

Republic Lending Corporation

Toll Free: 800-921-7062

Fax: 877-267-9010

Email: info@RepublicLending.com

Website: www.Republiclending.com

Address: 17315 Studebaker Road, STE 300A, Cerritos, CA 90703

Welcome to Republic Lending Corporation (“Republic Lending” or “company”). We appreciate the opportunity to be of service with your real estate finance transactions. We would like to take a moment to inform you about our company. Republic Lending is one of the best providers of residential and commercial mortgages in California. Jointly, our staff have many years of experience real estate and financial structuring. We cater our academic and professionalism to help you in most of your real estate financial needs. Our company reputation is rooted in our ability to secure the most aggressive rates and terms possible for our clients, but also in a personalized approach to uniquely structure each client’s financing transaction(s), of all accessible sizes and levels of complexity.

At our company, our clients (borrowers) will be able to access a wide spectrum of lending programs. We are capable to secure loans many different kind of traditional, conforming mortgage, nonconforming, bridge, and alternative loans when accessible.

Enclosed are the following documents:

- Uniform Residential Loan Application
- Borrower Release Authorization
- Mortgage Broker Fee Disclosure
- Additional Disclosures (as required by law)

Please retain a copy of these forms for your records, and sign where indicated. You may scan and email, or fax, the paperwork back to us.

Within three days of our receipt of your application and initial disclosures, you will receive an additional disclosure outlining the general terms of the loan. Throughout the loan origination process, you may receive other disclosures as required by state and Federal law.

Thank you for your time and consideration. we focus on the personalized approach because we handle each client application with care and professionalism.

Sincerely,

Omar T. Hijaz, President.

CalDRE#01955698 / NMLS#1389705

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BORROWER'S (Applicant) CHECKLIST

- _____ Copy of Identification or driver license
- _____ Copy of your social security or ITN card
- _____ Completed 4506T tax form
- _____ Signed credit authorization form

BORROWER(S) BASIC INFO:

- ASSET VERIFICATION:** (all pages and no internet balance printouts)
- _____ Copy of 2 most recent months checking, savings or bank statements.
 - _____ Copy of 2 most recent months investment, brokerage, mutual funds or stocks/bonds statements.
 - _____ Copy of 2 most recent months retirement statements – 401K, IRA or pension statements.

W-2 BORROWER(S):

- _____ Copy of 2 most recent pay stubs show year to day (preferably covering a period of one month).
- _____ Copy of 2 most recent years Federal Tax Returns: _____
- _____ Copy of 2 most recent years W-2's: _____

SELF EMPLOYED BORROWER(S):

- _____ Copy of 2 most recent years' personal tax returns (1040's) – include all schedules and W-2's.
- _____ Copy of 2 most recent years' business tax returns (1120's) – include all schedules and statements. (If owner owns more than 20% of corporation.)
- _____ Copy of 2 most recent years' partnership tax returns (1065's) – include all schedules and statements. (If general partner owns 25% or more ownership – include the K-1's.)
- _____ Year to Date Profit & Loss Statement and Balance Sheet on any 1120 or 1065 – if available.

If you have any questions or comments, please feel free to give us a call anytime. We are here to assist you and make real estate financing transaction a good experience, by closing on time and efficient. We may request additional documents.

Authorization Agreement

CREDIT REPORT AUTHORIZATION FORM

Authorization is hereby granted to Republic Lending Corporation (CalDRE#01995706, NMLS#1511640), to obtain a consumer credit report through a credit reporting agency chosen by Republic Lending Corporation. I understand and agree that Republic Lending Corporation intends to use the consumer credit report for the purposes of evaluating my financial readiness to obtain a loan.

I understand that this credit report will be retained on file at the Republic Lending Corporation office for use only by Republic Lending Corporation staff. This information will not be disclosed to anyone by Republic Lending Corporation without my written consent.

Furthermore, I understand that, should I choose to apply for financing through Republic Lending Corporation, a revised credit report costing an additional fee may be required.

My signature below authorizes the release to the credit reporting agency of financial information which I have supplied to Republic Lending Corporation in connection with such an evaluation.

Authorization is further granted to the credit reporting agency to use photostatic reproduction of this form if required to obtain any information necessary to complete my consumer credit report.

BY SIGNING BELOW, IT GRANTS PERMISSION FOR THE RELEASE OF FINANCIAL INFORMATION TO THE CREDIT REPORTING AGENCY AND GRANTS PERMISSION FOR Republic Lending Corporation TO OBTAIN A COPY OF YOUR CREDIT REPORT.

 Applicant Signature

 Co-Applicant Signature

 Applicant Name

 Co-Applicant Name

 Home Address

 Home Address

 Preferred Email

 Preferred Email

 Social Security Number

 Social Security Number

 Phone number

 Phone number

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THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

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

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice.
2. Race, color, religion, sex, marital status, national origin or ancestry. It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home files improvement of any one-to-four unit family residences.

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

BUREAU OF REAL ESTATE
 107 South Broadway Room #8107
 Los Angeles, CA 90012

BUREAU OF REAL ESTATE
 1651 Exposition Blvd
 Sacramento, CA 95815

Applicant Signature

Co-Applicant Signature

Applicant Name

Applicant Name

Date

Date

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MORTGAGE BROKER FEE DISCLOSURE

You have applied for a mortgage loan with Republic Lending Corporation (“Republic Lending”). Republic Lending will submit your application for a mortgage loan to participating lender(s) and/or investor(s), which it from time to time contacts upon such terms and conditions as you may request or a lender(s) and/or investor(s) may require. The lender(s) / investor(s) have asked that this form be furnished 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 Republic Lending with the lender(s) and or investor (s) concerning your application.

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

Republic Lending is acting as an independent contractor and not as your agent. If you are unsure of the nature of your relationship with Republic Lending, please feel free to contact us for clarification.

Republic Lending has separate independent contractor agreements with various lenders and investors.

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, In connection with this mortgage loan:

The lender(s) and or investor (s) whose loan products are distributed by Republic Lending generally provide their loan products to us at a wholesale rate and /or in other structure. The retail price we offer you – your interest rate, total points and fees, will include our compensation.

In some cases, Republic Lending may be paid all of its compensation by either you or from the lender(s) or investor(s).

Alternatively, we may be paid a portion of our compensation by both you and the lender(s) and or investor(s). 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 have some or all of our fees paid directly by the lender(s) and / or investor(s), which will result in a higher interest rate and higher monthly payments than you would otherwise be required to pay.

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 (s) or investor(s).

You may work with us to select the method in which Republic Lending receives its compensation, subject to the lender’s and / or investor(s) loan 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 (or loan estimate). The final amounts will be disclosed on your HUD-1 and HUD-1A Settlement Statement (Closing disclosure).

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 Signature

Co-Applicant Signature

Applicant Name

Applicant Name

Date

Date

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OWNER OCCUPANCY CERTIFICATION

I(We) hereby certify that my/our intent in the seeking of this loan is to obtain financing for purchase of a home to be used as my/our principal residence, with occupancy to begin within (30) days after close of escrow and to extend for an indefinite period of time into the future. I recognize that any loan made pursuant to this application is contingent upon OWNER OCCUPANCY and agree to comply and occupy the property as provided in the certification, otherwise it will constitute a DEFAULT, under the terms of the loan and in case of such default, I must, upon recall of the loan by the lender, immediately pay the full balance of the loan and any other amounts to which entitled upon default. **If this**

property is non-owner occupied, please initial here: _____

COPY OF APPRAISAL REPORT

You have the right to 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 or are willing to pay for the appraisal. If you want a copy of the appraisal report, please submit a written request to Republic Lending Corporation. Copy of the appraisal report used in connection with your application for credit must requested within ninety (90) days after you are notified of any action taken on your credit request, or cancellation of your loan request. If you wish to receive a copy, please send an E-mail to info@Republiclending.com and include the following: your full name, your mailing and E-mail address, subject property address, loan application number. Unless otherwise prohibited, Federal Law allows us to charge fees for photocopying and postal expenses incurred in providing copies to you.

ACKNOWLEDGEMENT OF RECEIPT:

I (We) have read all of the above disclosures and hereby acknowledge receipt of a copy of this notice.

Applicant Name

Co-Applicant Name

Applicant Signature

Applicant Signature

Date

Date

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EQUAL CREDIT OPPORTUNITY ACT NOTICE

(The Federal Equal Opportunity Act 15 U.S.C. 1691 et seq., Federal Reserve Board Regulation B, C.F.R.202.4 (D)

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants with respect to any aspect of a credit transaction, on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); or 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.

Income received from alimony, child support or separate maintenance need not be revealed unless you choose to rely on such sources to have it considered as a basis for repayment of this obligation. Income from these sources as well as from any source, including part-time or temporary employment will not be counted by the lender, because of your sex or marital status, however, the lender will consider carefully the stability and probable continuity of all income you disclose.

The Federal agency that administers compliance with this law concerning this creditor is:

FEDERAL TRADE COMMISISON

450 Golden Gate

San Francisco, CA 94102

Applicant Name

Co-Applicant Name

Applicant Signature

Co-Applicant Signature

Date

Date

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PAYMENT AUTHORIZATION FORM

You, Applicant, hereby authorize Republic Lending Corporation to charge your credit card for the following charges: **Credit Report fees** (including co-borrowers and all applicants for your application), **Appraisal fees**, and **other fees related to your application.**

Subject Property:

Applicant Information:

Applicant Name: _____

(As it appears on your credit card)

Billing Address: _____

Credit Card Type (circle one) : MasterCard Visa AMX DISCOVER

Expires: _____

Card NO.: _____

Sec. Code: _____

(3 digit code on back of card)

Contact info for Appraisal: _____

Phone Number: _____

Applicant Signature

Date

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Written List of Service Providers

Applicant Signature: _____ Co-Applicant Signature: _____

Applicant Name: _____ Co-Applicant Name: _____

Date: _____ Date: _____

Subject Property _____

The Good Faith Estimate you received from the originator identifies specific settlement services that are required or may be required for you to close your loan. Below is a list compiled by the originator that identifies providers who offer those required settlement service. You do not need to pick any of the providers on the list and you may shop for any of these services:

4. Title Services and Lender's Title Service:

- Fidelity National Title
 3760 Kilroy Airport Way #110
 Long Beach, CA 90806
 (P) 562-951-5200
www.fntic.com

5. Owner's Title Insurance:

- Fidelity National Title
 3760 Kilroy Airport Way #110
 Long Beach, CA 90806
 (P) 562-951-5200
www.fntic.com

6. Other services that you can shop for:

- Pest Inspection**
 Downey Exterminators, Inc
 9730 Washburn Road
 Downey, CA 90241
 (P) 562-401-5000
www.DowneyExterminators.com
- Surveyor**
 Olson & De Tilla Associates
 12733 Bellflower Blvd
 Downey, CA 90242
 (P) 562-803-4044
www.Olsondetilla.com

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Homeownership Counseling Agencies Acknowledgment of Receipt

Subject Property Address: _____

Notice of Homeownership Counseling Agencies

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: <http://www.consumerfinance.gov/find-a-housing-counselor/> or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at http://portal.hud.gov/hudportal/HUD?src=/ohc_nint.

Homeownership Counseling Agencies List Acknowledgement of Receipt

The undersigned applicants hereby acknowledge receiving this notice and a list of at least 10 HUD approved Counseling Agencies nearest my/our current residence by zip code (borrower address not the property address).

Applicant Signature

Co-Applicant Signature

Applicant Name

Co-Applicant Name

Date

Date

HOUSING COUNSELORS NEAR YOU

1) Operation Hope Inc. - South Gate Branch

8710 Garfield Ave

South Gate, CA 90280-3719

Website: <http://www.operationhope.org>

Phone: 562-927-1693

Email Address: emily.grajeda@operationhope.org

Languages: English, Spanish

2) East La Community Corporation (Elacc)

2917 E. 1st Street, Suite 101

Los Angeles, CA 90033-3667

Website: <http://www.elacc.org>

Phone: 323-604-1973

Email Address: communitywealth@elacc.org

Languages: English, Spanish

3) Operation Hope, Inc

707 Wilshire Blvd Suite 3030

Los Angeles, CA 90017-3582

Website: <http://www.operationhope.org>

Phone: 213-891-2900

Email Address: tanya.carter@operationhope.org

Languages: English, Spanish

4) New Economics for Women

303 S Loma Drive

First Floor

Los Angeles, CA 90017-1103

Website: <http://www.neweconomicsforwomen.org>

Phone: 213-483-2060-212

Email Address: rpapazian@neworg.us

Languages: English, Spanish

5) West Angeles Community Development Corp.

6028 Crenshaw Blvd.

Los Angeles, CA 90043-3904

Website: <http://www.westangelescdc.org>

Phone: 323-751-3440-37

Email Address: pedetta.higgins@westangelescdc.org

Languages: English, Spanish

6) Nid-Hca Reeves**4602 Crenshaw Blvd Ste 2A****Los Angeles, CA 90043-1210****Website: <https://www.nidhousing.com/>****Phone: 323-299-4067****Email Address: Latishacarlisle@nidonline.org****Languages: English, Spanish****7) Shalom Center for T.R.E.E. of Life****2975 Wilshire Blvd Suite 415****Los Angeles, CA 90010-1112****Website: <http://www.shalomcenter.net>****Phone: 213-380-3700****Email Address: jeelee@shalomcenter.net****Languages: English, Korean****8) Korean Churches for Community Development****3550 Wilshire Blvd, Suite 736****Los Angeles, CA 90010-2426****Website: <http://www.kccd.org>****Phone: 213-985-1500****Email Address: hca@kccd3300.org****Languages: English, Korean, Spanish****9) Los Angeles Neighborhood Housing Services, Inc****3926 Wilshire Blvd Ste 200****Los Angeles, CA 90010-3303****Website: <http://www.nhslacounty.org/>****Phone: 213-381-2862****Email Address: Counseling@nhslacounty.org****Languages: English, Spanish****10) Korean Resource Center****900 Crenshaw Blvd****Suite B****Los Angeles, CA 90019-1978****Website: <http://krcla.org/housing>****Phone: 323-937-3718-5****Email Address: housing@krcla.org****Languages: English, Korean**

CALIFORNIA DOMESTIC PARTNERSHIP ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION

Subject Property: _____

On and after January 1, 2005, California law extends the same rights, protections, benefits, and duties of marriage to persons registered as domestic partners in the State of California. Thus, a non-borrowing domestic partner whose domestic partnership is registered in California will be presumed to have a community property interest in the real property of the borrowing domestic partner that will secure repayment of this loan transaction regardless of whether the non-borrowing partner holds, or will hold, legal title to that property.

Furthermore, a legal union of two persons of the same sex, other than marriage, that is validly formed in another jurisdiction and that is substantially equivalent to a domestic partnership under California law is recognized as a valid domestic partnership in California regardless of whether it bears the name domestic partnership.

Accordingly, if you, as the Borrower, indicate that you are involved in a domestic partnership registered with the State of California or part of a legal union formed in another jurisdiction, the Lender will require that your domestic partner also sign the deed of trust or other security instrument (and perhaps other related loan documents) that secures repayment of this loan.

You should consult an attorney for specific legal advice regarding community property rights and for specific legal advice regarding rights, protections, benefits, and duties under California law.

The undersigned Borrower hereby represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns, the following:

Please check all of those statements below that apply:

- I am **not** involved in a domestic partnership in California or in any other jurisdiction recognizing a domestic partnership or civil union.
- I do **not** have a pending termination or judgment of dissolution or nullity of a domestic partnership or civil union.
- I have registered a domestic partnership with the State of California. The Lender may request that you provide a Certificate of Domestic Partnership issued by the California Secretary of State.
- I am involved in a domestic partnership or civil union formed in a jurisdiction outside the State of California.

If you have registered a domestic partnership in California or formed a domestic partnership or civil union in another jurisdiction, please provide the name of your domestic partner in the space provided below:

Name of Domestic Partner

Applicant Signature

Date

Applicant Name

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**HAZARD INSURANCE DISCLOSURE
PURSUANT TO CALIFORNIA CIVIL CODE §2955.5**

Subject property: _____

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.

THIS DISCLOSURE IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND.

By signing below, I hereby acknowledge receipt of a true copy of this disclosure.

Applicant Signature

Co-Applicant Signature

Applicant Name

Co-Applicant Name

Date

Date

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**USA PATRIOT ACT
IMPORTANT INFORMATION ABOUT PROCEDURES
FOR OPENING A NEW ACCOUNT**

Subject Property: _____

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

Applicant Signature

Co-Applicant Signature

Applicant Name

Co-Applicant Name

Date

Date

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BORROWER’S AUTHORIZATION TO RECEIVE DOCUMENTS ELECTRONICALLY

I (We), _____, hereby give authorization for Republic Lending Corporation, and the Lender to send my disclosures and appraisal electronically to my e-mail address at:

Applicant E-MAIL: _____

Applicant E-MAIL: _____

This includes, but is not limited to, the initial disclosures along with any updated disclosures that may be required to be generated in order to close my loan.

Applicant Signature

Date

Applicant Signature

Date

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Undisclosed Debt

Subject Property: _____

Applicant Name: _____

Co-Applicant Name: _____

Loan number: _____

It is illegal for a person to withhold debt obligation information regarding a credit application to a financial institution. Withholding such information is mortgage fraud, which is investigated by the Federal Bureau of Investigations (FBI). All additional obligations that are expected to exist at or around the time of this transaction closing, (NOT included on my loan application), are provided below:

Creditor Name	Total Obligation	Monthly Payment

Creditor Name	Total Obligation	Monthly Payment

Creditor Name	Total Obligation	Monthly Payment

I/We _____ / _____,
 Acknowledge and certify that I/we, have no other debt obligations or undisclosed properties including any con-current transactions not yet closed that are expected to exist at or around the time of this transaction closing beyond that I/We provided on My/Our loan application and what is provided above on this document. I/we acknowledge and certify that I/we understand, and knowingly withholding debt obligation information is mortgage fraud, which is punishable by law.

 Applicant Signature

 Co-Applicant Signature

 Date

 Date

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California Addendum to Loan Estimate

Date: _____

Borrower Name(s): _____

Property Address: _____

Loan Originator Name: _____

Loan Originator NMLS# _____ Loan Originator CalDRE# _____

NOTICE TO BORROWER

- 1) The attached LOAN ESTIMATE does not constitute a loan commitment.
- 2) You may check the license status of the broker and/or loan officer by calling the California Department of Real Estate’s (DRE) license information telephone number at 866-373-4542 or by visiting the DRE’s website at WWW.DRE.CA.GOV.

Do not sign this statement until you have read and understood all of the information in it. I/WE hereby acknowledge the receipt of a copy of this statement.

Borrower Date

Borrower Date

Borrower Date

Borrower Date

California Addendum To Loan Estimate

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Housing Built Before 1978

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards (if applicable)

Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women.

LEAD WARNING STATEMENT: Buyer and/or borrower of any interest in residential real property on which the subject property was built prior to 1978 must be notified that such real property may contain lead-based paint. Such property may present exposure to lead from lead-based paint. Lead can be from paint, paint chips, and dust can pose health hazard if not properly managed. This type of property may place young children at risk of developing lead poisoning. Lead poisoning also poses a risk to pregnant women and lead poisoning in young children that may produce permanent neurological damage, learning disabilities, behavior problems and/or impaired memory. Before buying pre-1978 please read the attached federal pamphlet Lead-based paint disclosure carefully and how federally approved pamphlet on lead can help you with poisoning preventions. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to finalizing the transaction.

BUYER'S OR BORROWER'S ACKNOWLEDGMENT:

I (we) have received copies of all information listed; pamphlet "Protect Your Family From Lead In Your Home" or similar pamphlet approved for use in the state for example "the Homeowner's Guide to Environmental Hazards and Earthquake Safety." If delivery of any of the disclosures or pamphlet referenced above occurs after acceptance of offer to purchase, buyer(s) or borrower(s) may have the right to cancel the contract. Refer to purchase contract.

I (we) have reviewed the information above and certify, to the best of my (our) knowledge, that the information provided is true and correct.

Applicant Signature

Co-Applicant Signature

Applicant Name

Co-Applicant Name

Date

Date

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ADDENDUM TO LOAN APPLICATION (if applicable)

CALIFORNIA CIVIL CODE SECTION 1812.30 REQUIRES NOTICE THAT "THE APPLICANT, IF MARRIED, MAY APPLY FOR A SEPARATE ACCOUNT."

I (WE) RECEIVED A COPY OF THIS NOTICE, WHICH IS PART OF MY/OUR CREDIT APPLICATION.

Applicant Signature

Co-Applicant Signature

Applicant Name

Co-Applicant Name

Date

Date

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Consumer Handbook on Adjustable Rate Mortgage (if applicable)

I (We) certify and acknowledge that I (We) have received and have read the HUD booklet: Settlement Costs and You,” in connection with my/our application with Republic Lending for a home loan. I (We) certify and acknowledge that I (We) have received and have read the booklet “Consumer Handbook on Adjustable Rate Mortgage,” in connection with our application with Republic Lending for a home loan.

ACKNOWLEDGEMENT OF RECEIPT OF DISCLOSURE MATERIAL:

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

Applicant Signature

Applicant Name

Date

Co-Applicant Signature

Co-Applicant Name

Date