



**Republic Lending Corporation**

Toll Free: 800-921-7062 Fax: 877-267-9010

Email: [info@RepublicLending.com](mailto:info@RepublicLending.com) Website: [www.Republiclending.com](http://www.Republiclending.com)

Address: 6 Centerpointe Drive, STE 700, La Palma, CA 90623

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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 a broker/lender of various 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 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 (Borrower) will be able to access a different loans program. We are capable to secure loans in the following: conforming, nonconforming, bridge, and alternative loans when accessible.

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 you will receive initial disclosures, State and Federal. Throughout the loan origination process you may receive additional disclosures outlining the general terms of the loan as required by state and Federal law.

At Republic Lending Corporation, we focus on the personalized approach because we handle each client application with care and professionalism.

Thank you for your time and business.

Sincerely,

Omar T. Hijaz

President

CalDRE#01955698

NMLS#1389705

**BORROWER'S CHECKLIST**

**BORROWER(S) BASIC INFO:**

- \_\_\_\_\_ Copy of Identification or driver license
- \_\_\_\_\_ Copy of your social security or ITN card
- \_\_\_\_\_ Completed 4506T tax form

**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.

Date Disclosed:

### TILA-RESPA Integrated Disclosure Disclaimer

Loan Originator: **Republic Lending Corporation**

Borrower (s): \_\_\_\_\_

Property Address: \_\_\_\_\_

Within your loan package, there are many different documents which are required under various laws and regulations - and the language of some of these documents are specifically prescribed by such laws.

These documents may reference other documents which were once required under the Federal Truth-in-Lending Act (TILA) or Real Estate Settlement Procedures Act (RESPA), but which have now been replaced by other documents. Due to legal restrictions, we are unable to update some of your documents to refer to these new documents.

However, a list of the old documents and the ones which replace them is provided below. If one of your documents refers to an older document, please refer to this table to see which document you should refer to instead.

<b>Old Document</b>	<b>New Document</b>
Good Faith Estimate (GFE)	Loan Estimate (LE)
HUD-1 Settlement Statement (HUD-1 or HUD-1/A)	Closing Disclosure (CD)
Settlement Costs Booklet	Your home loan toolkit
Truth-in-Lending Disclosure (TIL)	Loan Estimate (LE) Closing Disclosure (CD)

### Borrower 's Certification & Authorization

In this document, "I," "me," and other first person pronouns refer to the Borrower (s), whether singularly or collectively, who applied for the loan referenced above.

I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan and in applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. In accordance with the Real Estate Settlement Procedures Act and the Truth In Lending Act, I/we have received the **Your Home Loan Toolkit** and the **Consumer Handbook on Adjustable Rate Mortgages (CHARM)**, as applicable, at the time of my/our application.
3. I understand and agree that Republic Lending Corporation reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
4. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
5. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by Republic Lending Corporation.
6. I further authorized Republic Lending Corporation to order a consumer credit report prior to pulling the report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by Republic Lending Corporation. I understand that the purpose for this order is for Republic Lending Corporation to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.
7. I have applied for a mortgage loan and as part of the application process, Republic Lending Corporation and the mortgage guaranty insurer (if any), may verify information contained in my loan application and in other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control program.

**Date Disclosed:**

8. I authorize you to provide to Republic Lending Corporation, to any investor to whom a broker/lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
9. Republic Lending Corporation, any investor to whom a broker/lender may sell my mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
10. A copy of this authorization may be accepted as an original.
11. Your prompt reply to Republic Lending Corporation, the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
12. 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. 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.
13. Mortgage guaranty insurer (if any):

**Execution**

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

_____ Borrower Signature	_____ Co-Borrower Signature
_____ Borrower Name	_____ Co-Borrower Name
_____ Home Address	_____ Home Address
_____ Preferred Email	_____ Preferred Email
_____ Social Security Number	_____ Social Security Number
_____ Phone number	_____ Phone number

Date Disclosed:

**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

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co- Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co- Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

## 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.

**Date Disclosed:**

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, Borrower (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.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co- Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co- Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

Date Disclosed:

**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](mailto: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.**

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co- Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co- Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

Date Disclosed:

## 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 borrowers 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 Borrower has the capacity to enter into a binding contract); or because all or part of the Borrower's

income derives from any public assistance program; or because the borrower 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 COMMISSION

450 Golden Gate

San Francisco, CA 94102

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co- Borrower Name

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co- Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

Date Disclosed:

## PAYMENT AUTHORIZATION FORM

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

Subject Property:

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### Borrower Information:

**Borrower 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 the card)

**Contact Name for Appraisal:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_

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**Borrower Signature**

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**Date**

Date Disclosed:

### Written List of Service Providers

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 (P) 562-951-5200  
Long Beach, CA 90806 [www.fntic.com](http://www.fntic.com)

#### 5. Owner's Title Insurance:

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

#### 5. Other services that you can shop for:

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

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co- Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co- Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

(1 of 1)

Date Disclosed:

### 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>.

### Homeownership Counseling Agencies List Acknowledgement of Receipt

The undersigned Borrowers 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).

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co- Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co- Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

Date Disclosed:

## 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

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower Name

(1 of 1)

Date Disclosed:

**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.**

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co- Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co- Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

Date Disclosed:

USA PATRIOT ACT

**IMPORTANT INFORMATION ABOUT PROCEDURES  
FOR OPENING A NEW ACCOUNT**

**(Borrower Identification)**

Subject Property: \_\_\_\_\_

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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.

Please provide the following information. We require two forms of identification for each borrower to comply with section 326 of the Act.

Borrower Name(s):

Address:

Social Security # / Tax ID #:

Date of birth:

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

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co- Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co- Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

(1 of 2)

**Date Disclosed:**

IMPORTANT - Information listed below must be exactly as indicated on the document.

Primary Forms of Identification - must display Borrower's name

Document	Country/State of Origin	ID Number	Issuance Date	Expiration Date
State Issued Driver License				
State Issued ID Card				
Military ID Card				
Passport				
U.S. Alien Registration Card				
Canadian Driver License				

Secondary Forms of Identification - must display Borrower's name:

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
Social Security Card	U.S. Govt.			
Government Issued Visa				
Birth Certificate				
Non-US/Canadian Driver License				
Most Recent Signed Tax Returns	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
Property Tax Bill		APN:		
Voter Registration Card				
Organizational Membership Card				
Other				

Comment: \_\_\_\_\_

Date Disclosed:

**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:

Borrower E-MAIL: \_\_\_\_\_

Co- Borrower 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.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co- Borrower Signature

\_\_\_\_\_  
Date

Date Disclosed:

**Undisclosed Debt**

Subject Property: \_\_\_\_\_

Borrower Name: \_\_\_\_\_

Co- Borrower 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

I/We \_\_\_\_\_ / \_\_\_\_\_

Acknowledge and certify that I/we, have no other debt obligations or undisclosed properties including any concurrent 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.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co- Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date



Date Disclosed:

## 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.

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Borrower Signature

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Co- Borrower Signature

---

Borrower Name

---

Co- Borrower Name

---

Date

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Date

(1 of 1)

Date Disclosed:

**ADDENDUM TO LOAN APPLICATION (if applicable)**

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

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

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co- Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co- Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

(1 of 1)

Date Disclosed:

**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.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co- Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co- Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

Date Disclosed:

## ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Loan Originator: REPUBLIC LENDING CORPORATION

Borrower(s): \_\_\_\_\_

Property Address: \_\_\_\_\_

In order to facilitate compliance with the anti-steering prohibitions found in 12 CFR §1026.36(e), your Loan Originator is providing you with this disclosure of loan options that are available for you to choose. These loan options are from creditors with whom the Loan Originator regularly does business with and are for types of transactions for which you have expressed an interest.

### Fixed Interest Rate Options

	Loan Option with Lowest Rate	Loan Option with Lowest Rate Without the Following: Negative Amortization Prepayment Penalty Interest Only Payments  Balloon Payment in First Seven Years of Loan Term  Demand Feature Shared Equity Shared Appreciation	Loan Option with Lowest Total Dollar Amount for Origination Points or Fees and Discount Points
Interest Rate	_____ %	_____ %	_____ %
Total Dollar Amount of Origination Points or Fees and Discount Points	\$ _____	\$ _____	\$ _____

You have not expressed interest in any Adjustable Interest Rate loan options.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Date

( 1 of 1 )

Date Disclosed:

## DISCLOSURE NOTICES

Borrower(s): \_\_\_\_\_

Property Address: \_\_\_\_\_

### AFFIDAVIT OF OCCUPANCY

Borrower(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 Borrower(s) within 60 days of closing.

**Secondary Residence** - To be occupied by Borrower(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 Borrower(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, Section 1014.

### ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the borrower to take insurance through any particular insurance agent or company to protect the mortgage property. The borrower, subject 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, provided the company meets the requirements 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 hereto, 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: \_\_\_\_\_

Date Disclosed:

**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.

**GOVERNMENT LOANS ONLY**

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 – This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co- Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co- Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

Date Disclosed:

### Acknowledgment of Intent to Proceed

I or We hereby certify that I or We, the Borrower(s):

- Have been provided with an initial Loan Estimate (LE) within three business days of the Application date;
- Received a copy of the Your Home Loan Toolkit Booklet (if a purchase transaction);
- Were not charged and did not pay any fee except for the credit report fee prior to receipt of the LE and expressing an intent to proceed.

The undersigned Borrower(s) have illustrated an intent to proceed with this transaction.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co-Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

Date Disclosed:

## FACTS

### WHAT DOES Republic Lending DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- credit history and credit scores
- account balances and payment history

#### How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons **REPUBLIC LENDING CORPORATION** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does <b>REPUBLIC LENDING CORPORATION</b> share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes -</b> to offer our products and services to you	<b>No</b>	<b>We don't share</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

#### To limit our sharing

Call (800) 921-7062 –our menu will prompt you through your choice(s) or

Mail the form below

**Please note:**

If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you

Date Disclosed:

Questions?

Call (800) 921-7062

**Mail-in Form**

	Mark any/all you want to limit:
Name	
Address	
City, State, Zip	
Loan#	

Mail To: REPUBLIC LENDING CORPORATION, 6 Centerpointe Drive, #700  
La Palma, CA 90623

**Who we are**

Who is providing this notice?	REPUBLIC LENDING CORPORATION
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**What we do**

<b>How does REPUBLIC LENDING CORPORATION protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does REPUBLIC LENDING CORPORATION collect my personal information?</b>	We collect your personal information, for example, when you  apply for a loan or give us your employment history  give us your income information or provide account information provide employment information  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only  sharing for affiliates' everyday business purposes - information about your creditworthiness  affiliates from using your information to market to you sharing for nonaffiliates to market to you  State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account - unless you tell us otherwise.

(2 of 3)

Date Disclosed:

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  <i>REPUBLIC LENDING CORPORATION does not share with nonaffiliates so they can market to you.</i>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  <i>REPUBLIC LENDING CORPORATION doesn't jointly market.</i>

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co-Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

(3 of 3)

Date Disclosed:

Consent Language

# Consent

## Consent to Receive Electronic Loan Documents

Federal and State law require that you be provided various disclosures, records, notifications, and documents ("Loan Documents") over the course of this specific loan transaction. You have the option of receiving these Loan Documents either physically or electronically. In order to receive, view, and/or sign these Loan Documents electronically, you must understand and consent to the following terms and conditions:

- The following are the minimum computer software and hardware requirements necessary to access/receive and retain Loan Documents electronically:
  - Personal computer or other device which is capable of accessing the Internet
  - Web browser (Internet Explorer 9 or later; current versions of Mozilla Firefox, Chrome, Safari)
  - Adobe Acrobat Reader® (visit <http://get.adobe.com/reader/> if you need to download the latest version) or other equivalent software
  - An active internet email address
  - A printer or the ability to download and save information to your personal computer or device
- Your consent only applies to Loan Documents associated with this specific loan transaction, and this consent does not apply to any other subsequent loan transaction(s).
- You may withdraw your consent to receive these Loan Documents electronically at any time, without charge. In the event you wish to withdraw this consent or you need to update your contact information,

including your email address, send the information in writing to:

**Republic Lending Corporation**

**6 Centerpointe Drive, STE 700, La Palma, CA 90623**

- You have the right to request and obtain a paper version of any electronically-delivered Loan Document(s) without charge, even if you originally consented to receive Loan Document(s) electronically but subsequently withdrew that consent.

By accepting, you certify that you understand these requirements, and you consent to the electronic delivery of Loan Documents.

By declining, you certify that you are declining electronic delivery of Loan Documents and would rather have them delivered in paper form.

Having read the Agreement, do you accept using electronic records and signatures?

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co-Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

(1 of 1)

Date Disclosed:

## HOUSING COUNSELORS NEAR YOU

(based on Borrower location)

- 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](mailto: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](mailto: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](mailto: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](mailto: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](mailto:pedetta.higgins@westangelescdc.org) Languages: English, Spanish

(1 of 2)

**Date Disclosed:**

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](mailto: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](mailto: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](mailto: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](mailto: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](mailto:housing@krcla.org) Languages: English, Korean