DISCLOSURES & LICENSES

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Disclosures

LENDERLINE is a mortgage broker, not a direct lender or a bank. LENDERLINE does not make loans or credit decisions in connection with loan applications, nor does LENDERLINE issue loan commitments or lock-in agreements. Unless expressly stated in writing, nothing contained herein shall constitute a loan offer, loan commitment or interest rate lock-in agreement. Except as otherwise provided below for your state, LENDERLINE is not an agent of you, any bank, mortgage banker, or lender (we refer to all of these as "Lenders" or "Lender") or any third-party service provider ("Provider"). You should rely on your own judgment in deciding which available product and Lender or Provider best suits your needs and financial means. You are under no obligation to use LENDERLINE to originate a loan application. LENDERLINE may withhold the name of some or all of its Lenders until which time it has secured a fee agreement, an engagement letter and/or non-circumvention and non-disclosure agreement. Each Lender will provide you with their licensing information upon request and as required by law. You agree that LENDERLINE shall not be liable for any damages or costs of any type arising out of or in any way connected with your use of our services. By utilizing our mortgage brokerage services, you authorize LENDERLINE to provide information that you provided to any Lenders necessary to complete your loan transaction. You also authorize LENDERLINE and its Lenders to request a credit report from one or multiple credit bureaus, including any ancillary credit scores or ratings and to check your credit and employment history. LENDERLINE does not guarantee that the loan terms or rates offered and made available by Lenders are the best terms or lowest rates available in the market, nor does LENDERLINE guarantee that completing a loan application will result in your request being considered by all possible Lenders. LENDERLINE does not guarantee that completing a loan application will result in you receiving a loan commitment or acceptance into any particular loan program or specific loan terms or conditions with any Lender. Loan approval standards and underwriting guidelines are established and maintained solely by individual Lenders. A Lender's offer may be subject to approval conditions and qualification. The rates and fees charged by Lenders may be higher or lower depending on your complete credit profile and other considerations including but not limited to property type, occupancy, loan-to-value ratios, income and asset documentation, reserves, and debt to income ratios. LENDERLINE's compensation varies by product and service. LENDERLINE may receive a fee from a Lender for its services as a mortgage broker, or LENDERLINE may charge you a fee for its services as a mortgage broker. Loan origination fees paid by the Lender may be included in your rate. An applicant, if married, may apply for a separate account. If the Lender denies your request for credit, and that action is based, in whole or in part, on any information contained in a consumer credit report, you have the right to obtain, within sixty days, a free copy of your consumer credit report from the credit reporting agency which compiles and maintains files on consumers on a nationwide basis. You also have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency by contacting that agency directly. An applicant, if married, may apply for a separate account/credit. If your request for credit is denied and that action is based, in whole or in part, on any information contained in a consumer credit report, you have the right to obtain, within sixty days, a free copy of your consumer credit report from the credit reporting agency that compiles and maintains files on consumers on a nationwide basis. You also have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency by contacting that agency directly. Depending on the type of loan you are requesting, fees and terms may be disclosed by LENDERLINE on a Fees Worksheet, Letter of Intent, Loan Estimate, Closing Disclosure, Good Faith Estimate, Truth-In-Lending Disclosure, California Mortgage Loan Disclosure Statement, Estimated Settlement Statement, and/or a Final Settlement Statement. In addition, your loan application may be forwarded to Lenders and these Lenders may make certain disclosures to you. You understand that LENDERLINE and its Lenders may be required to retain and store your loan request information, and any other information received by them in the processing of your loan request, to comply with federal and/or state laws, whether or not you are qualified for a loan or receive a loan offer or commitment. Regardless of whether you obtain a loan through LENDERLINE, you agree that you will be responsible for paying for any third-party fees associated with your loan for items such as credit report, appraisal, escrow services, title insurance, notary and recording fees, and that some of these fees may be non-refundable. You may be required to pay the costs of a credit report in connection with your loan application. An applicant, if married, may apply for a separate account. If the Lender denies your request for credit, and that action is based, in whole or in part, on any information contained in a consumer credit report, you have the right to obtain, within sixty days, a free copy of your consumer credit report from the credit reporting agency which compiles and maintains files on consumers on a nationwide basis. You also have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency by contacting that agency directly. An applicant, if married, may apply for a separate account/credit. If your request for credit is denied and that action is based, in whole or in part, on any information contained in a consumer credit report, you have the right to obtain, within sixty days, a free copy of your consumer credit report from the credit reporting agency that compiles and maintains files on consumers on a nationwide basis. You also have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency by contacting that agency directly. The 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 agency that administers compliance with this law varies by Lender depending on its lending authority, may include the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

THE HOUSING FINANCIAL DISCRIMINATION (HOLDEN) 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 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: CALIFORNIA BUREAU OF REAL ESTATE 2201 BROADWAY P.O. BOX 187000 SACRAMENTO, CA 95808-7000 HUD OFFICE of

CONSUMER & REGULATORY AFFAIRS U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT 451 7th STREET S.W. WASHINGTON, DC 20410

LENDERLINE Licenses and California Disclosures

LENDERLINE is licensed as a Real Estate Broker by the California Department of Real Estate, 2201 Broadway, P.O. Box 187000, Sacramento, CA 95808-7000. Our Real Estate Broker license number is 01058154.

LENDERLINE NMLS Identification Numbers

The NMLS identification numbers for LENDERLINE are 449639 for its main office address located at 23 Corporate Plaza Drive, Suite 150, Newport Beach, California 92660; and 463086 for its branch office address at 3069 Glennel Ave, Lancaster, California 93536.

Lender Licenses, California Disclosures, NMLS Identification Numbers

Each Lender will provide you with their licensing information and NMLS identification numbers upon request or as required by law.

PLEASE PRINT AND RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS.