

1419
Burlingame
Avenue
Suite R
Fox Mall Plaza
Burlingame
California
94010-4123
Telephone
650/579-2600
Facsimile
650/579-2626



Mortgage Broker Fee Disclosure

You have applied to us - a mortgage broker- for a residential mortgage loan. We will submit your application for a residential mortgage loan to a participating lender with which it from time to time contracts upon such terms and conditions as you may request or a lender may require. The lenders have asked that this form be furnished to you to clarify the role of mortgage brokers. This form supplements other disclosures or agreements required by law that you should receive from us concerning your application.

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

- We have 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. THE BROKER'S COMPENSATION. The lender whose loan products are distributed by us 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 wish to have some or all of our fees paid directly by the lender, which will result in a higher interest rate and higher monthly loan payments than you would otherwise be required to pay.
- We may also be paid by the lender based on (i) the value of thne 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.

You may work with us to select the method in which we receive our compensation depending on your financial needs, subject to the lender's loan program requirements and credit underwriting guidelines.

The amount of fees and charges that you pay in connection with your loan will be estimated on your Good Faith Estimate. The final amounts will be disclosed on your HUD-1 or HUD1A Settlement Statement.

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

APPLICANT(S)

Printed Name

Signature

Printed Name

Signature

Date:

BROKER/LOAN OFFICER

Printed Name

Signature

Date:

1419
Burlingame
Avenue
Suite R
Fox Mall Plaza
Burlingame
California
94010-4123
Telephone
650/579-2600
Facsimile
650/579-2626



FAIR LENDING NOTICE

Whether you are applying for a loan for the purchase, construction, rehabilitation, improvement or refinancing of a one to four family residence, under the HOUSING FINANCIAL DISCRIMINATION ACT of 1977, it is unlawful for **RMC Real Estate Loans** or any of its investors to refuse to make a loan or to offer less favorable terms than it is customary (e.g., higher interest rates, larger down payment or shorter maturity) based on any of the following conditions:

1. Race, sex, color, religion, marital status, national origin, or ancestry; or
2. Neighborhood characteristics (e.g., such as the average age of homes or the income level in the neighborhood) except to a limit extent necessary to avoid unsafe and unsound business practices.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of **RMC Real Estate Loans** or the Department of Real Estate at (916) 739-3684 or write to:

DEPARTMENT OF REAL ESTATE
2201 BROADWAY
P.O. BOX 18700
SACRAMENTO, CA 95818-7000

EQUAL CREDIT OPPORTUNITY ACT (ECOA) NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discrimination against applications on the basis of race, color, religion, national origin, sex, marital status, and age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicants income derives from any good 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 the creditor is:

OFFICE OF COMMUNITY INVESTMENT
FEDERAL HOME LOAN BANK BOARD
WASHINGTON, DC 20552

Borrower

Date

Borrower

Date

1419
Burlingame
Avenue
Suite R
Fox Mall Plaza
Burlingame
California
94010-4123
Telephone
650/579-2600
Facsimile
650/579-2626



AUTHORIZATION

TO WHOM IT MAY CONCERN:

I/We have applied for a real estate loan with Resource Mortgage Corp., also known as RMC Real Estate Loans. You are hereby authorized to release any information required by RMC Real Estate Loans to complete the processing of the loan request. Necessary credit information may include savings accounts, checking accounts, consumer credit balances, payments and history - including mortgage payment records and balances, and employment and salary past and present information.

A photographic or carbon of this authorization (being a photographic or carbon copy of the signature(s) of the undersigned, may be deemed to be equivalent of the original and may be used as a duplicate original.

Your prompt reply will help expedite my real estate transaction.

Thank you.

Applicant's Signature

Social Security Number

Applicant's Signature

Social Security Number