



Information Disclosure Authorization

The undersigned does hereby authorize and request that you release to **East Financial Services, Inc.**, for verification purposes, information concerning the following:

Employment history, dates, title, income, etc.

Banking and savings accounts of record.

Mortgage loan rating (including opening date, high credit, payment amount, loan balance, and payment record).

Any other information deemed necessary in connection with a consumer credit report for a real estate transaction.

A photographic reproduction of this authorization is deemed to be equivalent to the original and may be used as such.

Date _____

Signature _____

Social Security Number _____

Date _____

Signature _____

Social Security Number _____



Disclosure of Right to Receive a Copy Of Appraisal

For applications secured or to be secured by one to four unit residential real property.

You have a right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address below. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. If you have not paid for the appraisal, the Bank may require you to reimburse us for the cost of the appraisal.

The undersigned acknowledge(s) receipt of a copy of this disclosure:

Name

Date

Name

Date



Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act (ECOA) prohibits discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); 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:

**Federal Trade Commission
Washington, D.C. 20580**

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 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.
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 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
107 S. Broadway, Room 8107
Los Angeles, CA 90012

Department of Real Estate
185 Berry Street, #5816
San Francisco, CA 94107

Acknowledgement of Receipt

I/We have received a copy of this notice.

Borrower _____ CoBorrower _____



Notification of Transfer of Servicing

Notice to mortgage loans applicants: The right to collect your mortgage loan payments may be transferred. Federal law gives you certain related rights. Read this statement and sign it 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 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 3 days after a transfer) for servicers to notify you under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a Federal agency.

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 about the transfer of servicing. 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 acknowledgement 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 an 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, excluding public holidays (State or Federal), Saturday and Sunday.

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 Estimated by Lender

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

We may assign, sell or transfer the servicing of your loan sometime while the loan is outstanding.

2. For all the mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between 76-100%. This estimate includes assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. This is our record of transferring the serving of the mortgage loans we have made in the past:

Year	Percentage of loans transferred (rounded to nearest quartile)
1998	100%
1999	100%
2000	100%

This information includes assignments, sales or transfers to affiliates or subsidiaries.

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

Applicant's Signature

East Financial Services, Inc.

Co-Applicant's Signature

Date



Notice to the Home Loan Applicant (Use Of Credit Score)

In connection with your application for a home loan, the lender must disclose to you the score that credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores. 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 any 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 any questions concerning the terms of the loan, contact the lender. 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 and phone numbers listed below:

**Equifax (800) 685-1111
P.O. Box 740258
Atlanta, GA 30374-0258**

**Trans Union (866) 887-2673
P.O. Box 4000
Chester, PA 19016-4000**

**Experian (888) 397-3742
P.O. Box 2104
Allen, TX 75013**

Borrower

Date

Co-Borrower

Date



Privacy Policy

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer-reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Borrower

Date

Co-Borrower

Date