.

ASSETS	Cash or Market Value
Description	
Cash deposit toward purchase held by:	\$
List checking and savings 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.	\$
Stocks & 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)	\$
Total Assets a.	\$

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

Account Number



Good Faith Estimate (GFE)

OMB Approval No. 2502-0265

Name of Originator	HOME ADVANTAGE CORP
Originator Address	702 BROWN ROAD # 200 Fremont, CA 94539
Originator Phone Number	510-795-2200
Originator Email	

Borrower	
Property Address	
Date of GFE	

Purpose

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's Special Information Booklet on settlement charges, your Truth-in-Lending Disclosures, and other consumer information at www.hud.gov/respa. If you decide you would like to proceed with this loan, contact us.

Shopping for your loan

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

Important dates

- The interest rate for this GFE is available through [] . After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
- This estimate for all other settlement charges is available through [] .
- After you lock your interest rate, you must go to settlement within [] days (your rate lock period) to receive the locked interest rate.
- You must lock the interest rate at least [] days before settlement.

Summary of your loan

Your initial loan amount is	\$	
Your loan term is	0 years	
Your initial interest rate is	%	
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$	per month
Can your interest rate rise?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, it can rise to a maximum of %.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, you have a balloon payment of \$ due in years.

Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ [] .
Do we require you to have an escrow account for your loan?

- No, you do not have an escrow account. You must pay these charges directly when due.
 Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

Summary of your settlement charges

A	Your Adjusted Origination Charges (See page 2.)	\$
B	Your Charges for All Other Settlement Services (See page 2.)	\$
A + B	Total Estimated Settlement Charges	\$

Understanding
your estimated
settlement charges

Your Adjusted Origination Charges	
<p>1. Our origination charge This charge is for getting this loan for you.</p> <p><input type="checkbox"/> The credit or charge for the interest rate of [] % is included in "Our origination charge." (See item 1 above.)</p> <p><input type="checkbox"/> You receive a credit of \$ [] for this interest rate of [] %.</p> <p>This credit reduces your settlement charges.</p> <p><input type="checkbox"/> You pay a charge of \$ [] for this interest rate of [] %.</p> <p>This charge (points) increases your total settlement charges.</p> <p>The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.</p>	
A Your Adjusted Origination Charges	\$ 0.00
Your Charges for All Other Settlement Services	

Some of these charges
can change at settlement.
See the top of page 3 for
more information.

<p>3. Required services that we select These charges are for services we require to complete your settlement. We will choose the providers of these services.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%; border-bottom: 1px solid black; height: 20px;"></td> <td style="width: 30%; text-align: center; vertical-align: middle;"><i>Charge</i></td> </tr> <tr> <td style="border-bottom: 1px solid black; height: 20px;"></td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black; height: 20px;"></td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black; height: 20px;"></td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black; height: 20px;"></td> <td></td> </tr> </table>		<i>Charge</i>									
	<i>Charge</i>										
<p>4. Title services and lender's title insurance This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.</p>											
<p>5. Owner's title insurance You may purchase an owner's title insurance policy to protect your interest in the property.</p>											
<p>6. Required services that you can shop for These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%; border-bottom: 1px solid black; height: 20px;"></td> <td style="width: 30%; text-align: center; vertical-align: middle;"><i>Charge</i></td> </tr> <tr> <td style="border-bottom: 1px solid black; height: 20px;"></td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black; height: 20px;"></td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black; height: 20px;"></td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black; height: 20px;"></td> <td></td> </tr> </table>		<i>Charge</i>									
	<i>Charge</i>										
<p>7. Government recording charges These charges are for state and local fees to record your loan and title documents.</p>											
<p>8. Transfer taxes These charges are for state and local fees on mortgages and home sales.</p>											
<p>9. Initial deposit for your escrow account This charge is held in an escrow account to pay future recurring charges on your property and includes <input type="checkbox"/> all property taxes, <input type="checkbox"/> all insurance, and <input type="checkbox"/> other [] .</p>											
<p>10. Daily interest charges This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$ [] per day for [] days (if your settlement is []).</p>											
<p>11. Homeowner's insurance This charge is for the insurance you must buy for the property to protect from a loss, such as fire. <i>Policy</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%; border-bottom: 1px solid black; height: 20px;"></td> <td style="width: 30%; text-align: center; vertical-align: middle;"><i>Charge</i></td> </tr> <tr> <td style="border-bottom: 1px solid black; height: 20px;"></td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black; height: 20px;"></td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black; height: 20px;"></td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black; height: 20px;"></td> <td></td> </tr> </table>		<i>Charge</i>									
	<i>Charge</i>										
B Your Charges for All Other Settlement Services	\$										
A + B Total Estimated Settlement Charges	\$										



Instructions

Understanding which charges can change at settlement

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges cannot increase at settlement:	The total of these charges can increase up to 10% at settlement:	These charges can change at settlement:
<ul style="list-style-type: none"> • Our origination charge • Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) • Your adjusted origination charges (after you lock in your interest rate) • Transfer taxes 	<ul style="list-style-type: none"> • Required services that we select • Title services and lender's title insurance (if we select them or you use companies we identify) • Owner's title insurance (if you use companies we identify) • Required services that you can shop for (if you use companies we identify) • Government recording charges 	<ul style="list-style-type: none"> • Required services that you can shop for (if you do not use companies we identify) • Title services and lender's title insurance (if you do not use companies we identify) • Owner's title insurance (if you do not use companies we identify) • Initial deposit for your escrow account • Daily interest charges • Homeowner's insurance

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- if you want to choose this same loan with lower settlement charges, then you will have a higher interest rate.
- if you want to choose this same loan with a lower interest rate, then you will have higher settlement charges.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount	\$	\$	\$
Your initial interest rate ¹	%	%	%
Your initial monthly amount owed	\$	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$	\$	\$

¹ For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name	HOME ADVANTAGE CORP			
Initial loan amount				
Loan term				
Initial interest rate				
Initial monthly amount owed				
Rate lock period				
Can interest rate rise?	NO			
Can loan balance rise?	NO			
Can monthly amount owed rise?	NO			
Prepayment penalty?	NO			
Balloon payment?	NO			
Total Estimated Settlement Charges				

If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.



CERTIFICATION OF NON-DISCLOSED DEBT

I/We hereby certify to _____ that we have no debt or pending debt that is not disclosed on our application for a home mortgage. I/We also certify that we have no real estate currently under contract for which we intend to obtain a mortgage. This includes all 1-4 unit Residential Real Estate properties, held individually, jointly with parties not on the loan or in a LLC. To the best of our knowledge and belief, all our current and applied for debt has been reflected on our loan application.

This certification is to include any current applications pending for the purchase or refinance of residential Real Estate. Failure to disclose any pending applications is considered fraud and _____ will use all remedies available to us to including accelerating our debt, calling it due and payable immediately and reporting such instance to the proper authorities.

If you are in the process of applying for additional loans you are required to notify us immediately.

Borrower

Borrower

Dated

Dated

Mortgage Broker Fee Agreement and Disclosure

This Mortgage Broker Fee Agreement and Disclosure ("Agreement") is by and between _____, a mortgage broker ("we," "us," "our") and the Borrower(s) who sign(s) below ("you," "your"). This Agreement discloses and governs the overall fees that will be paid to your mortgage broker for the origination of your loan.

1. OUR SERVICES: A mortgage broker charges fees to arrange a loan from a mortgage lender who will fund the loan. As your mortgage broker, we will assist you in obtaining a loan, but we do not offer the products of all mortgage lenders, and so we cannot guarantee you the lowest price or best loan terms available. Be sure that you understand and are satisfied with the mortgage loan product and terms we arrange for you. By signing below, you request us to arrange a mortgage loan from a mortgage lender and you agree to the fees listed below for our services.

2. YOUR MORTGAGE LOAN

You are currently applying for a mortgage loan in the amount of \$ _____ if your actual loan amount is different, then the dollar amount of any fee that is based on a percentage of the loan amount may increase if the loan amount increases, or decrease if the loan amount decreases. The fees in this Agreement are for broker services only and do not include other closing costs or credits from us or other parties for non-broker related services.

3. BROKER FEES: Depending on the loan program you select and subject to applicable legal requirements, our fees may be paid by you directly or indirectly, or a combination of both. For the portion of our fees paid directly, you will pay our fees from your own funds at or prior to the loan closing. For the portion of our fees paid indirectly, you may elect to include our fees in your loan amount and pay us at closing out of your loan proceeds. In addition, you may pay our fees by electing to pay the mortgage lender a higher interest. When you elect to pay a higher interest rate, the mortgage lender will provide you with a credit which will be applied against and reduce your settlement charges, including our fees. Paying our fees directly versus indirectly may result in a lower interest rate. We have discussed these fee payment options with you. In addition to our fees, estimates of other fees you will pay in connection with your loan will be shown on your Good Faith Estimate. Once your interest rate is locked and your loan amount and terms are finalized, we will be able to tell you the exact amount of all fees.

NOTE: You may not be charged any fee, other than a reasonable credit report fee (if applicable), prior to (i) receiving your Good Faith Estimate from us, (ii) expressing your intent to proceed with the loan transaction and (iii) receiving the initial disclosures from the mortgage lender.

Amount

MAXIMUM BROKER FEE (1) – All fees that are paid to us for arranging your loan with a mortgage lender. This amount is included in the "Our origination charge" of Block 1 of your Good Faith Estimate. The "Our origination charge" amount represents the total sum of all origination charges and fees for your loan from the mortgage broker, mortgage lender and other third parties, as applicable.

(Must be completed)

(1) In Wisconsin, this fee shall constitute a "broker administration fee." In Iowa, this fee shall constitute a "broker administration fee." In all other states, this fee shall constitute a broker origination fee.

CREDIT FOR SETTLEMENT COSTS FROM THE MORTGAGE LENDER IN EXCHANGE FOR YOUR SELECTED INTEREST RATE. – This will be reflected as a credit to you on Block 2 of your Good Faith Estimate:

(Must be completed)

YOUR ADJUSTED BROKER FEE – The portion of our fees that will be paid by you to us directly after applying the above credit of the mortgage lender, if applicable. This amount is included in the "Your Adjusted Origination Charges" of Block A of your Good Faith Estimate. The "Your Adjusted Origination Charges" amount represents the total sum difference of Box 1 and Box 2 of your Good Faith Estimate:

(Must be completed)

By signing below, you acknowledge that:

- (i) You have received an initial Good Faith Estimate within three (3) business days of the mortgage loan application date and you intend to proceed with the loan transaction.
- (ii) The Agreement has been explained to you and you understand it.
- (iii) You have not been charged any fees, other than a reasonable credit fee (if applicable), prior to entering into this Agreement
- (iv) You voluntarily enter into this Agreement and agree to the fees above.
- (v) The fees above are based on current market rates and your current loan request.

If this box is checked, the form has been amended. All amendments must be initialed by borrower, or a new agreement must be completed.

Borrower: _____ Co-Borrower: _____

Signature: _____ Signature: _____

Date: _____ Date: _____

Broker Name: _____ (Printed Name) By: Signature: _____

Date: _____

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through HOME ADVANTAGE CORP. In applying for the 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 the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that HOME ADVANTAGE CORP reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements 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:

1. I/We have applied for a mortgage loan through HOME ADVANTAGE CORP. As part of the application process, HOME ADVANTAGE CORP 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, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to HOME ADVANTAGE CORP and to any investor to whom HOME ADVANTAGE CORP may sell my 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; and copies of income tax returns.
3. HOME ADVANTAGE CORP or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature

Co-Borrower Signature

SSN: _____ Date: _____

SSN: _____ Date: _____

EQUAL CREDIT OPPORTUNITY ACT

APPLICATION NO:

PROPERTY ADDRESS:

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 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 that administers compliance with this law concerning this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, Texas 77010

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

**THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE**

DATE: _____ COMPANY: HOME ADVANTAGE CORP
702 BROWN RD #200
FREMONT, CA 94539

APPLICATION NO: _____

PROPERTY ADDRESS: _____

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 a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the agency noted below :

I/we received a copy of this notice.

_____ Date

_____ Date

DISCLOSURE NOTICES

Date: _____

Applicant(s):	Property Address:
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AFFIDAVIT OF OCCUPANCY

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

- Primary Residence - Occupied by Applicant(s) within 30 days of closing.
 Secondary Residence - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. (Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)).
 Investment Property - Not owner occupied. Purchased as an investment to be held or rented.

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agencies to write the insurance covering the property described above:

Insurance Company Name

Agent

Agent's Address

Agent's Telephone Number

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

FHA LOANS ONLY

IF YOU PREPAY YOUR LOAN ON OTHER THAN THE REGULAR INSTALLMENT DATE, YOU MAY BE ASSESSED INTEREST CHARGES UNTIL THE END OF THAT MONTH.

GOVERNMENT LOANS ONLY

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

APPLICANT(S) NAME AND ADDRESS	LENDER NAME AND ADDRESS (ORIGINATOR): HOME ADVANTAGE CORP 702 BROWN RD #200 FREMONT, CA 94539 (P) 510-795-2200, (F) 510-797-7676
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In connection with your application for a home loan, the lender must disclose to you the score that a 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 a 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 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 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 consumer reporting agencies listed below provided a credit score that was used in connection with your home loan application.

Consumer Reporting Agency #1	Borrower	Factors:
Experian P.O. Box 2002 Allen, TX 75013 (P)888-397-3742	Score: _____ Created: _____ Co-Borrower Score: _____ Created: _____	_____ _____ _____
Model Used: _____ Range of Possible Scores _____ to _____	Borrower Score: _____ Created: _____ Co-Borrower Score: _____ Created: _____	_____ _____ _____
Consumer Reporting Agency #2	Borrower	Factors:
TransUnion P.O. Box 1000 Chester, PA 19022 (P)800-888-4213	Score: _____ Created: _____ Co-Borrower Score: _____ Created: _____	_____ _____ _____
Model Used: _____ Range of Possible Scores _____ to _____	Borrower Score: _____ Created: _____ Co-Borrower Score: _____ Created: _____	_____ _____ _____
Consumer Reporting Agency #3	Borrower	Factors:
Equifax P.O. Box 740241 Atlanta, GA 30374 (P)800-685-1111	Score: _____ Created: _____ Co-Borrower Score: _____ Created: _____	_____ _____ _____
Model Used: _____ Range of Possible Scores _____ to _____	Borrower Score: _____ Created: _____ Co-Borrower Score: _____ Created: _____	_____ _____ _____

I/We have received a copy of this disclosure.

Applicant _____ Date _____ Applicant _____ Date _____

MORTGAGE LOAN ORIGINATION AGREEMENT

(Warning to Broker: The content of this form may vary depending upon the state in which it is used.)

You agree to enter into this Mortgage Loan Origination Agreement with HOME ADVANTAGE CORP as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with

HOME ADVANTAGE CORP

ON

OR

We are licensed as a "Mortgage Broker" under SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- * We are acting as an independent contractor and not as your agent.
- * We will enter into separate independent contractor agreements with various lenders.
- * While we seek to assist you in meeting your financial needs, we do 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. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- * The retail price we offer you - your interest rate, total points and fees - will include our compensation.
- * In some cases, we may be paid all of our compensation by either you or the lender.
- * Alternatively, we may be paid a portion of our 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 be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We 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 us to the lender.

By signing below, the mortgage loan originator and mortgage loan applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE LOAN ORIGINATOR **APPLICANT(S)**

HOME ADVANTAGE CORP

Company Name

Applicant Name(s)

702 BROWN RD #200

Address

Address

FREMONT, CA 94539

City, State, Zip

City, State, Zip

510-795-2200 / 510-797-7876

Phone/Fax

Borrower Signature

Date

Broker or Authorized Agent Signature

Date

Co-Borrower Signature

Date

Real Estate Agency Disclosure

When you begin discussions with a California Department of Real Estate License Agent regarding a real estate mortgage lending transaction, you should understand what type of agency relationship you have with that agent. A Mortgage Broker acts as the agent for the borrower in the mortgage loan transaction and may act as the limited agent of the lender for certain purposes including, but not limited to, making disclosures, ordering appraisal and credit reports, and assembling underwriting information. The brokerage has the following affirmative obligations:

To the Borrower:

1. Fiduciary responsibility of the utmost care, integrity, honesty, and loyalty in dealing with the borrower.

To the Borrower and the Lender:

1. Fiduciary responsibility of the utmost care, integrity, honesty, and loyalty in dealing with the borrower and the lender.
2. Diligent exercise of reasonable skill and care in performances of the agent's duties.
3. A duty of honesty and fair dealing and good faith.
4. A duty to disclose all facts known to the agent materially affecting the value or desirability of the property and/or credit risk of the transaction that are not known to or within the diligent attention and observation of the parties.

The above duties of the agent in this transaction do not relieve you from the responsibility to protect your own interests. You should carefully read all agreements to assure that they adequately express your understanding of this transaction. A Mortgage Broker is a person qualified to advise about real estate loan transactions. If legal or tax advice is desired, consult a professional in those fields.

HOME ADVANTAGE CORP

Brokerage, license number

information phone number is 916-227-0770 and Fax number is 916-227-0777.

is a California Department of Real Estate Licensed
The California Department of Real Estate license

HOME ADVANTAGE CORP

702 BROWN RD #200

FREMONT, CA, 94539

(P) 510-795-2200

(F) 510-797-7876

I/We acknowledge receipt of a copy of this agency disclosure statement.

Signature

Date

Signature

Date

**NOTICE TO APPLICANT OF RIGHT
TO RECEIVE COPY OF APPRAISAL REPORT**

APPLICATION NO:

PROPERTY ADDRESS:

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive your written request no later than 90 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, contact:

HOME ADVANTAGE CORP.

702 BROWN RD #200

FREMONT, CA 94539

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)



HOME ADVANTAGE MORTGAGE

Date of Application: _____

Loan Applicant(s) Name(s): _____

Property Address: _____

The undersigned borrower certifies that the following::

- I/We were provided with an initial GFE within 3 business days of the application date;
- My/our signature below confirms our intent to proceed with the loan covered by the issued GFE; and,
- I/We were not charged any fee prior to receipt of the GFE, other than a reasonable credit report fee.

This document is not a commitment or guarantee to lend. It's sole purpose is to document the customer's approval for the loan originator to proceed with a requested loan transaction initiated by the borrower.

Borrower Signature

Borrower Signature

Loan Originator Name (print): _____

Signature: _____

Date: _____

180 DAY NOTICE

Date:

Lender:

Loan Number:

To Whom It May Concern:

I/We hereby undertake NOT to refinance this loan again for a minimum period of 180 days from the date of the first payment per the Promissory Note brokered by Home Advantage Corp.

I/We understand that if I/We refinance this loan prior to this moratorium period of 180 days, Home Advantage Corp. will be held liable by the Lender to pay an early payoff fee in pursuant of the broker agreements between the Lender and the Broker (Home Advantage Corp).

Should Home Advantage be required to pay these charges due to your refinancing again with another Broker/Lender prior to the completion of 180 days, I/We agree to pay these charges to Home Advantage Corp.

Read & Understood:

X

X