## Loan Documents Packaging

1. Print Application Packet. (Please use legal paper if possible)
2. Complete and sign all forms as indicated in blue x mark
3. Pay-Stubs for the most recent 30 day period
4. 2002 and 2003 W-2 forms
5. Bank/Brokerage Account Statements for the most recent 2 months
6. Purchase Contract – signed by buyers and sellers
7. Current Mortgage Statement including 1 <sup>st</sup> & 2 <sup>nd</sup> mortgages
8. Lease Agreement if own rental property
9. US Patriot Act: Copy of passport or current driver license
10. Copy of green card or H-1 Visa or other visa (If not U.S. Citizen)
11. Copy of hazard (Fire) insurance policy
12. For company owners, Year to date profit and loss statement and balance sheet (signed)
13. For company owners, 2002 & 2003 Corporate Tax Returns
14. Copy of bankruptcy document or discharge, if applicable
15. Copy of settlement statement from sold property (HUD-1 Form) if you have recently sold property.
16. Copy of 2 <sup>nd</sup> mortgage notes (if you have 2 <sup>nd</sup> mortgage)
17. Copy of 1 <sup>st</sup> mortgage payment history (if you have been with current lender less than one year)
18. HOA contact information
Please mail back package to the following address or fax it to 408-7162562.
Reliant Financial Services 1590 Oakland Road, Suite B113 San Jose, CA 95131

### Reliant Financial Services 1590 Oakland Road, Suite B113 San Jose, CA 95131

Tel: (408)564-4688

To obtain the best possible interest rate and the term acceptable to you on your loan, we offer to cover the non-recurring closing costs for you at the closing. In order to do so, we require you to stay in the program for at least the minimum amount of time demanded by the particular lender. (See attachment.)

In the events of early pay-off or refinance before the mandatory minimum period of time, we will be penalized for the yield spread premium. We then demand you to pay back the amount of non-recurring closing costs to us. The legal action shall be considered if this demand is not met.

If you should cancel the said processing, and/or cause escrow to cancel this loan, and/or terminate the agency relationship with Reliant Financial Services after my loan application has been accepted and approved, you may be liable for, and agree to pay, a cancellation fee, not to exceed 1% of the loan amount. You also agree to pay the current rate of interest as permitted by FHA, VA, or Conventional at the time of loan closing.

We will start the loan processing immediately after you have acknowledged and accepted this condition. Thank you for your cooperation.

Borrower's Signature:	Date:	
Name Printed:		
Borrower's Signature:	Date:	
Name Printed:	·	
Borrower's Signature:	Date:	-·
Name Printed:		
Borrower's Signature:	Date:	
Name Printed:		

Minimum Time Period	Days
AccuBanc	180
Bank of America	90
Bayporte (at least 6 payments)	180
Broker Funding Solutions	90
Capitol Commerce	120
Chase (4 payments)	120
Citimortgage	90
Countrywide	90
Downey Savings	180
First Nationwide	365
FMC	180
Gateway	210
GreenPoint	120
HSBC	90
IndyMac	90
Interfirst	90
Provident	120
Reunion	180
SIB	90
Washington Mutual	180
Wells Fargo	180

Borrower's Signature:	Date:
Co-Borrower's Signature:	Date:

# 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 mu (including the Borrower's spouse) will be qualification, but his or her liabilities mu	used as a basis for loa	n qualification or $\Box$	the income or a	ssets of the Bo	orrower's spou	ıse will not be	used as a basis for loan
property state, or the Borrower is relying	on other property locat	ed in a community p	property state as	a basis for rep	payment of the	loan.	, toodtod in a comment,
	LTYPEG	E MORTGAGE A	**************************************				
Mortgage	ural	lain):	Agency Case N	umber	Le	nder Case Nu	mber
Amount Interest Rat	No. of Months	Amortization Type:	☐ Fixed Rate		er (explain): // (type):		
		Y INFORMATION	AND PURPO	SE OF LOAI	)		No. of Units
Subject Property Address (street, city, s	itate, ZIP)						No. of Office
Legal Description of Subject Property (a	attach description if nece	essary)	<u>.</u>				Year Built
	nstruction nstruction-Permanent	Other (explain):		Property will	be: Residence 🔲	Secondary Re	esidence 🗆 Investment
Complete this line if construction or	•			1			
Year Lot Original Cost Acquired	Amount Existing Lier	ns (a) Present	Value of Lot	(b) Cost of	Improvements	s Total (a-	+D)
\$	\$	\$		\$		\$	
Complete this line if this is a refinance Year Original Cost	ce loan. Amount Existing Lier	ns Purpose of	Refinance	ĵ.	Describe Impr	ovements	made to be made
Acquired Onginal Cost	Amount existing Elei	is ruipose of	Remance	ľ	Deserred Impi	010,110,110	
\$	\$				Cost: \$		
Title will be held in what Name(s)				Manner in which	ch Title will be	held	Estate will be held in:
C	Name and the Dish and in	este Cinemaine (aval	sin)		<del></del>		Fee Simple Leasehold
Source of Down Payment, Settlement C	narges and/or Subordii	nate Financing (expi	ain)				(show expiration date)
Borrower's Name (include Jr. or Sr. if a		III BORROWERI	Co-Borrower's			prower plicable)	
Social Security Number Home Phone (inc	I. area code) DOB (MM/D	DD/YYYY) Yrs. School	Social Security N	lumber Home F	hone (incl. are	a code) DOB (i	MM/DD/YYYY) Yrs. School
Married Unmarried (include sin divorced, widowed)	ngle, Dependents (not lis	ted by Co-Borrower)	☐ Married ☐ Separated	Unmarried (in divorced, wid	nclude single, lowed)	Dependents (r	not listed by Borrower)
Mailing Address, if different from Prese	ent Address	<del> </del>	Mailing Address	s, if different fr	om Present A	ddress	
if residing at present address for les		······	i:	a (atroot city o	etate ZID)		Took No Vro
Former Address (street, city, state, ZIP	') ∐Own ∐Rei	ntNo. Yrs.	Former Addres	s (street, city, s	state, ZIP)	L_IOwn L	RentNo. Yrs.
Name & Address of Employer		/: EMPLOYMENT s. on this job	INFORMATION Name & Address	***************************************	1007.40,00000	orrower Self Employe	d Yrs. on this job
	Yr Iin	s. employed in this e of work/profession					Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone	e (incl. area code)	Position/Title/T	ype of Busines	ss	Business F	Phone (incl. area code)
					· h		
If employed in current position for It Name & Address of Employer		if currently employ ates (from-to)	Name & Addre	n one position ss of Employer		he following: Self Employe	
	M	onthly Income	1				Monthly Income \$
Position/Title/Type of Business	Business Phone	e (incl. area code)	Position/Title/T	ype of Busines	SS	Business I	Phone (incl. area code)
Name & Address of Employer	Self Employed D	ates (from-to)	Name & Addre	ss of Employe	r 🗖	Self Employe	d Dates (from-to)
	M	onthly Income	-				Monthly Income
Position/Title/Type of Business	Business Phon	e (incl. area code)	Position/Title/T	ype of Busines	SS	Business I	Phone (incl. area code)

	MONTHLY INCOME	AND COMBINED HOUSIN		MATION	
Gross Monthly Income Borrow	er Co-Borrow	er Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income* \$	\$	\$ F	Rent	\$	
Overtime		F	irst Mortgage (P&I)		\$
Bonuses			Other Financing (P&I)		
Commissions			lazard Insurance		
Dividends/Interest			Real Estate Taxes		
			Viortgage Insurance		
Net Rental Income					
Other (before completing, see the notice in "describe			Homeowner Assn. Dues		
other income," below)			Other:		
Total \$	\$		Total	\$	\$
* Self Employed Borrower(s) may be re Describe Other Income Notice:  B/C	Alimony, child support,		ne need not be reveale	d if the	Monthly Amount
This Statement and any applicable supportion of some section was completed about a spouse,  ASSETS  Description	orting schedules may be o	ed on a combined basis; otherwis orting schedules must be comp Liabilities and Pledged Asset debts, including automobile loa	and unmarried Co-bori se, separate Statement leted about that spous s. List the creditor's nan ns. revolving charge acc	s and Schedules are req e also.  Completed  ne, address and account counts, real estate loans,	uired. If the Co-Borrowe  Jointly Not Jointly  number for all outstanding alimony, child support,
Cash deposit toward purchase held by:	\$	stock pledges, etc. Use continu satisfied upon sale of real estate	ation sheet, if necessary	<ul> <li>Indicate by (*) those lia</li> </ul>	bilities which will be
		LIABILI		Monthly Payment & Months Left to Pay	Unpaid Balance
List checking and savings accounts	below	Name and address of Compa	iny	\$ Payment/Months	\$
Name and address of Bank, S&L, or Cr	edit Union	Acct. no.			
Acct. no.	s	Name and address of Compa	IDV	\$ Payment/Months	S
Name and address of Bank, S&L, or Cr	1			,	
		Acct. no.			
Acct. no.	\$	Name and address of Compa	ıny	\$ Payment/Months	\$
Name and address of Bank, S&L, or Cr	edit Union	Acct. no.	***************************************		
Acct. no.	<b> </b> \$	Name and address of Compa	inv	\$ Payment/Months	\$
Name and address of Bank, S&L, or Cr		name and address of sample	<i>,</i>		
		Acct. no.		1	1
Acct. no. Stocks & Bonds (Company name/ number & description)	\$	Name and address of Compa	any	\$ Payment/Months	\$
		Acct. no.		†	
		Name and address of Compa	anv	\$ Payment/Months	\$
Life insurance net cash value	\$	Name and address of Compa	міу	y aymanamana	
Face amount: \$					
Subtotal Liquid Assets	\$	1	_		
Real estate owned (enter market value	<u> </u>	Acct. no.			
from schedule of real estate owned)  Vested interest in retirement fund	\$	Name and address of Compa	any	\$ Payment/Months	\$
Net worth of business(es) owned	s	┪			
(attach financial statement)	,			1	
Automobiles owned (make and year)	\$	Acct. no.		1	
		Acct. no. Alimony/Child Support/Separ Payments Owed to:	ate Maintenance	\$	
Other Assets (itemize)	\$	Job Related Expense (child c	are, union dues, etc.)	\$	
		Total Monthly Payments		\$	
Total Assets a.	\$	Net Worth => \$ (a minus b)		Total Liabilities b.	\$

Schedule of Real Estate Owned (if addition	ı	are owned, use co	1	S (cont.)	s Mortgage	Insuran Maintena		Net
Property Address (enter S if sold, PS if pend or R if rental being held for income)	ing sale Typ Prop		Amount of Mortgages & Lien			Taxes &		ntal Income
		\$	\$	\$	\$	\$	s	
			<u> </u>	<del> </del>				
1 - Miles (10)				-				
List any additional names under which c		tals  \$ viously been recei Creditor Nan		\$ opropriate c		\$   account no     Account Nui		:
				Lav.				
E VIL DETAILS OF TRANS	CTION			** ID 4. ** TO 1	DECLARATIONS	desert contract a constant		
a. Purchase price	\$		wer "yes" to any ques explanation.	stions a thro	ugh i, please use cor	ntinuation -	Borrower	Co-Borrowe
b. Alterations, improvements, repairs	·		•		_		Yes No	Yes No
c. Land (if acquired separately)			re any outstanding judg					
d. Refinance (incl. debts to be paid off)	-		ou been declared bank		e past 7 years? given title or deed in lie	u thereof		
e. Estimated prepaid items			ou nad property torecio ist 7 years?	ised upon or (	given title or deed in he	a mereor		
f. Estimated closing costs g. PMI, MIP, Funding Fee	<u> </u>		a party to a lawsuit?					
h. Discount (if Borrower will pay)	<del>                                     </del>			been obligate	ed on any loan which re	esulted in		
i. Total costs (add items a through h)		foreclos	sure, transfer of title in	lieu of foreclo	sure, or judgment?			
j. Subordinate financing	1	loans, ed	ucational loans, manufactu	red (mobile) ho	oans, SBA loans, home imp me loans, any mortgage, f	nancial		
k. Borrower's closing costs paid by Seller		obligation address o	n, bond, or loan guarantee. of Lender, FHA or VA case	number, if any,	le details, including date, na and reasons for the action	ime and .)		
I. Other Credits(explain)					n any Federal debt or	any other		
		loan, me	ortgage, financial oblig give details as described	ation, bond, of the the precedure.	or loan guarantee?			
	1		•		port, or separate main	tenance?		
		- · · ·	art of the down payme					
		1	a co-maker or endors					
		, .		• • • • • • • • • • • • • • • • • • • •				
m. Loan amount	<del> </del>	ľ.	ı a U. S. citizen? ı a nermanent resident	alien?				
(exclude PMI, MIP, Funding Fee finance	<u>(t</u>		i a permanent resident intend to occupy the		your primary reside	nce?		
n. PMI, MIP, Funding Fee financed			complete question m belo		. y a a			
No.	ļ	m. Have yo	ou had an ownership ir	nterest in a pr	roperty in the last three	years?		
o. Loan amount (add m & n)		1 ' '	at type of property did y		•			
n Cash framtha Parrayyar			and home (SH), or inve			-		
<ul><li>p. Cash from/to Borrower (subtract j, k, I &amp; o from i)</li></ul>			v did you hold title to th ly with your spouse (SF		ry by yourseir (S), vith another person (O)	?		
	ix	***************************************	SMENT AND AG	P2-57 TIP19197325 co+1+a cives	was did no as to a large of the control of the control of the			
Each of the undersigned specifically represent and agrees and acknowledges that: (1) the inf negligent misrepresentation of this information reliance upon any misrepresentation that I have of Title 18, United States Code, Sec. 1001, et. described herein; (3) the property will not be uresidential mortgage loan: (5) the property wi application from any source named in this applies not approved; (7) the Lender and its agents, obligated to amend and/or supplement the information (8) in the event that my payments on the relating to such delinquency, report my name at Loan account may be transferred with such not representation or warranty, express or implied, record" containing my "electronic signature,"	ormation provide contained in the made on this seq.; (2) the lossed for any illed libe occupied cation, and Ler brokers, insurer mation provide e Loan becomind account infice as may be to me regardin	ed in this application is application may re application, and/or in in requested pursual alor prohibited purpas indicated herein; ider, its successors es, servicers, succes di in this application e delinquent, the own ormation to one or nequired by law; (10) at the property or the	in is true and correct a scult in civil liability, inc or criminal penalties incli nt to this application (the loose or use; (4) all state (6) any owner or serv or assigns may retain the sors and assigns may it if any of the material the more consumer credit in the increase of the nore consumer credit in the increase of the scondition or value of the	as of the date duding monet uding, but not he "Loan") wittements made vicer of the Lehe original are continuously in facts that I he Loan may, in eporting ager agents, broke the property:	as set forth opposite my any damages, to any p It limited to, fine or impr If be secured by a more e in this application are oan may verify or revo ad/or an electronic reco- rety on the information ave represented herein addition to any other noies; (9) ownership of area, insurers, servicers, and (11) my transmissi	signature arerson who me isonment or i igage or deed made for the contained in the should chan rights and re the Loan and successors on of this app	nd that any ay suffer a both under of trust o e purpose rmation co blication, evithe application to medies that dor adminition assigns blication as	r intentional or ny loss due to the provisions in the property of obtaining a ntained in the ven if the Loan tion, and I am closing of the at it may have istration of the has made any an "electronic
transmission of this application containing a fac my original written signature. Borrower's Signature	simile of my sign	nature, shall be as o	effective, enforceable a	and valid as if	a paper version of this	application v	were delive Date	red containing
X			X					
	NFORMATI	ON FOR GOVE	RNMENT MONIT	TORING P	URPOSES			
The following information is requested by the opportunity, fair housing and home mortgage discriminate neither on the basis of this inform may check more than one designation. If you observation or surname. If you do not wish to fall requirements to which the lender is subject to the subject of the lender is subject.	disclosurelaw nation, nor on w do not furnish e urnishthe info ect under appl	s. You are not requi hether you choose: thnicity, race, or sex mation, please che cable state law for	red to furnish this infor to furnish it. If you furn k, under Federal reguli ck the box below. (Ler the particular type of	mation, but a ish the inform ations, this le nder mustrev floan applied	re encouraged to dos nation, please provide inder is required to not view the above materia	o. The lawpr both ethnicit ethe informa il to assure th	ovides that ty and race tion on the tat the disc	ta Lenderma . Forrace, yo basis of visu
Ethnicity: Hispanic or Latino	☐ Not His	panic or Latino	Ethnicity:	His	panic or Latino	☐ Not Hisp	anic or Lat	ino
Race: American Indian or	Asian	☐ Black or	Race:		erican Indian or	Asian	□Bla	
Alaska Native ☐ Native Hawaiian or	☐ White	African Ame	erican	_	iska Native tive Hawaiian or	White	Afr	ican America
Other Pacific Islander					ner Pacific Islander			
Sex: Female	Male Male		Sex:	☐ Fer		Male	aloues.	
To be Completed by Interviewer This application was taken by:	er's Name (pri	nt or type)			and Address of Inter-		oloyer	
Face-to-face interview Interviewe	er's Signature		Date	159 Sar	iant Financial Ser 0 Oakland Rd., B# 1 Jose, CA 95131			
Telephone Interviewe	er's Phone Nu	mber (incl. area co	de)		408-806-7768 408-273-6857			

#### 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 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

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)	
Company Name	Applicant Name(s)	
Address	Address	
City, State, Zip	City, State, Zip	
Phone/Fax	X Borrower Signature	Date
Broker or Authorized Agent Signature Date	Co-Borrower Signature	Date

Calyx Form MLOA.FRM 7/01

**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 2. Name and address of Lender/Broker 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. X\_\_\_\_\_Borrower Date Borrower Date

Calyx Form - bsa.hp (10/98)

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

COMPANY:

DATE:

It is illegal to discriminat the consideration of:	e in the provisions of or in the availability	of financial assistance because o
housing accommo	stics or conditions in the neighborhood or dation, unless the financial institution costieration is required to avoid an unsafe a	an demonstrate in the particula
2. Race, color, religio	n, sex, marital status, national origin or an	cestry.
or geographic area surr undergoing change, or i	ne racial, ethnic, religious or national orig ounding a housing accommodation or wl s expected to undergo change, in apprais or not, or under what terms and condition	nether or not such composition is sing a housing accommodation o
rehabilitation or refinance	rn financial assistance for the purpose cing of a one-to-four unit family residence improvement of any one-to-four unit fami	e occupied by the owner and fo
If you have any quest management of this fina	ions about your rights, or if you wish ncial institution or the agency noted below	to file a complaint, contact th
I/we received a copy o	this notice.	
X	×	

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

APPLICATION NO.				
APPLICATION NO:				
PROPERTY ADDRESS:				
loan for which you ar written request no late	o receive a copy of the app re applying, provided that you er than 30 days after we n plication. If you would like a co	have paid for the a otify you about the a	appraisal. We must receive action taken on your applica	your .
· <b>〈</b>	(Applicant) (Date)	×	(Applicant)	(Date)
· <b>&lt;</b>	(Applicant) (Date)	×	(Applicant)	(Date)
· <	(Applicant) (Date)	×	(Applicant)	(Date)
· · · · · · · · · · · · · · · · · · ·		×		
		×		

## **EQUAL CREDIT OPPORTUNITY ACT**

the Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit optioants on the basis of race, color, religion, national origin, sex, marital status, age (provided to applicant has the capacity to enter into a binding contract); because all or part of the optioant's income derives from any public assistance program; or because the applicant has in ood faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that ministers compliance with this law concerning this company is the Federal Trade Commission, ennsylvania and 6th Street N.W., Washington, DC 20580  We are required to disclose to you that you need not disclose income from alimony, child support resparate maintenance payment if you choose not to do so.  aving made this disclosure to you, we are permitted to inquire if any of the income shown on our application is derived from such a source and to consider the likelihood of consistent ayment as we do with any income on which you are relying to qualify for the loan for which you re applying.  (Applicant) (Date)  (Applicant) (Date)				
plicants on the basis of race, color, religion, national origin, sex, marital status, age (provided e applicant has the capacity to enter into a binding contract); because all or part of the policant's income derives from any public assistance program; or because the applicant has nod faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that iministers compliance with this law concerning this company is the Federal Trade Commission, ennsylvania and 6th Street N.W., Washington, DC 20580  e are required to disclose to you that you need not disclose income from alimony, child support separate maintenance payment if you choose not to do so.  aving made this disclosure to you, we are permitted to inquire if any of the income shown on our application is derived from such a source and to consider the likelihood of consistent hyment as we do with any income on which you are relying to qualify for the loan for which you applying.  (Applicant) (Date)	OPERTY ADDRESS:			
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Iministers compliance with this law concerning this company is the Federal Trade Commission, ennsylvania and 6th Street N.W., Washington, DC 20580  e are required to disclose to you that you need not disclose income from alimony, child support separate maintenance payment if you choose not to do so.  aving made this disclosure to you, we are permitted to inquire if any of the income shown on our application is derived from such a source and to consider the likelihood of consistent syment as we do with any income on which you are relying to qualify for the loan for which you e applying.  (Applicant) (Date)  (Applicant) (Date)	plicants on the basis of rac e applicant has the capaci plicant's income derives fror	ce, color, religion, natio ty to enter into a bir m any public assistance	nal origin, sex, marital status ding contract); because all e program; or because the	s, age (provided or part of the applicant has in
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		(Applicant) (Date)		
		(Applicant) (Date)		

APPLICANT(S) NAME AND ADDRESS	LENDER NAME AND A	DDRFSS
	ELOCK NAME AND A	DDRESS
In connection with your application for a rand the lender used in connection with yo	nome loan, the lender must disclose to you th ur home loan, and the key factors affecting y	ne score that a credit bureau distributed to users our credit scores.
lender has on file. The scores are based they are used to assist the lender in deter	on data about your credit history and payme mining whether you will obtain a loan. They redit scores can change over time, depending	nest and based on information a credit bureau on nt patterns. Credit scores are important becaus may also be used to determine what interest rat ng on your conduct, how your credit history and
Because the score is based on information being furnished to make sure it is accurate	n in your credit history, it is very important the e. Credit records may vary from one company	at you review the credit related information that in $ au$ to another.
and telephone number provided with this	notice, or contact the lender, if the lender de	I to you, contact the credit bureau at the addres veloped or generated the credit score. The cred nable to provide you with specific reasons for the
If you have questions concerning the term	s of the loan, contact the lender.	
The credit bureau(s) listed below provided	a credit score that was used in connection w	ith your home loan application.
CREDIT BUREAU #1	CREDIT BUREAU #2	CREDIT BUREAU #3
Model Used:	Model Used:	Model Used:
Range of Possible Scores: to	Range of Possible Scores: to	Range of Possible Scores: to
BORROWER	BORROWER	BORROWER
Name:	_ Name:	Name:
Score:	Score;	
Created;	Created:	Created:
Factors:	Factors:	Factors:
CO-BORROWER	CO-BORROWER	CO-BORROWER
Name:	Name:	Name:
Score:	Score:	Score:
Created:	Created:	Created:
Factors:	Factors:	Factors:
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I/We have received a	copy of this disclos	ıre.		
XApplicant	Date	Applicant	Date	Calyx Form - csid.frm (09/02)