

**PACIFIC BAY®**  
**FINANCIAL**  
**CORPORATION**

Thank you for selecting Pacific Bay Financial Corporation for your real estate loan. Listed below is the documentation we will need to obtain your loan quickly and at the best possible terms.

PLEASE SIGN AND DATE EACH DOCUMENT:

- Borrower's Certification and Authorization
- Federal Equal Credit Opportunity Act
- Purpose of Refinance (if applicable)
- Fair Lending Notice
- Brokerage/Authorization Agreement
- Acknowledgment of Non-Refundable Credit & Appraisal Fees

Please complete all sections of the application, including account numbers and addresses for all of your accounts. If you and your co-borrower(s) are not married, a separate application must be completed by each of you. If applicable, include the following:

**SALARIED APPLICANTS:**

- Copies of W2s for previous two years.
- Copies of current pay stubs covering one full month.

**SELF EMPLOYED APPLICANTS:**

- Copies of Federal Income tax returns (1040s) with) all schedules for previous two years.
- Copies of K-Is for previous two years for any partnerships.
- Copies of Partnership returns (1065s) for previous two years, if you own 25% or more.
- Copies of Corporate returns (1120s) for previous two years, If incorporated.
- Signed year-to-date Profit and Loss Statement for each business you own.

**MISCELLANEOUS:**

- RENTAL INCOME: Copies of leases and Federal tax returns for previous two years.
- ALIMONY/CHILD SUPPORT: Copy of recorded Divorce Decree and Settlement Agreement.
- DIVIDEND & INTEREST INCOME: Copies of Federal tax returns for previous two years.
- SOCIAL SECURITY/PENSION/DISABILITY INCOME: Copy of Award Letter and copies of bank statements for the past 6 months reflecting amounts deposited monthly.
- LANDLORD'S NAME, ADDRESS, & PHONE: If you presently rent, this information is necessary to verify rental history.

**IF YOU ARE BUYING A HOME:**

- Complete copy of the signed purchase agreement with all attachments and addenda.

**SOURCE OF ASSETS:**

- SAVINGS: Copies of bank, 401K, and/or retirement statements for past 3 months.
- GIFT: Gift letter from donor (we will provide the form) and verification of the source of the funds.
- SECURITIES: Stock brokerage or Money Market statements for past 3 months.
- PROCEEDS FROM SALE OF RESIDENCE: If sale is completed, a copy of the closing statement (HUD 1); if sale is not completed, a copy of the purchase agreement for the sale.

**IF THE SUBJECT PROPERTY IS A CONDOMINIUM:**

- Copies of CC&Rs, Articles of Incorporation, By Laws and current budget for the complex.
- Name, address and phone number of the Homeowner's Association and/or Management Co.

PLEASE INCLUDE A CHECK PAYABLE TO PACIFIC BAY FINANCIAL CORP.  
FORCREDIT REPORT (\$ \_\_\_\_\_) AND APPRAISAL REPORT (\$ \_\_\_\_\_).

Questions?

**Call your Pacific Bay® Financial  
Loan Consultant for assistance.**

**PACIFIC BAY<sup>®</sup>**  
**FINANCIAL**  
**CORPORATION**

**MORTGAGE BROKER FEE DISCLOSURE**

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

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

- The mortgage broker may be acting as an independent contractor and not your agent. If you are unsure of the nature of your relationship, please ask the mortgage broker for clarification.
- The mortgage broker has separate independent contractor agreements with various lenders.
- While the mortgage broker seeks to assist you in meeting your financial needs, it 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.

SECTION 2. THE BROKER'S COMPENSATION. The lenders whose loan products are distributed by the mortgage broker generally provide their loan products to the mortgage broker at a wholesale rate.

- The retail price a mortgage broker offers you - your interest rate, total points and fees - will include the broker's compensation.
- In some cases, the mortgage broker may be paid all of its compensation by either you or the lender.
- Alternatively, the mortgage broker may be paid a portion of its compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- Also, in some cases, if you would rather pay less up-front, you may wish to have some or all of our fees paid directly by the lender, which will result in a higher interest rate and higher monthly loan payments than you would otherwise be required to pay.
- The mortgage broker also may be paid by the lender base 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 the mortgage broker to the lender.

*You may work with the mortgage broker to select the method in which it receives its compensation depending on your financial needs, subject to the lender's loan program requirements and credit underwriting guidelines.*

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

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

APPLICANT(S)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Broker's Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Broker's Signature

**PACIFIC BAY<sup>®</sup>**  
**FINANCIAL**  
**CORPORATION**

**NOTICE TO THE HOME LOAN APPLICANT**

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores. (See section below entitled "Credit Report Information" for details).

The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application. If you have questions concerning the terms of the loan, contact Pacific Bay Financial Corporation.

**CREDIT REPORT INFORMATION**

Pacific Bay Financial Corporation and Northern California Credit Service are working together to determine your credit-worthiness in connection with your application for a home loan. Pacific Bay Financial Corporation will, upon request, furnish to you a copy of your credit report.

The information in this report is compiled from one or more of the following credit bureaus:

|   |   |
|---|---|
| Equifax Credit Information Services (E)<br>P.O. Box 105873, Atlanta, GA 30348<br>Phone (800) 685-1111 (for credit report orders)<br>Phone (800) 685-5000 (for disputes) | Trans Union Corporation (U)<br>P.O. Box 1000, Chester, PA 19022<br>Phone (800) 888-4213 (for credit report orders)<br>Phone (800) 916-8800 (for disputes) |
| Experian (X)<br>P.O. Box 2002, Allen, TX 75013<br>Phone (888) 397-3742 (for credit report orders)<br>Phone (800) 583-4080 (for disputes)                                |   |

Each credit bureau calculates a credit score. This score can range from a low of 300 to a high of 900. The key factors that adversely affect the credit score are shown adjacent to each credit score. The credit scores are created on the same date as your credit report.

The information and credit scoring model provided by the above credit bureaus may be different than the credit score that may be used by the lender.

---

Borrower Signature/ \_\_\_\_\_ Date \_\_\_\_\_  
Receipt Acknowledgement

---

Co-Borrower Signature/ \_\_\_\_\_ Date \_\_\_\_\_  
Receipt Acknowledgement

**PACIFIC BAY<sup>®</sup>**  
**FINANCIAL**  
**CORPORATION**

**ACKNOWLEDGMENT OF VERIFICATIONS**

TO WHOM IT MAY CONCERN:

The undersigned Applicant(s) has applied for a real estate loan with Pacific Bay Financial Corporation. You are hereby authorized to release information required by Pacific Bay Financial Corporation to complete the process of the loan request.

Necessary information may include savings and/or checking account verification, loan status and payment history including credit union and mortgage balances, and any employment or related compensation verification.

In addition, a credit report will be obtained to facilitate the processing of the loan application.

The undersigned applicant(s) authorizes the release to a credit reporting bureau or agency any and all credit information that such agency may need in order to complete its report. A copy of this authorization may be accepted as an original.

It is our understanding that any credit report will appear as an inquiry on any standard factual credit report.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security No.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security No.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date of Birth

**PACIFIC BAY<sup>®</sup>**  
**FINANCIAL**  
**CORPORATION**

**LANDLORD/RENTAL HISTORY**

If you are currently renting, please provide Pacific Bay with the following information.

If you are not presently renting, please disregard this form.

Landlord's name: \_\_\_\_\_

Landlord's address: \_\_\_\_\_

Landlord's telephone number: (\_\_\_\_\_) \_\_\_\_\_

Length of time at rental address: \_\_\_\_\_

I authorize Pacific Bay Financial to contact my landlord to inquire about my rental history.

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

\_\_\_\_\_  
Date

**PACIFIC BAY<sup>®</sup>**  
**FINANCIAL**  
**CORPORATION**

**PURPOSE OF REFINANCE**

DATE: \_\_\_\_\_

APPLICANT: \_\_\_\_\_

PROPERTY: \_\_\_\_\_  
\_\_\_\_\_

To Whom It May Concern:

The Purpose of our request to refinance our property is as follows:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

Date

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

Date

**PACIFIC BAY<sup>®</sup>**  
**FINANCIAL**  
**CORPORATION**

**ACKNOWLEDGMENT OF NON-REFUNDABLE  
CREDIT AND APPRAISAL FEES**

The undersigned Applicant(s) has applied for a real estate loan with Pacific Bay Financial Corporation.

You are hereby authorized to obtain a credit report and appraisal report with the moneys that I/we have furnished.

I/We agree to and understand that in the event of loan cancellation, withdrawal, or denial that these moneys are non-refundable and that I/we will not be entitled to any refund or reimbursement of any kind.

---

**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 either call (415) 242-0730 or submit a written request to the following address:

PACIFIC BAY FINANCIAL CORPORATION  
745 Portola Drive  
San Francisco, CA 94127

Your signature below acknowledges your receipt of this notice of the non-refundability of credit and appraisal fees and your right to a copy of the appraisal report. Please keep this notice with your other loan records.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

**PACIFIC BAY<sup>®</sup>**  
**FINANCIAL**  
**CORPORATION**

**THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977**  
**FAIR LENDING NOTICE**

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 accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

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

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

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or Comptroller of the Currency, Regional Administration of National Banks, Stuart Tower, Room 2101, San Francisco, CA 94105, telephone (415)556-0383

---

**EQUAL CREDIT OPPORTUNITY**

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public-assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency which administers compliance with this law concerning this Mortgage Banker is the Office of Thrift Supervision at P.O. Box 105217, Atlanta, Georgia 30348-5217

Signature: \_\_\_\_\_

Date \_\_\_\_\_

Signature: \_\_\_\_\_

Date \_\_\_\_\_

**PACIFIC BAY<sup>®</sup>**  
**FINANCIAL**  
**CORPORATION**

**BORROWER'S CERTIFICATION AND AUTHORIZATION**

**CERTIFICATION**

The undersigned certify the following:

1. I/We have applied for a mortgage loan  
from \_\_\_\_\_  
(hereinafter "Lender").

In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

**AUTHORIZATION TO RELEASE INFORMATION**

TO WHOM IT MAY CONCERN:

1. I/We have applied for a mortgage loan  
from \_\_\_\_\_  
(hereinafter "Lender").

As part of the application process, Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its qualify control program.

2. I/We authorize you to provide to Lender, and to any investor to whom Lender may sell my mortgage, 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.
3. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender or the investor that purchased the mortgage is appreciated.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security No

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security No

\_\_\_\_\_  
Date