



Loan Amount: \$ _____
Loan Term _____ **Loan Type** _____

Preparation date: _____
Signature date: Borrower _____ Co-Borrower _____
Made this _____ day of _____ 201 _____,

Loan Consultant Name: _____

Dear (Borrower): _____

Property Address: _____
City, State Zip _____

Present Address: _____
City, State Zip _____

Borrower Name: _____

Email Address: _____

Phone Number: _____

Co-Borrower Name: _____

Email Address: _____

Phone Number: _____



Date:

Dear

Thank you for the opportunity of allowing me to discuss with you the possibility of enhancing your financial profile. At eLoan Group, Inc., we take the time to understand your financial needs and we will assist you in getting the right loan for your current and long term situation. We will never put you at risk. We plan on being here for you for years to come, and we want you to consider us first, for all your mortgage needs.

We at eLoan Group, Inc. are convinced that the only way people can make a sound decision regarding their finances is to have all the options. Of course just knowing your options are only the beginning. Tailoring those options to fit your specific needs & requirement takes the skill and knowledge of an experienced, licensed loan consultant. That's where I come in. It is my job to fully explain all of the variables involved with the different programs you have been pre-approved for and to work with you to obtain a loan exactly the way you want it.

I have enclosed with this letter, for your authorization, the paperwork necessary to start the processing of your loan. Thank you again and please call me as soon as possible after completing the enclosed paperwork. Please remember that the time is of the essence in this ever-changing rate market.

Sincerely,

Consultant



Loan Processing Paperwork Request Letter

In order to expedite the processing of your loan package, we are requesting the following documents.

Credentials

- Identification card** (i.e. State ID card or Drivers License)
- Social security card**

Assets

- Two months complete bank statements** (i.e. pages 1 of 4, all 4 must be provided)
*** Please note any unusual deposits will need to be verified by source of funds***

Income

- One month complete paystubs**
- Two years tax returns** (Federal Only)
- Two years W-2 or 1099**
- Two years 1120, 1065, and K1 schedules** (required for all self-employed, corporations, and partnerships)
- Copy of business license**
- Proof of rental income** (if owned less than 12 months)
- Child support & alimony** (Divorce Decree and evidence of receipt for 3 months)
- Social security income** (SS Award letter and evidence of receipt for 3 months)

Property Information

- Most recent mortgage statement** (provide for all properties that you own with mortgage loans)
- Homeowner's insurance declaration page or insurance agent information**
- NOTE and payment coupon**
- HOA Questionnaire completed for Condo Transactions (when required)**
- Purchase Agreement**

Additional Information

-

A copy of the US Department of Housing and Urban Development's "Shopping for your Home Loan, HUD's Settlement Cost Booklet is located within the link to the website that is listed below for your convenience.

<http://www.hud.gov/offices/hsg/ramh/res/Settlement-Booklet-January-6-REVISED.pdf>

Please sign all documents, and contact our office as soon as the items are gathered. Your prompt response will help speed our processing time, thereby getting your loan completed as quickly as Possible. Should there be any questions, please do not hesitate to contact our office. We are always pleased to help.



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).

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's Present Address: _____

Signature _____
Full Name: _____

Date _____

Signature _____
Full Name: _____

Date _____



**CREDIT CARD AUTHORIZATION FORM
(Appraisal and Credit Report Fee)**

Please complete this authorization and return it to our office by Email, Fax, or Mail

Borrower Name: _____

Cardholder Billing Information

Cardholder Name: _____
Address: _____

Credit Card Information

Type	<input type="checkbox"/> Visa	<input type="checkbox"/> Visa Debit	<input type="checkbox"/> Discover	<input type="checkbox"/> Diners Club	<input type="checkbox"/> American Express
	<input type="checkbox"/> MasterCard	<input type="checkbox"/> MasterCard Debit			

Account No.: _____	Card Security Code: _____
Expiration date: _____	

Appraisal Report Fee will be determined by Appraisal Management Company.
Customary fee for under \$1m **Single Family Residential report could be up to \$600.00**

Total \$ _____

Credit Report fees will be determined by the Credit Reporting Company. We use Credit Plus credit reporting company Tel# 800-258-3488. The following fees are the customary fees charged by the Credit Reporting agency.

a) Single Report **Total** \$ **31.00**

b) Husband and Wife (Joint Report) **Total** \$ **47.00**

Should other reports be needed to complete the underwriting process of your loan, you will be notified by your loan consultant.

I/we the undersigned, hereby authorize eLoan Group, Inc. at my/our expense, to order and/or obtain **Appraisal report**, **Credit report(s)**

Amount Charged: \$ _____(USD)

Have you placed a security lock on your credit? Yes No

If yes, please notify your Loan Officer before running your credit report. Additional fees will apply if you do not inform your Loan Officer. Security locks need to be lifted prior to your request.

Signature _____
Full Name: _____

Date _____

Signature _____
Full Name: _____

Date _____



Property Questionnaire Regarding Appraisal Report

Please complete this form carefully. It is important that your answers are correct. The information in your answers will help ensure that the financing of your home proceeds smoothly. Please answer each question with as much detailed information as you can. If anything changes after you fill in this questionnaire but before the date of ordering appraisal report, tell your consultant immediately.

1. **Property Address:** _____

2. **How long have you owned the property?** _____

3. **What are the arrangements for parking at your property?**

- Garage
- Allocated parking space
- Driveway
- Shared parking
- On street
- Resident permit
- Metered parking
- Other (please specify): _____

4. **Alterations/additions/extensions**

Has the garage been converted to living space? Yes No

Have you added any bathrooms, bedrooms, or kitchens? Yes No

Have you added a sunroom /playroom? Yes No

Have you obtained permits for the work? Yes No

Have you obtained Completion and Certificate of Occupancy for the work? Yes No

Have there been any other modifications to the property? Yes No

If you have answered "**Yes**" please describe below the changes which you have made and the relevant documents will be needed by the Appraiser: _____

5. **As per FHA and Conventional Loan Requirements and Guidelines, an empty swimming pool is a safety issue and must be filled with water or dirt.**

A. Does your property have Spa/Swimming pool? Yes No

B. Is the spa/swimming pool filled with water? Yes No

Signature _____
Full Name: _____

Date _____

Signature _____
Full Name: _____

Date _____



APPRAISAL/VALUATION ACKNOWLEDGEMENT

The Equal Credit Opportunity Act (Regulation B) requires creditors to provide applicants with a copy of the appraisal report used in conjunction with their loan application.

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

You are entitled to receive a copy of any appraisal report or valuation ("Valuation Report") developed in connection with your application for credit at least three (3) business days prior to your closing date. A copy of each Valuation Report developed in connection with your credit application should have been delivered to you at least three (3) or more business days prior to the closing date.

If you wish to proceed with your closing, your signature will acknowledge either:

Your receipt of each Valuation Report three (3) or more business days prior to your loan closing or, alternatively that you previously waived your right to receive a copy of any Valuation Report developed in connection with your credit application three (3) or more business days prior to the closing date.

Property Address: _____

Signature _____
Full Name: _____

Date _____

Signature _____
Full Name: _____

Date _____



Agreement and Consent

I/We, the undersigned, hereby certify that all information provided to eLoan Group, Inc. is true and correct. I/we understand that eLoan Group, Inc. does not accept any responsibility or liability for the accuracy of any of my/our paperwork. Including, but not limited to, are copies of tax returns, W2's, pay check stubs, bank statements and any other form of personal information which I provided for obtaining my/our home loan.

Loan amount: \$ _____

Property Address: _____

Acknowledged and agreed to this _____ day of _____, 201 ____ .

Signature _____
Full Name: _____

Date _____

Signature _____
Full Name: _____

Date _____



**SAFE HARBOR DISCLOSURE, BORROWER COMPENSATION
SELECTION AND BROKER CERTIFICATION OF TIL/GFE DISCLOSURE**

Borrower Name(s): _____

Property Address: _____

Loan Amount \$ _____ Loan Term _____ Loan Type _____ Amortization _____

Please select one of the following options:

Borrower-Paid Broker Compensation

I will pay the broker compensation for arranging and obtaining this loan (**The Broker Origination Fees**). I/We understand that if I am/we are paying broker origination fees, the broker may not receive compensation of any kind on this loan, directly or indirectly, from any other person, including the lender. Broker origination fees cover payment for broker services only and does not include other closing cost which are shown on the Good Faith Estimate ("GFE") including charges in Block 1 that are consider to be broker compensation. The broker origination fees will be paid by me/us directly with cash that I/we will bring to closing, or, depending on loan approval, some or all of the broker origination Fees may be included in the loan amount and paid to the broker at closing out of loan proceeds. Additionally, I/We agree that under this option, the credit I/We receive from the lender for the chosen rate disclose on GFE will be applied to bona fide dosing cost but may not be used to pay my portion of broker origination fees. The credit will first be allocated to finance charges and then to non-finance charges. In the event there is an excess of disclosed credit after applying it to closing costs, I /we understand that any remainder of the credit will be forfeited by me/us and retained by Lender _____ .

Lender-Paid Broker Compensation

I/We elect for the Lender to pay the broker for arranging, negotiating and obtaining this loan. Payment to the broker is based on fixed percentage of the loan amount, and may be subject to minimum or maximum dollar amount. I/We understand that with the lender paying the broker, I/we may not directly or indirectly pay the broker compensation of any kind on this loan. Additionally, I/We acknowledge the broker provided me/us with loan option consisting of (1) a loan with the lowest interest rate (2) a loan with lowest total dollar amount for origination fees and discount points, and (3) a loan with the lowest rate and no risky features (e.g. prepayment penalty or negative amortization). These options were presented for each type of transaction for which I/we expressed an interest.

Signature _____
Full Name: _____

Date _____

Signature _____
Full Name: _____

Date _____



Privacy Policy

eLoan Group, Inc., and its affiliates, are committed to providing the highest level of security and privacy regarding the collection and use of our user's personal information, as well as that of all visitors to our Web site. Personal information may be collected through the submission of registration information, bid submission and through online communications. We recognize the importance of respecting the privacy of our users and we hope that the following privacy statement will help you understand how eLoan Group, Inc. collects, uses and safeguards the personal information you provide to us on our website. We are required by law to give you this privacy notice. It describes our policies and practices that protect your privacy and enable us to share information to provide you with competitive financial products and services. If you have any questions after reading it, please contact us at 818-539-5000. What follows is a description of the information we collect and disclose, including the parties who receive non-public information from us.

INFORMATION WE COLLECT ABOUT YOU

We collect information about you from the following sources:

- Information we receive from you on applications and other forms; Information obtained when verifying the information you provide on an application or other form (this may be obtained from, but is not restricted to, your current or past employers or from other institutions where you have conducted financial transactions).
- Information about your transactions with us, or others including those companies that work closely with us to provide you with diverse financial products and services; Information we receive from a credit report agency.
- Information we may obtain from consumer purchasing and census data providers to develop competitive marketing programs for our customers.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US

We may disclose information we collect, as provided by state and/or federal law and as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements, so that we may provide customers competitive products and services. We may also disclose non-public personal information about you under circumstances as permitted or required by state and/or federal law. These disclosures typically include information to process transactions on your behalf, conduct the operations of eLoan Group, Inc. and follow your instructions as you authorize or protect the security of financial records.

DISCLOSURE OF INFORMATION ABOUT FORMER CUSTOMERS

If you decide to terminate your relationship with eLoan Group, Inc., we will not share information we have collected about you, except as may be required by state and/or federal law and will remove any information from our files within a reasonable period of time.

HOW TO OPT OUT OR STOP CERTAIN DISCLOSURES ABOUT YOU

At this time, we do not intend to disclose non-public personal information other than as noted above. If in the future, eLoan Group, Inc. intends to disclose non-public information other than the above, eLoan Group, Inc. will provide an additional notice, and provide an opportunity to opt out if applicable. The opt out does not apply to disclosures that are legally permitted or required or to disclosures that 4Loan.com, Inc. makes to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with eLoan Group, Inc..

HOW WE PROTECT YOUR INFORMATION

We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.



WHAT CUSTOMERS CAN DO TO HELP

eLoan Group, Inc. is committed to protecting the privacy of its customers. You can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card as it can provide access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc., to other persons. If someone calls you, explains the call is on behalf of eLoan Group, Inc. and asks for your account number, you should beware. Official eLoan Group, Inc. staff will have access to your information and will not need to ask for it.
- Keep your information current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- Let us know if you have any questions. Please do not hesitate to call us - we are here to serve you. Call 818-539-5000 or write us at eLoan Group, Inc., 6740 Tampa Avenue; Reseda, CA 91335

This notice is provided pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA) of 1999, 12 CFR 40.

Signature _____
Full Name: _____

Date _____

Signature _____
Full Name: _____

Date _____



EQUAL CREDIT OPPORTUNITY ACT

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 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. 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.

Signature _____
Full Name: _____

Date _____

Signature _____
Full Name: _____

Date _____



MORTGAGE LOAN ORIGINATION AGREEMENT

You _____ agree to enter into this Mortgage Loan Origination Agreement with eLoan Group, Inc. 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 eLoan Group, Inc. on _____.

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. 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 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.

Broker Representative: _____ Date _____

Signature _____ Date _____
Full Name: _____

Signature _____ Date _____
Full Name: _____



THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE

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 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 residences.

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

Department of Business Oversight
320 West 4th Street; Suite 750; Los Angeles, CA 90013
1390 Market Street; Suite 810; San Francisco, CA 94102

Acknowledgment of receipt: I (we) received a copy of this notice.

Signature _____
Full Name: _____

Date _____

Signature _____
Full Name: _____

Date _____



Notice to the Home Loan Applicant

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 that 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.

One or more of the following consumer reporting agencies will provide the credit score:

Experian
701 Experian Parkway
P.O. Box 2002
Allen, TX 75013
(888) 397-3742
www.experian.com/reportaccess

Equifax Mortgage Solutions
815 Eastgate Drive, Suite 102
Mount Laurel, NJ 08054
(800) 333-0037
www.equifax.com

TransUnion
P.O. Box 2000
Chester, PA 19022
www.Transunion.com

I have received a copy of this disclosure.

Signature _____
Full Name: _____

Date _____

Signature _____
Full Name: _____

Date _____



ARBITRATION RIDER

THIS ARBITRATION RIDER is made this ____ day of _____ 201_____, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "security instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note or Adjustable Rate Note (the "note") to **eLoan Group, Inc.**, A California Corporation located at 6740 Tampa Avenue; Reseda, CA 91335 (the "Broker/Lender") of the same date and covering the property described in the Security Instrument and located at:

Property Address: _____

This Arbitration Rider is signed as part of your Agreement with Broker/Lender or any assignee of Broker/Lender and is made a part of that Agreement. By signing this Arbitration Rider, you agree that either Lender or any assignee of Lender or you may request that any claim, dispute, or controversy (whether based upon contract; tort, intentional or otherwise: constitution; statute; common law; or equity and whether pre-existing, present or future), including initial claims, counter-claims, cross-claims and third party claims, arising from or relating to This Agreement or the relationships which result from this Agreement, including the validity or enforceability of this arbitration clause, any part thereof or the entire Agreement ("Claim"), shall be resolved, upon the election of Broker/Lender, any assignee of Broker/Lender or you. by binding arbitration pursuant to this arbitration provision and the applicable rules or procedures of the arbitration administrator selected at the time the Claim is filed. The party initiating the arbitration proceeding shall have the right to select one of the following three arbitration administrators: the National Arbitration Forum ("NAF"), the American Arbitration Association ("AAA") or JAMS ("JAMS"). The arbitrator shall be a lawyer with more then ten years experience or a retired or former judge. The arbitrator shall be independent of and unrelated to you or Broker/Lender or any assignee of Broker/Lender. Writing to or calling these organizations at the addresses and/or telephone numbers listed below may obtain the rules and forms of the NAF, AAA and JAMS. Our address for service of process under this provision is the Broker/Lender's address as stated in the Agreement or the address of any assignee of Broker/Lender any assignee of Broker/Lender.

Any participatory arbitration hearing that you attend will take place in the city nearest to your residence where a Federal district court is located or at such other location as agreed by the parties.

If Broker/Lender or any assignee of Broker/Lender files a Claim, Broker/Lender or any assignee of Lender shall pay all filing costs. If you file a Claim, filing costs and administrative fees, (other than hearing fees) shall be paid as follows: (a) you agree to pay or the Initial cost of filing the Claim up to the maximum amount of \$100.00; (b) at your request or If required by the arbitration administrator's rules, we will pay for filing costs over 100.00 and for any administrative fees charged by the arbitration administrator on any Claim submitted by you up to a maximum of the amount of the filing fees that would be charged by the arbitration administrator for a Claim equal to your loan amount; and (c) all filing costs and/or administrative fees in excess of the amount of the filing fees that would be charged by the arbitration administrator for a Claim equal to your loan amount shall be paid by you. The cost of up to one full day of arbitration hearings will be shared equally between the parties. The requesting party will pay fees for hearings that exceed one day. The parties shall each bear the expense of their respective attorney's fees, except as otherwise provided by law. If a statute gives you the right to recover any of these fees, or the fees paid to the arbitration administrator, these statutory rights shall apply in the arbitration notwithstanding anything to the contrary contained herein.



If the arbitrator issues an award in our favor you will not be required to reimburse us for any fees we have previously paid to the arbitration administrator or for which we are responsible. This Arbitration Rider is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Section 1 - 16 (the "FAA").

The arbitrator shall apply applicable substantive law consistent with the FAA, Including laws concerning reception, rejection and consideration of evidence, end shall, at the request of any party, provide written reasoned findings of fact and conclusions of law, The arbitrators award shall not be subject to appeal except as permitted by the FAA. The parties agree that the award shall be kept confidential. Judgment upon the award may be entered in any court having jurisdiction. All statutes of limitations that would otherwise be applicable shall apply to any arbitration proceeding. The arbitrator shall be empowered to impose sanctions and to take such other actions as the arbitrator deems necessary to the same extent as could be imposed by a judge pursuant to the Federal Rules of Civil Procedure.

This Arbitration Rider shall survive repayment of your loan and/or termination of the Agreement. If any portion of this Arbitration Rider is deemed invalid or unenforceable under any law or statute consistent with the FAA, it shall not invalidate the remaining portions of this Arbitration Rider of the Agreement. In the event of a conflict or inconsistency between the rules and procedures of the arbitration administrator and this Arbitration Rider, this Arbitration Rider shall govern. No class actions or joiner or consolidation of any Claim with the claim of any other person are permitted in arbitration without the written consent of the parties.

No provision of, nor the exercise of any rights under this Arbitration Rider shall limit the right of any party during the pendency of any Claim, to seek and use ancillary or preliminary remedies, judicial or otherwise, for the purposes of realizing upon, preserving, protecting or foreclosing upon any property involved in any Claim or subject to the loan documents. The use of the courts shall not constitute a waiver of the right of any party, including the plaintiff, to submit any Claim to arbitration nor render inapplicable the compulsory arbitration provisions contained in this Arbitration Rider.

THE PARTIES ACKNOWLEDGE THAT THEY HAD A RIGHT TO LITIGATE CLAIMS THROUGH A COURT BEFORE A JUDGE OR JURY, BUT WILL NOT HAVE THAT RIGHT IF EITHER PARTY ELECTS ARBITRATION. THE PARTIES HEREBY KNOWINGLY AND VOLUNTARILY WAIVE THEIR RIGHTS TO LITIGATE SUCH CLAIMS IN A COURT BEFORE A JUDGE OF JURY UPON ELECTION OF ARBITRATION BY EITHER PARTY, YOU ALSO ACKNOWLEDGE THAT YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE, CLAIMANT OR MEMBER OF ANY CLASS ACTION PERTAINING TO ANY CLAIM THAT IS SUBJECT TO ARBITRATION, EVEN IF SUCH CLASS ACTION IS PENDING ON THE DATE OF THIS ARBITRATION RIDER, EXCEPT THAT THIS ARBITRATION RIDER WILL NOT PRECLUDE YOUR PARTICIPATION IN A CLASS WHICH HAS ALREADY BEEN CERTIFIED BY A COURT OF COMPETENT JURISDICTION ON OR BEFORE THE DATE OF THIS ARBITRATION RIDER.

You may contact, obtain the arbitration rules to or file a Claim with NAF, AAA, or JAMS as follows:

National Arbitration Forum P.O. Box 50191 Minneapolis, MN 55405 www.arb-forum.org	American Arbitration Association 1150 Connecticut Ave, NW, 6th Floor Washington, DC 20036-4140 www.adr.org	J.A.M.S./Endispute 45 Broadway New York, NY 10005 www.jamsadr.com
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Signature _____
Full Name: _____

Date _____

Signature _____
Full Name: _____

Date _____



ADDENDUM TO LOAN APPLICATION

Borrower Name(s): _____

Property Address: _____

Borrower: Are you in a Registered Domestic Partnership?

YES NO

Co-Borrower: Are you in a Registered Domestic Partnership?

YES NO

Signature _____

Date _____

Full Name: _____

Signature _____

Date _____

Full Name: _____



CALIFORNIA
Insurance Disclosure

Borrower Name(s): _____

Property Address: _____

California Civil Code Section 2955 .5(a) states:

"No lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property."

Your acknowledgment below signifies that this written notice was provided to you pursuant to the state statute.

Signature _____

Date _____

Full Name: _____

Signature _____

Date _____

Full Name: _____



Copies of Signed Documents

The customer shall be provided, at the time of signing, a copy of each document he or she signs, except for releases for credit information and verifications of employment, bank accounts and current mortgage history. Your loan officer should provide you with these copies during your loan application process. If you do not receive them, please ask your loan officer to provide them to you.

If application forms are given by mail, you are responsible for obtaining copies before mailing them back to the lender.

Should you have any questions in regards to this notice, please contact your loan officer.

Signature _____
Full Name: _____

Date _____

Signature _____
Full Name: _____

Date _____



INTENT TO PROCEED WITH APPLICATION (LE)

Originator: eLoan Group, Inc.
6740 Tampa Avenue
Reseda, CA 91335

Borrower Name(s): _____

Property Address: _____

You have applied for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). In accordance with RESPA, you were given an estimate of fees in good faith. However, if you do not express intent to continue with your application on or before _____, the loan originator is no longer bound by the estimate that was provided.

By signing below, I/we express intent to continue with the application for which a Loan Estimate was issued on _____.

Signature _____

Date _____

Full Name: _____

Signature _____

Date _____

Full Name: _____



SERVICING DISCLOSURE STATEMENT

Originator: eLoan Group, Inc.
6740 Tampa Avenue
Reseda, CA 91335

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer.

"Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

We may assign, sell or transfer the servicing of your loan while the loan is outstanding.

We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.

The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

Signature _____
Full Name: _____

Date _____

Signature _____
Full Name: _____

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 must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

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

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	Cost: \$
	\$	\$		<input type="checkbox"/> made <input type="checkbox"/> to be made	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
		<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
DOB (mm/dd/yyyy)	DOB (mm/dd/yyyy)
Yrs. School	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners)	<input type="checkbox"/> Married (includes registered domestic partners)
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	<input type="checkbox"/> Unmarried (includes single, divorced, widowed)
<input type="checkbox"/> Separated	<input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower)	Dependents (not listed by Borrower)
No. _____	No. _____
Ages _____	Ages _____
Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

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

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

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

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

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

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Date

Co-Borrower's Signature:

Date

X

X

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

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

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

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than ____ days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.
If you would like a copy of the appraisal report, contact: **eLoan Group, Inc. 6740 Tampa Avenue Reseda, CA 91335**

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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To be Completed by Loan Originator:
 This information was provided:
 In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the internet

Loan Originator's Signature X	Date	
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name eLoan Group, Inc. (P) 818-539-5000 (F) 818-477-3910	Loan Origination Company Identifier	Loan Origination Company's Address 6740 Tampa Avenue Reseda, CA 91335

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

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

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 eLoan Group, Inc. 6740 Tampa Avenue Reseda, CA 91335 TEL: 818-539-5000 FAX: 818-477-3910	
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