



CIG REALTY & LOANS

Consent

I/We, hereby, give my consent to CIG Realty and Loans to have its assigns and / or its assigned Credit Bureau to obtain any and all information regarding the following: We understand we are agreeing for our credit to be analyzed and reviewed so that we can be matched up with the appropriate lender that offers rates and fees that best reflect our credit standing. This will also include any credit verification, adjustments and/or deletions if it becomes necessary. Also we give consent to have the following personal information to be collected and documented as needed:

Employment History, Dates, Position, Income, Hours etc. Banking and or savings accounts of record. Mortgage loan rating(s), Credit Obligations, and all other credit matters deemed necessary in connection with your application for a real estate loan.

This information is for confidential use in compiling a mortgage loan credit file for a VA, FHA, or conventional home loan. This form may be reproduced or photocopied and that copy shall be as effective as the original consent, which I/we have signed. Your prompt reply will help expedite my/our real estate transaction.

Thank You,

I, hereby, certify this to be a true and correct copy of the original.

Applicant: _____ Date: _____

Social Security Number: _____

Co-Applicant: _____ Date: _____

Social Security Number: _____



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CONSULTANT DISCLOSURE

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

TO THE BORROWER: Fiduciary responsibility of the utmost care, integrity, honesty, and loyalty in dealing with borrower.

TO THE BORROWER AND THE LENDER: Fiduciary responsibility of the utmost care, integrity, honesty, and loyalty in any dealings with the borrower(s) and the lender. Diligent exercise of reasonable skill and care in the performance of the Agent’s duties. A duty of honesty and fair dealing and in good faith. A duty to disclose all facts known to the agent materially affecting the value of desirability of the property and/or credit risk of the transaction that are not known to or within the diligent attention and observation of parties.

The above duties of the agent in this transaction do not relieve you from the responsibility to protect your own interests. You should carefully read all agreements to assure that they adequately express your understanding of this transaction. A Mortgage Broker/Officer is a person qualified to advise you about real estate loan transactions. If legal or tax advice is desired, consult a professional in those fields. CIG Corporation is licensed through the California Department of Real Estate. Our Brokerage License Number can be found on the California Department of Real Estate’s website.

CIG CORPORATION - 1350 Old Bayshore Hwy; Ste 150, Burlingame, CA 94010

Mortgage Broker Fee Disclosure

You have applied to a mortgage broker for a residential mortgage loan. The mortgage broker/officer 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 we furnish this form to you to clarify the role of a Mortgage Broker. This form supplements other disclosures or agreements required by law that you should receive from the Mortgage Broker concerning your loan application.

Section 1: Nature of Relationship relating to any mortgage loan. The mortgage broker may be acting as an independent contractor and not as your agent. If you are unsure of your relationship, please ask the mortgage broker for clarification. The mortgage broker has entered into separate independent contract agreements with various lenders. While the mortgage broker seeks to assist you in meeting your financial needs, he or she does 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. These vary from lender to lender. Programs, Interest rates and terms vary from lender to lender.

Section 2: Compensation & Mortgage Brokers. The lenders whose loan products are distributed by the mortgage broker provide their products to the mortgage broker at wholesale prices. Compensation can be paid to a Mortgage Broker from the Lender in the form of a Yield Spread or Rebate. Fees are paid to all the parties involved in any transaction which may include but not limited to: Mortgage Broker, Appraisers, Credit Bureaus, Title Companies & Lenders as stated on the initial good faith estimate. The amount of fees and charges you pay in connection with your loan is an estimate only on the Initial Good Faith Estimate. Any variation or change to the Initial Good Faith Estimate will be reflected on the Estimated Final Settlement Statement that will be in the loan documents the borrower(s) will review & sign. A Final Settlement Statement of exact cost will be mailed to the borrower(s) upon recording of the Deed of Trust from the Title Company.

By signing below, applicant(s) acknowledge that you have read & understand this document. You also acknowledge you have received a copy of these documents. The broker company’s name is CIG Corporation. Our corporate office address is located above.

Applicant: _____ Date: _____

Co-Applicant: _____ Date: _____



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AFFIDAVIT OF OCCUPANCY

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

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

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

Applicant Signature

Co-Applicant Signature

ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provide the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage. I have read the foregoing statement, or the rules of the Insurance Commissioner relative herein, and understand my rights and privileges and those of the lender relative to the placing of such insurance. I have selected the following agencies to write the insurance covering the property described above.

Insurance Company Name

Agent

Agent's Address

Agent's Telephone Number

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. If you would like a copy of the appraisal report, submit a written request to:

**Cig Realty and Loans
1350 Old Bay Shore Hwy, Ste. 150
Burlingame, CA 94010**

Applicant Signature

Date

Co-Applicant Signature

Date



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Early Payoff Disclosure

We have formed exclusive relationships with direct lenders to obtain the best program, interest rate, and the terms acceptable on your behalf. In order to do so, our lenders require you to stay in the program for a minimum amount of time of 180 days. In the event of an early pay-off or refinance prior to the minimum period of time required by the lender, the lender will charge us an early termination fee, which in turn we will charge to you. Your acknowledgement and acceptance of this condition is greatly appreciated. By doing so, it allows CIG Corporation [CIG] to always offer the most competitive rates and program available.

The Privacy Act

Respecting and protecting customer privacy is vital to our business. CIG takes this very seriously. By providing this to you, we trust that you will better understand how we keep our customer information private and secure, while using it to serve you better. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers, as well as current customers unless we state otherwise.

CIG Corp. maintains physical, electronic and procedural safeguards that comply with Federal Standards to store and secure information about you from unauthorized access, alteration and destruction. Our control policies authorize access to customer information only by individuals who need access to do their work. Under agreements with other vendors or companies we conduct business with on your behalf, these companies may receive private confidential information about you for the purpose of completing your request. But only the information that is needed is released to these companies to complete that function or service. These vendors and or companies must also safeguard this information, and they may not use it for any other purpose.

We may disclose information about you as permitted by law. We are required to or we may provide information about you to third parties without your consent, as permitted by law, such as:

- Regulatory authorities and law enforcement officials;
- To protect against, or prevent actual or potential fraud, unauthorized transactions, claims, or other liabilities;
- To report account activity to credit bureaus;
- To consumer reporting agencies;
- To respond to a subpoena or court order, judicial process or regulatory authorities; and
- In connection with a purposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited only to that which we deem appropriate for these service providers to carry out their functions. We do not provide non-public information about you to any company whose products and services are being marketed, unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

We may also share information about you to our corporate family of office(s). We may share all of the information we gather about you in order to obtain your mortgage loan. You can prohibit us from sharing any of this information by simply Opting Out. If you would like to limit disclosure of personal information about you as described in this notice, check the appropriate box below to indicate your privacy choices.

- Please do not share personal information with non-affiliate third parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

Applicant Signature

Date

Co-Applicant Signature

Date



CIG REALTY & LOANS

State Of California The Housing Financial Disclosure Act Of 1977 Fair Lending Notice - ECOA

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound practice or.
2. Race, color, religion, sex, martial status, national origin or ancestry.

It is illegal to consider the racial ethnic, religious or national origin composition of a neighborhood or geographic location surrounding a housing accommodation or whether or not such composition is undergoing change; or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence. If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

**Department of Real Estate
320 W. 4th Street, Suite 350
Los Angeles, CA 90013-1105**

**Department of Real Estate
1515 Clay Street, Suite 702
Oakland, CA 94612-1402**

Equal Credit Opportunity Act

The Federal Equal Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex or marital status, age (providing the applicant has the capacity to enter into a binding contract) because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. **The Federal Agency which administers compliance with this law concerning this company is the Controller of the Currency Customer Assistance Group, 1301 McKinney St., Ste 3450, Houston, TX 77010-9050.**

We are required to disclose to you that you do not need to 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 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.

I/We hereby acknowledge that I/we have read and received a copy of this notice:

Applicant Signature:

Date:

Co-Applicant Signature:

Date:



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FAIR CREDIT REPORTING ACT

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

NOTICE TO APPLICANT OF CREDIT SCORE

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit score.

The credit score is a computer generated summary calculated at the time of request and based on information a credit bureau or lender has on file. The scores are based on information in 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 or not. They may also be used to determine what interest rate or terms you may or may not be offered. Credit scores do change over time depending on your own situation.

Because the scores based on 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 scores vary from company to company. If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number that can be supplied to you by the broker or lender you are working with. If you have questions concerning the terms of the loan, contact the lender.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____



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Option Arm Loan Disclosure Form

Please read and initial the following checklist to confirm your understanding of the loan for which you have applied.

_____ I/We understand the loan for which we have applied is an adjustable rate mortgage (ARM).

_____ I/We understand that this loan has up to four (4) payment options each month; minimum amount, interest only, principal and interest, or a 15 year plan. This allows the flexibility to change what I/we pay monthly.

_____ I/We understand the loan for which we have applied for has a low minimum payment rate of _____%

_____ I/We understand the minimum payment will not increase more than 7.5% annually for _____ years, unless the total amount owed becomes greater than _____% of the original loan amount.

_____ I/We understand the lifetime interest rate cap is _____%

_____ I/We understand there is a _____ year prepayment penalty.

_____ I/We understand the fully indexed rate charged on the loan balance is calculated on a monthly basis.

_____ I/We understand that when choosing the minimum payment, my payment may not cover the total interest due and deferral interest can occur. The unpaid portion is added to my/our loan balance and may be paid off at any time.

_____ I/We understand that it is what I/we do with the savings that makes the difference.

Borrower

Date

Co-Borrower

Date



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Purpose of Refinance

To Whom It May Concern:

Sincerely,

Signature of Applicant: _____ Date: _____

Signature of Co-Applicant: _____ Date: _____



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Stated Income Letter

Dear Borrower(s):

The loan that you have applied for is a loan which is based on the equity in your property, your credit rating, your down payment and/or your reserves. Neither our company nor the approving/funding lender has verified your income as a condition of making the loan. We depend upon the fact that you have stated your income as exactly and correctly as possible.

It is important that you make the payments on the subject loan (and any other mortgage loans on your property) while continuing to maintain your credit rating by making all of your payments in a timely manner. Failure to make your mortgage payment could result in the loss of your property and all of your equity through foreclosure.

By signing below, you agree that this loan is offered under the above conditions.

Borrower: _____ Date: _____

Borrower: _____ Date: _____