

Rangewood Financial Corporation
Borrower's Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Rangewood Financial Corporation. 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 down payment, employment and income information, and the 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 Rangewood Financial Corporation reserves the right to change the mortgage loan review processes 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 through Rangewood Financial Corporation. As part of the application process, Rangewood Financial Corporation and the mortgage guaranty insurer (if any), 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 quality control program.
2. I/We authorize you to provide to Rangewood Financial Corporation and to any investor to whom Rangewood Financial Corporation 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. Rangewood Financial Corporation or any investor that purchases the mortgage may address this authorization to any part named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature

Co-Borrower Signature

SSN

Date

SSN

Date

Rangewood Financial Corporation
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 company is the **Federal Trade Commission, Equal Credit Opportunity, Washington D.C., 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 that 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.

**The Housing Financial Discrimination Act of 1977
Fair Lending Notice**

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 a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the agency noted below:

**Department of Corporations
71 Stevenson Street, Suite 2100
San Francisco, CA 94105-2900**

I/We received a copy of this notice.

Borrower Signature

Co-Borrower Signature

Date

Date

Rangewood 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.

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 loans 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 highly monthly loan payments than you would otherwise be required to pay.
- The mortgage broker also may be paid by the lender based on (1) the value of the Mortgage Loan or related servicing rights in the market place or (2) other services, good 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 loans 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(s) that you have read and understand this document. You also acknowledge that you have received a copy of this document.

Borrower Signature

Co-Borrower Signature

Date

Date

Loan Originator Signature

Date

Rangewood Financial Corporation
Notice of Privacy Policy

Protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We collect and use nonpublic personal information in order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible. We treat nonpublic personal information in accordance with our Privacy Policy.

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

- Information we receive from you on applications, forms, and communications we receive.
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from non-affiliates third parties, including consumer reporting agencies.

Nonpublic personal information is nonpublic information about you that we obtain in connection with providing a financial product or service to you.

We do not disclose any nonpublic personal information about you to either our affiliates or non-affiliates without your express consent, except as permitted by law. We may disclose the nonpublic personal information we collect, as described above, to persons or companies that perform services on our behalf.

We restrict access to your nonpublic personal information and only allow disclosures to persons and companies as permitted by law to assist in providing products or services to you. We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal, financial and account information.

I/We received a copy of this notice.

Borrower Signature

Co-Borrower Signature

Date

Date

Rangewood Financial Corporation
Right to Receive Copy of Appraisal Report

Borrower(s):

Property Address:

You have the right to receive 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 the appraisal. We must receive your written request no later than 90 days after we notify you about the action taken on your application or you withdraw your application.

If you would like a copy of the appraisal report, please submit a written request to the following address:

Rangewood Financial Corporation
824 San Antonio Road, Suite 220
Palo Alto, CA 94303

Borrower Signature

Co-Borrower Signature

Date

Date

Rangewood Financial Corporation
Servicing Disclosure Statement

NOTICE TO MORTGAGE LOAN APPLICANTS: The right to collect your mortgage loan payments may be transferred. Federal law gives you certain rights. If your loan is made, save this statement with your loan documents. Sign the acknowledgement 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 Procedures Act (RESPA) (12 U.S.C. Section 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 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, and 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.

Complain Resolution

Section 6 of (RESPA) (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a qualified written request to your servicer, then your servicer must provide you with a written acknowledgment within 20 business days of your request. A qualified written request is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your 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 file public for carrying on substantially all of its business functions.

Servicing Transfer Statement

Rangewood Financial Corporation does not service mortgage loans. We will intend to assign, sell, or transfer the servicing of your loan to another party. You will be provided with servicer information at settlement.

I/We have read and understand the contents of this disclosure as evidenced by my/our signature below.

Borrower Signature

Co-Borrower Signature

Date

Date

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.

Please advise your customer: When they open an account with any financial institution, they will be asked for their name, address, date of birth, and other information that will allow the financial institution to identify them. The financial institution may also ask to see their driver's license or other identifying documents. Your customer's information will be protected by our Privacy Policy and federal law. **Please complete the information below as well as Sections 1 (if applicable) and 2.**

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 Loan is acceptable.]

Number

Date of Birth

City, State, ZIP

Social Security Number / Identification Number *

*For persons without a SSN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Complete a separate Form for each Borrower. **IMPORTANT** – Information listed in Section 2 must be exactly as indicated on the documents.

Section 1. Place a check mark in each box that is applicable. Provide country name if requested.

Citizenship/ Foreign Political Affiliations – check applicable boxes and Provide country name if requested	
<input type="checkbox"/>	Borrower does not have a Social Security Number
<input type="checkbox"/>	Borrower is not a U.S. citizen, but is a citizen of:
<input type="checkbox"/>	Borrower is a Senior Foreign Political Officer of:
<input type="checkbox"/>	Borrower is an immediate family member of a Senior Foreign Political Officer who is from:
<input type="checkbox"/>	Borrower is a close associate of a Senior Foreign Political Officer who is from:

Types of business – check box if the borrower works in any of these types of business.	
<input type="checkbox"/>	Casino or card club
<input type="checkbox"/>	Securities/commodities firms
<input type="checkbox"/>	Money Services businesses
<input type="checkbox"/>	Jewelry/precious metals
<input type="checkbox"/>	Pawnbrokers; loan or finance companies
<input type="checkbox"/>	Non-Governmental Organizations or charities
<input type="checkbox"/>	Attorneys, accountants, investment brokers, financial advisors
<input type="checkbox"/>	Cash-intensive businesses such as restaurants, retail stores, liquor stores, cigarette distributors, privately owned automated teller machines, vending machines, parking garages, gas stations.

Section 2. Forms of Identification: You must provide information from two separate documents, and at least one document must be from the first list. The second document may be from either list. Copies of documents in the first list should not be provided; however, we must receive a copy of any document selected from the second list.

First Document List – Do not submit copies of these documents	Country/State of Origin	ID Number	Date of Birth	Expiration Date
<input type="checkbox"/> State Issued Driver 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"/> Canadian Driver License				

Second Document List – A copy of the document must be provided	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt.			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns ¹	<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 ¹				
<input type="checkbox"/> Paycheck stub with name ¹				
<input type="checkbox"/> Most Recent W-2 ¹				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

¹Do not verify identity with documents that illustrate income and/or assets if the documentation type for this loan precludes collection of such documentation.

Comments: _____

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 Borrower.

Signature

Printed Name

Date

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.

Please advise your customer: When they open an account with any financial institution, they will be asked for their name, address, date of birth, and other information that will allow the financial institution to identify them. The financial institution may also ask to see their driver's license or other identifying documents. Your customer's information will be protected by our Privacy Policy and federal law. **Please complete the information below as well as Sections 1 (if applicable) and 2.**

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. Loan is acceptable.]
Number	City, State, ZIP
Date of Birth	
Social Security Number / Identification Number *	

*For persons without a SSN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Complete a separate Form for each Borrower. **IMPORTANT** – Information listed in Section 2 must be exactly as indicated on the documents.

Section 1. Place a check mark in each box that is applicable. Provide country name if requested.

Citizenship/ Foreign Political Affiliations – check applicable boxes and Provide country name if requested	
<input type="checkbox"/>	Borrower does not have a Social Security Number
<input type="checkbox"/>	Borrower is not a U.S. citizen, but is a citizen of:
<input type="checkbox"/>	Borrower is a Senior Foreign Political Officer of:
<input type="checkbox"/>	Borrower is an immediate family member of a Senior Foreign Political Officer who is from:
<input type="checkbox"/>	Borrower is a close associate of a Senior Foreign Political Officer who is from:

Types of business – check box if the borrower works in any of these types of business.	
<input type="checkbox"/>	Casino or card club
<input type="checkbox"/>	Securities/commodities firms
<input type="checkbox"/>	Money Services businesses
<input type="checkbox"/>	Jewelry/precious metals
<input type="checkbox"/>	Pawnbrokers; loan or finance companies
<input type="checkbox"/>	Non-Governmental Organizations or charities
<input type="checkbox"/>	Attorneys, accountants, investment brokers, financial advisors
<input type="checkbox"/>	Cash-intensive businesses such as restaurants, retail stores, liquor stores, cigarette distributors, privately owned automated teller machines, vending machines, parking garages, gas stations.

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First Document List – Do not submit copies of these documents	Country/State of Origin	ID Number	Date of Birth	Expiration Date
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<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"/> Canadian Driver License				

Second Document List – A copy of the document must be provided	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt.			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns ¹	<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 ¹				
<input type="checkbox"/> Paycheck stub with name ¹				
<input type="checkbox"/> Most Recent W-2 ¹				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

¹Do not verify identity with documents that illustrate income and/or assets if the documentation type for this loan precludes collection of such documentation.

Comments: _____

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 Borrower.

Signature Printed Name Date