

Disclosures and Licenses

Last Updated on 01/02/2015

General

This Disclosures and Licenses section of this Website is incorporated into the [Terms of Use Agreement](#) by reference. Any reference in this Disclosures and Licenses to "we" or "us" or similar words shall refer to LENDERLINE®, unless otherwise indicated. Any reference in this Disclosures and Licenses to "you" or "your" means the person(s) using the Lenderline Websites.

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. Except as otherwise provided below for your state, LENDERLINE® is not an agent of you, any participating bank or lender (we refer to all of these as "Lender" or "Lenders") or any third-party 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. Each Lender will provide you with their licensing information upon request and as required by law. LENDERLINE® does not guarantee that completing a loan application will result in you receiving a loan commitment from a Lender, nor does LENDERLINE® guarantee that completing a loan application will result in your request being considered by all possible Lenders.

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.

You should receive a Good Faith Estimate required under RESPA, an initial Truth-In-Lending disclosure statement required under the Truth-In-Lending Act (TILA) and/or a Mortgage Loan Disclosure Statement required by the California Bureau of Real Estate within three business days from the date you submit your loan application to LENDERLINE®.

In addition, your loan application may be forwarded to Lenders and these Lenders may make certain disclosures to you. These disclosures, which are required by the Truth-In-Lending Act (TILA), the Real Estate Settlement Procedures Act (RESPA), and certain other federal and state laws, include details of your cost of credit; Good Faith Estimate of your settlement costs; Truth-In-Lending disclosures disclosing

the APR; HUD mandated booklets "Guide to Settlement Costs" and/or "When your Home is on the Line"; notices concerning the possibility that your mortgage loan servicing may be transferred; and your right to a copy of any appraisal, if any, performed on your home. 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**

California Licensing Information

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

NMLS Identification Numbers

The NMLS identification numbers for LENDERLINE® are 449639 (Lancaster, California office) and 463086 (Newport Beach, California office).

About Lenderline Loans

Lenderline has the ability to provide you with multiple offers without you having to talk directly with different Lenders. Please see the [Terms of Use Agreement](#) for more information on the Lenderline Loans process.

PURSUANT TO LENDERLINE'S [TERMS OF USE AGREEMENT](#), THE DISCLOSURES AND CONSENTS REQUIRED UNDER CERTAIN FEDERAL AND/OR STATE LAWS ARE DEEMED TO BE PROVIDED, RECEIVED AND AGREED TO BY YOUR USE OF THE WEBSITES (AS DEFINED IN THE [TERMS OF USE AGREEMENT](#)).

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