

**PATRIOT ACT CUSTOMER IDENTIFICATION AND CERTIFICATION FORM**

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 to you: When you open an account, we will ask you 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.

**The information being requested and observed is for compliance with the requirements of Section 326 of the USA Patriot Act implementing customer identification and verification requirements. The information in no way will be used in making the credit decision on your completed application.**

\_\_\_\_\_  
Borrower's Name

\_\_\_\_\_  
Residential Street Address [For customers who do not have a Residential street address, an AFO/FPO (military) or Next of Kin/Contact Individual address is acceptable.]

\_\_\_\_\_  
Loan Number

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

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Taxpayer Identification Number\*

**At least two forms of identification must be reviewed and documented. For applications taken in person, at least one "Primary" form of ID must be used. For all other applications, any combination of Primary and Secondary IDs may be used. Complete a separate form for each Borrower.**

**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	Date of Birth	Expiration Date
<input type="checkbox"/> State Issued Driver's License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Foreign Driver's License				

**Secondary Forms of Identification - Must display borrower's name**

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	US Government			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Birth Certificate				
<input type="checkbox"/> Non-US Driver's License				
<input type="checkbox"/> Most Recent, Signed Tax Returns**	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN		
<input type="checkbox"/> Property Tax Bill		APN		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements**				
<input type="checkbox"/> Paycheck Stub with Name**				
<input type="checkbox"/> Most Recent W-2**				
<input type="checkbox"/> Home/Car/Renter Insurance Papers				
<input type="checkbox"/> Recent Utility Bill				

\*\* Do not verify identity with documents that illustrate income and/or assets, if the documentation type precludes collection of such documentation.

**REVIEWER'S SACKNOWLEDGEMENT**

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the Applicant/Borrower.

\_\_\_\_\_  
Signed

\_\_\_\_\_  
Date

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

**BORROWER'S SACKNOWLEDGEMENT**

\_\_\_\_\_  
Signed

\_\_\_\_\_  
Date

Borrower(s):

Subject Property:

Loan No:

### CALIFORNIA CREDIT SCORE DISCLOSURE

In evaluating your application for a home mortgage loan, one factor your lender will consider is one or more of your credit scores because they assist the lender in evaluating your credit history in a faster, more objective manner. Your credit scores are found on your credit report, a copy of which was provided to you with disclosure. The range of possible scores is from 300 to 850. Your lender may also obtain and consider other credit scores in making its decision on your application for the credit bureaus listed below.

In addition to the credit scores, your credit report lists the key factors why your scores were less than the maximum score possible. Please keep in mind the factors are only indicators of why you received less than the maximum score possible. The listing of these factors does not by itself indicate that you would not be approved for the loan you have requested. Your lender considers many factors in addition to your credit scores in making a decision on your application. If your application is not approved, you will receive a separate notice stating the specific reasons for that action which may or may not relate to your credit scores.

Your lender did not calculate your credit scores nor did your lender develop the scoring models. If you have any questions about your credit scores or the information in the credit report from which the scores were computed, you can contact the credit bureaus at the addresses listed:

Equifax  
PO Box 740241  
Atlanta, GA 30374  
Ph: 800-270-3435  
Internet: [www.equifax.com](http://www.equifax.com)

Trans Union  
PO Box 1000  
Chester, PA 19022  
Ph: 800-888-4213  
[www.transunion.com](http://www.transunion.com)

Experian  
PO Box 9601  
Allen, TX 75013  
Ph: 888-397-3742  
[www.experian.com](http://www.experian.com)

### NOTICE TO HOME LOAN APPLICANT

Pursuant to California Civil Code Section 1785.20.2

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

The credit score is a computer-generated summary calculated at the time of the request and based on the 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 changed and how credit scoring technologies change.

Because the score is based on information in your credit history, it is 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 decisions on a loan application.

If you have any questions concerning the terms of the loan, contact the lender.

This certifies that this Disclosure, along with a copy of the their credit report, has been provided to each applicant/client eligible pursuant to California Civil Code Section 1785.20.2.

\_\_\_\_\_  
Name/Title

\_\_\_\_\_  
Date

# SERVICING DISCLOSURE STATEMENT

Lender: **GOLDEN HORIZON MORTGAGE**  
**10434 TWIN CITIES RD STE 30**  
**GALT, CA 95632**

Loan #:

**NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.**

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 *et seq.*) you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

### Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

### Complaint Resolution

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

### Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

### Servicing Transfer Estimate

1. The following is the best estimate of what will happen to the servicing of your mortgage loan.

- A.  We may assign, sell or transfer the servicing of your loan sometime while the loan is outstanding.  
We are able to service your loan and we  will  will not  haven't decided whether to service your loan.
- B.  We do not service loans, and  We have not serviced mortgage loans in the past three (3) years.  We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.
- C.  We assign, sell or transfer the servicing of some of our loans while the loan is outstanding depending on the type of loan and other factors. For the program you have applied for, we expect to:
  - sell all of the mortgage servicing
  - retain all of the mortgage servicing; or
  - assign, sell or transfer \_\_\_\_\_ % of the mortgage servicing.

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between:

- 0 to 25%     26 to 50%     51 to 75%     76 to 100%     All

This estimate  does  does not include assignments, sales of transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

- 3. A.  We have previously assigned, sold or transferred the servicing of first lien mortgage loans.
- B.  This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:
 

<u>YEAR</u>	<u>PERCENTAGE OF LOANS TRANSFERRED</u> (Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)
	%
	%
	%

This information  does  does not include assignments, sales or transfers to affiliates or subsidiaries.

### GOLDEN HORIZON MORTGAGE

Date \_\_\_\_\_ Lender (Signature not Mandatory)

### Acknowledgment of Mortgage Loan Applicant

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

Applicant \_\_\_\_\_ Date \_\_\_\_\_

Applicant \_\_\_\_\_ Date \_\_\_\_\_

Applicant \_\_\_\_\_ Date \_\_\_\_\_

Applicant \_\_\_\_\_ Date \_\_\_\_\_

# THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

LOAN NUMBER:

PROPERTY ADDRESS:

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; 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:

**Department of Real Estate  
Fair Housing Compliance  
2201 Broadway  
Sacramento, CA 95818**

## ACKNOWLEDGEMENT OF RECEIPT

I (WE) RECEIVED A COPY OF THIS NOTICE

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date

Applicants:	Property Address:
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**EQUAL CREDIT OPPORTUNITY ACT**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants 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 that administers compliance with this law concerning this Mortgage Company is:

**Federal Trade Commission  
Consumer Response Center  
6th and Pennsylvania Avenue, NW  
Washington, DC 20580**

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

You may apply for the loan in your own name or with another person, such as your spouse, as co-borrower. There is no requirement for another person to become obligated to repay the debt except when his or her assets are used as a basis for loan qualification.

You may use your birth-given name and surname and, if married, your spouse's surname, or a birth-given first name and a combined surname. A person is not required to provide a title such as Mr., Ms., Mrs. or Miss.

**I/We hereby acknowledge receipt of this notice.**

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date

# Borrower Signature Authorization

PART 1 - General Information			
1. Borrower(s)		2. Name and Address of Lender/Broker <b>GOLDEN HORIZON MORTGAGE 10434 TWIN CITIES RD STE 30 GALT, CA 95632</b>	
3. Date	4. Lender/Broker Contact	5. Lender/Broker Phone Number <b>(209) 745-5626</b>	6. Loan Number

## PART 2 - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

_____	_____
	(Social Security Number)
_____	_____
	(Social Security Number)
_____	_____
	(Social Security Number)
_____	_____
	(Social Security Number)

PRIVACY ACT NOTICE: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under it program. This information will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA)