

Rev. 08-16-2016

LOAN APPLICATION FOR NO INCOME NO ASSET BUSINESS PURPOSE LOANS

Dear Prospective Borrower,

Thank you for choosing **LENDERLINE**® for your mortgage needs. We are currently offering **no income no asset business purpose mortgages** under the following guidelines:

- Residential properties must be located in the State of California.
- Call for expanded footprint for commercial and multifamily properties.
- Income not stated or verified.
- No 1040.
- No Schedule E.
- No 4506-T.
- Seasoning of down payment optional (maximum 70% LTV without seasoning).
- Impounding of property taxes/insurance optional (maximum 70% LTV).
- Up to 75% loan-to-value.
- \$100,000 minimum loan amount.
- \$2,000,000 maximum loan amount.
- Purchase, rate and term, or cash out refinance.
- Investment only. No owner occupancy or second homes.
- Residential properties including SFR, PUD, condo, townhouse, or 2-4 units allowed.
- Commercial properties including 5+ unit multifamily, mixed-use, office or retail allowed.
- No debt service coverage ratio (DSCR) calculated on any residential collateral.
- DSCR of 1.25x required on commercial collateral.
- Provide leases only on residential collateral.
- Provide rent roll and leases on commercial collateral.

Please see underwriting guidelines for complete loan program details. Please call for current pricing. Please be advised that loan product guidelines, terms, conditions and pricing are subject to change without notice.

SUBMISSION REQUIREMENTS:

In order to complete your mortgage application or loan pre-approval request for our **no income no asset business purpose mortgages**, please furnish us with the following:

ENGAGEMENT LETTER (ATTACHED). All borrowers/co-borrowers to complete, sign and date.

NON-DISCLOSURE & NON-COMPETITION AGREEMENT (ATTACHED). All referring real estate professionals will be required to complete, sign and date.

UNIFORM RESIDENTIAL LOAN APPLICATION (ATTACHED). The employment section indicating employer name, address, business telephone number and number of years in business should be completed, however, all income sections for employment and rental income should be left blank for both the subject property and any additional properties listed in the schedule of real estate owned. Assets should be listed, but they will not be verified. All borrowers and coborrowers to complete, sign, and date. Married co-borrowers may complete the application jointly. Unmarried co-borrowers are each required to complete a separate application.

AUTHORIZATION TO ORDER CREDIT REPORT (ATTACHED). All borrowers/co-borrowers to complete, sign, and date.

BORROWER SIGNATURE AUTHORIZATION (ATTACHED). All borrowers/co-borrowers to complete, sign, and date.

INCOME DOCUMENTATION. The employment section of the Uniform Residential Loan Application indicating employer name, address, business telephone number and number of years in business should be completed, however, the *income* sections for employment and rental income should be left blank for the subject property and any additional properties listed in the schedule of real estate owned. No tax returns, Schedule E, 1099 or 4506-T will be required. If the subject property is a SFR, PUD, condo, townhouse, or 2-4 property being used for residential purposes, provide current leases for the subject property only. If the subject property is a 5+ unit multifamily apartment, is mixed-use, or is being used for other commercial purposes such as office or retail, provide rent roll, current leases, as well as prior year and current year-to-date income and expense reports for the subject property only. No documentation will be required for any additional non-subject properties listed in the schedule of real estate owned.

ASSET DOCUMENTATION. Assets should be listed on the Uniform Residential Loan Application. If no seasoning of assets is preferred (maximum 70% LTV), provide proof of funds in the form of an Internet printout. If you intend to season assets, provide <u>ALL</u> PAGES, even if they are blank, of the most recent 2 months' (or quarterly) statements for the following types of accounts:

- Checking accounts.
- Savings accounts.
- Money market accounts.

- Stocks.
- Bonds.
- Time deposits.
- Mutual funds

Internet printouts are not acceptable – the lender will require copies of the statements that are mailed to you each month through the U.S. postal service. If your bank provides .pdf versions of your statements in the exact format in which the ones that are mailed to you, these may be provided. A letter of explanation and supporting documentation will be required to explain any large deposits.

GIFT LETTER (ATTACHED). If any portion of the down payment is a gift, complete the attached gift letter.

SCHEDULE OF REAL ESTATE OWNED. If you own any properties in addition to the one you are purchasing/refinancing, complete the schedule of real estate owned section of the Uniform Residential Loan Application. No income will be indicated for any non-subject properties listed in the schedule of real estate owned, but you will need to indicate liabilities for non-subject properties (mortgage, insurance, property taxes and HOA dues, if applicable).

PHOTO IDENTIFICATION. Provide ONE of the following items:

- Driver license.
- Passport.
- Government issued photo ID.

SOCIAL SECURITY CARD. Provide a copy of your social security card.

VERIFICATION OF MORTGAGE. This loan program requires that we verify that all mortgage payments have been made on time during the past 12 months. If you mortgage is reporting on your credit report, you do not need to do anything. If you have a mortgage that *is not* reporting on your credit report:

- A copy of your most recent mortgage statement.
- A copy of your promissory note.
- The contact information for the person or company to which you have made your mortgage payment for the past 12 months.
- A copy of the front and back of the cancelled mortgage checks for the most recent 12 months' to verify that all payments were made on time.

FOR PURCHASES, IF YOU HAVE ALREADY OPENED ESCROW:

PURCHASE CONTRACT AND ALL COUNTEROFFERS/ADDENDUMS. Provide a copy of the purchase contract and all counteroffers and addendums. **Please note - all items must be signed by both the buyer and the seller**.

HOMEOWNER'S ASSOCIATION INFORMATION (IF APPLICABLE). Provide the following information for any homeowner's associations (HOA) to which your property is a member:

- HOA complete legal name.
- HOA complete address.
- HOA contact name.
- HOA telephone number.

ESCROW CONTACT INFORMATION. Provide the contact information for the escrow company that you have selected, as well as any escrow number that has been assigned to your file.

INSURANCE QUOTATION. Provide a quotation from the insurance agent that will provide your hazard insurance (or HO-6 insurance if property is a condominium or townhouse).

IF THIS IS A REFINANCE:

MORTGAGE STATEMENT(S) FOR PROPERTY BEING REFINANCED. Provide a copy of your most recent mortgage statement(s) from the property that we will be refinancing.

HOMEOWNER'S ASSOCIATION DUES STATEMENT (IF APPLICABLE). If your property is a member of a homeowner's association, provide a copy of your most recent homeowner's association dues statement from the property that we will be refinancing.

INSURANCE DECLARATIONS. Provide a copy of the declarations page of your hazard insurance (or HO-6 insurance if property is a condominium) for the property you will be refinancing showing coverage amount and annual premium.

PROPERTY TAX BILL. Provide a copy of your most recent property tax bill for the property you will be refinancing.

METHOD OF DELIVERY:

These items may be delivered by:

- **Fax.** Fax all items to (949) 272-0167
- **Email.** Scan and email all items to: submissions@lenderline.com
- **Overnight Delivery.** Overnight all items to:

LENDERLINE®

23 Corporate Plaza, Suite 150 Newport Beach, CA 92660 Tel: (888) 661-7888

IMPORTANT: IF YOU ELECT TO SEND THESE ITEMS VIA OVERNIGHT DELIVERY, DO NOT SEND ORIGINAL DOCUMENTS AS WE WILL NOT BE ABLE TO RETURN THESE ITEMS TO YOU.

If you have any questions, please do not hesitate to call me.

Thank you for the opportunity to be of service.

Sincerely,

Murdock McIntyre

Murdock McIntyre
CA BRE 01058154
NMLS 279944 (personal) / 463086 (company)
LENDERLINE®

23 Corporate Plaza, Suite 150 Newport Beach, CA 92660 Tel: (888) 661-7888

Tel: (888) 661-7888 Fax: (949) 272-0167

Email: <u>murdock.mcintyre@lenderline.com</u>

Website: <u>www.lenderline.com</u>





ENGAGEMENT LETTER

This ENGAGEMENT LETTER (hereafter referred to as "Agreement") is entered into as of the effective date (hereafter referred to as "Effective Date") by and between the undersigned borrower (hereafter referred to as "Borrower") and LENDERLINE® (hereinafter referred to as "Agent"). In consideration of the mutual covenants and undertakings to be performed by this Agreement, and with the intention of being legally bound thereby, the parties by their signature below hereby agree as follows:

Terms of Agreement

- 1. AUTHORIZATION. Borrower hereby appoints and employs Agent to represent Borrower in obtaining a loan (hereinafter referred to as "Loan") secured by real property in the State of California and all improvements thereon (hereinafter referred to as "Property") from any lender (hereinafter referred to as "Lender"), under terms and conditions agreeable to Borrower as evidenced by Borrower's signature on the loan application, term sheets, disclosures, loan documents, or other correspondence provided by Lender and/or Agent in connection with the loan transaction (hereinafter referred to as "Loan Transaction").
- 2. TERM. The term of this Agreement shall commence upon the Effective Date and shall expire six (6) months thereafter (hereinafter referred to as "Term of Agreement"). If, at the end of the Term of Agreement, a Loan commitment has not been obtained from a Lender, but substantial progress has been made toward obtaining a Loan commitment from a Lender, the extension of the Term of Agreement for a reasonable period shall not be unreasonably withheld by the Borrower.
- 3. FEE. Borrower acknowledges and agrees that Agent shall earn a fee (hereafter referred to as "Fee") in an amount indicated in the fee addendum and/or disclosure documents that will be provided to Borrower after an evaluation of the borrower's loan application and supporting documentation.
- 4. FIRST RIGHT OF REFUSAL. Borrower and Agent acknowledge that Borrower may wish to obtain quotations or offers (hereafter referred to as "Competing Offers") from other mortgage brokers, bankers or lenders (hereafter referred to as "Other Loan Originators"), however, as consideration for Agent's time, effort and expense in fulfilling its obligations under this Agreement, Borrower agrees to provide Agent with the first right of refusal to provide a Loan to Borrower under equal or better terms as Competing Offers provided by Other Loan Originators as evidenced by a written notice to Agent containing, at a minimum, a Good Faith Estimate and lock confirmation indicating the terms of the Competing Offers from Other Loan Originators (hereafter referred to as "Notice of Competing Offer"). Upon Borrower's delivery of the Notice of Competing Offer to Agent, Agent shall have five (5) business days to provide written confirmation of Agent's ability to provide a Loan to Borrower under equal or better Loan Terms than those indicated in the Competing Offers. In the event that Agent does not provide written confirmation to Borrower within five (5) business days from receiving a Notice of Competing Offer, this shall be construed as Agent's inability to provide a Loan to Borrower under equal or better Loan Terms as those indicated in the Notice of Competing Offer, and Borrower shall be released from its obligations under this Agreement. In the event that Borrower either: (a) fails to provide Agent with the first right of refusal according to the provisions specified above, or (b) consummates a Loan with any Other Loan Originator after Agent agrees to provide a Loan to Borrower under equal or better Loan Terms as those indicated in the Notice of Competing Offer, Borrower shall be immediately liable to Agent for a fee (hereafter referred to as "Fee") in the amount of three percent (3.00%) of the Loan amount and shall pay this Fee upon demand.

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Borrower's Initials:	
Co-Borrower's Initials:	

Agent's	Initials:	
Agents	minuais.	

- 5. EXCLUSIVE REPRESENTATION & NON-COMPETITION. Agent shall be deemed to be the exclusive representative of the Borrower with regards to any Lender to which the Borrower is introduced by Agent (hereinafter referred to as "Exclusive Lender") for a five (5) year period from the Effective Date of this Agreement. In the event that Borrower consummates any Loan with an Exclusive Lender during the five-year period from the Effective Date of this Agreement, either directly with the Exclusive Lender or through a third party loan originator acting as a broker, banker or correspondent, Borrower shall be liable to Agent for a fee in the amount of three percent (3.000%) of the Loan amount and shall pay this Fee upon demand. Borrower agrees that Competing Offers received from an Exclusive Lender may not be used to compete with Agent under the first right of refusal provisions outlined in section 4 of this Agreement for a five (5) year period from the Effective Date of this Agreement.
- 6. CONFIDENTIALITY & NON-DISCLOSURE. Borrower understands, acknowledges and agrees that the identity of an Exclusive Lender, if provided to a third party, could be used independently of and/or in competition with Agent. As consideration for Agent entering into this Agreement, Agent will require certain warranties and assurances from Borrower. Borrower hereby warrants and agrees that: (a) The identity of an Exclusive Lender shall be considered confidential information (hereinafter referred to as "Confidential Information"), and as such, Borrower shall not disclose, publish or disseminate the Confidential Information to any third party without the prior written consent of Discloser; (b) Recipient shall only disclose the Confidential Information (i) to legal counsel, accountants, tax preparers and their advisors; (ii) to its employees, consultants agents, and third parties who need to know such information and who are bound by restrictions regarding disclosure and use of such Confidential Information which are no less restrictive than those set forth herein; (iii) as required by law in connection with the enforcement of this Agreement or any rights hereunder; or (iv) if legally compelled to disclose such Confidential Information, provided however that prior to any such compelled disclosure, Borrower shall give Agent notice in advance of any such proposed compelled disclosure and shall cooperate with Agent in protecting against any such disclosure and/or obtaining a protective order narrowing the scope of such disclosure and/or use of the Confidential Information.
- 7. HOLD HARMLESS. Borrower acknowledges and agrees that Agent is acting in the capacity of a mortgage broker on a "best-efforts" basis, and cannot guarantee that any Lender will provide a Loan to Borrower under the terms and conditions requested. Borrower agrees to hold Agent harmless from any and all claims for Agent's inability to find any Lender that will provide a Loan to Borrower under the terms and conditions requested by the Borrower.
- 8. MISCELLANEOUS. This Agreement shall not be construed either for or against Borrower or Agent, but shall be interpreted, construed and enforced in accordance with the mutual intent of the parties ascertainable from the language of this Agreement. This Agreement shall be construed, governed by and enforced in accordance with the laws of the State of California. Borrower and Agent agree that this Agreement is being executed in Newport Beach, California, and that the Orange County, California will be the venue for any claim or controversy. In the event of litigation or arbitration between Borrower and Agent arising under or relating to this Agreement, the prevailing party shall be paid its attorney's fees and costs by the losing party. The attorney's fees award shall not be computed in accordance with any court fee schedule, but shall be in an amount to fully reimburse all attorney's fees actually incurred. The waiver by either party of a breach of or a default under any provision of this Agreement shall not be construed as a waiver of any subsequent breach of or default under the same or any other provision of this Agreement, nor shall any delay or omission on the part of either party to exercise or avail itself of any right or remedy that it has or may have hereunder operate as a waiver of any right or remedy. Borrower and Agent understand, acknowledge and agree that in the event of a breach of this Agreement, the affected parties shall have the right to an injunction and/or other equitable relief in any court of competent jurisdiction regardless of any restrictions or provisions for venue with respect to any action, claim or proceeding arising out of or related to this Agreement. If Borrower fails to pay to Agent any amount when due under this Agreement, then such amount shall bear interest at the rate of 12% per annum or the maximum rate allowed by law, whichever is less. Whenever Agent or Borrower shall serve any notice, demand, request, approvals or other communication, such notice, demand, request, approval or other communication shall be given in writing and shall be delivered personally, by messenger, by courier, by postage prepaid mail sent to the addresses set forth in this Agreement, or

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Borrower's Initials:	
Co-Borrower's Initials:	
	Agent's Initials:

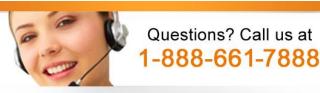
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by facsimile or email with receipt confirmed thereafter by telephone. Service shall be deemed made on the date of actual delivery. Borrower represents and warrants to Agent that: (a) Each person executing this Agreement on behalf of Borrower has full right, power and authority to execute this Agreement as or on behalf of Borrower; (b) Borrower has the full right, power and authority to execute this Agreement and to consummate a Loan Transaction as provided herein, and to perform Borrower's obligations under this Agreement; and (c) Borrower has had the opportunity to review this Agreement with legal counsel and understands all of the terms, conditions, rights and obligations outlined herein. This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof, and is binding upon the undersigned parties, its successors and assigns, and all of its employees, agents, servants, associates and/or affiliates, whether they be natural persons, corporations, associations, partnerships, limited liability companies, trusts, or otherwise. No amendment, modification or waiver of any provision of this Agreement shall be effective unless in writing and signed by duly authorized signatories of both parties. This Agreement supersedes all prior or contemporaneous representations, discussions, proposals, negotiations, conditions, communications and agreements, whether oral or written, between the parties relating to the subject matter hereof and all past courses of dealing or industry custom. In the event that any of the provisions of this Agreement shall be held by a court or other tribunal of competent jurisdiction to be invalid or unenforceable, the remaining portions hereof shall remain in full force and effect, and such provisions shall be enforced to the maximum extent possible so as to effect the intent of the parties and shall be reformed to the extent necessary to make such provisions valid and enforceable. Headings are for reference purposes only and

Agreement. Th original and all	ne, limit, construe or describe the scope is Agreement may be executed in one or of which will be deemed to be one instrum be equivalent to original documents.	more counterparts, each of wh	ich will be deemed ar
	greed to this day of '). Borrower and Agent hereby acknowledg		
BORROWER:		CO-BORROWER:	
Signature: Printed Name: Address: City/State/ZIP: Tel: Fax: Email:		Signature: Printed Name: Address: City/State/ZIP: Tel: Fax: Email:	
AGENT:			
Signature: Printed Name: Title: For: DRE LICENSE: NMLS ID: Address: City/State/ZIP: Tel: Fax: Email:	Murdock Evan McIntyre Broker LENDERLINE® 01058154 463086 (Company) / 279944 (Individual) 23 Corporate Plaza, Suite 150 Newport Beach, CA 92660 (888) 661-7888 (949) 272-0167 murdock.mcintyre@lenderline.com		

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Borrower's Initials:
Co-Borrower's Initials:



NON-DISCLOSURE & NON-COMPETITION AGREEMENT

This Non-Disclosure & Non-Competition Agreement (hereafter referred to as "Agreement") is entered into as of the effective date (hereafter referred to as "Effective Date") by and between the undersigned recipient (hereafter referred to as "Recipient") and Lenderline® (hereinafter referred to as "Discloser"). The parties wish to protect and preserve the confidential nature of certain information of Discloser that may be made available to Recipient in connection with Discloser originating no income documentation mortgages on 1-4 unit residential properties for prospective borrowers introduced to Discloser by Recipient (hereafter referred to as the "Purpose"). In consideration of the foregoing and the rights and obligations set forth herein, and with the intent of being legally bound thereby, Discloser and Recipient by their signatures below hereby agree as follows:

- 1. CONFIDENTIAL INFORMATION. Recipient warrants that they are currently unaware of any lender which provides no income documentation loans for 1-4 unit residential properties. "Confidential Information" means the identity of any lender (hereafter referred to as "Lender") which provides no income documentation loans for 1-4 unit residential properties which in introduced to Recipient by Discloser either directly or indirectly in the course of processing or submitting the loan application for a real estate client of Recipient.
- 2. NON-DISCLOSURE AND LIMITED USE. Recipient shall hold all Confidential Information in strict confidence and shall disclose the Confidential Information only to its employees, consultants and third parties who need to know such information and who are bound by restrictions regarding disclosure and use of such information comparable to and no less restrictive than those set forth herein. Recipient shall not use any Confidential Information for the benefit of itself or any third party, or for any purpose other than the Purpose outlined in this Agreement. Recipient shall take the same degree of care that it uses to protect its own confidential information of similar nature and importance (but in no event less than reasonable care) to avoid the unauthorized use, disclosure, publication or dissemination of the Confidential Information. If the parties mutually agree to continue a business or other relationship and do not enter into a new non-circumvention and non-disclosure agreement, the terms and conditions set forth herein shall apply to any Confidential Information related to, or activities undertaken in connection with, carrying out such business or other relationship, unless otherwise agreed to by the parties in writing. Except as required by law or as reasonably required to assert its rights hereunder, Recipient shall not disclose the existence or substance or any terms of this Agreement or any related agreement between the parties without the prior written consent of Discloser. Recipient may disclose Confidential Information to the extent approved in writing in advance by Discloser, or if Recipient is legally compelled to disclose such Confidential Information; provided, however, that prior to any such compelled disclosure, Recipient shall give Discloser prompt notice in advance of any such proposed compelled disclosure and shall cooperate with Discloser in protecting against any such disclosure and/or obtaining a protective order narrowing the scope of such disclosure and/or use of the Confidential Information. Further, Recipient may disclose the terms and conditions of this Agreement: (i) as required by applicable laws, including, without limitation, requirements to file a copy of this Agreement (redacted to the extent reasonably permitted by applicable law) or to disclose information regarding the provisions hereof or performance hereunder to applicable regulatory authorities; (ii) in confidence, to legal counsel; (iii) in confidence, to accountants, and financing sources and their advisors; and (iv) in connection with the enforcement of this Agreement or any rights hereunder.
- 3. COVENANT NOT TO COMPETE. Recipient and Discloser understand, acknowledge and agree that the Confidential Information of Discloser could directly benefit Recipient if used by Recipient independently and/or in competition with Discloser. As consideration for Discloser entering into this Agreement and providing the Confidential Information to Recipient, Discloser will require certain warranties and assurances from Recipient. Recipient hereby warrants and agrees that: (a) Prior to the execution of this Agreement, Recipient was unaware

Non-Disclosure & Non-Competition Agreement – Revised 02-01-2015 Page 1 of 3

Discloser's Initials:	Recipient's Initials:
Discinser's initials.	Recipient Cinitials.

that the Lender introduced to Recipient by Discloser provided no income documentation mortgages on 1-4 unit residential properties; (b) Recipient shall not submit any loans either directly or indirectly, nor cause any loans to be submitted, to Lender introduced to Recipient by Discloser without first ensuring that Discloser has entered into a Mortgage Brokerage Fee Agreement with the proposed borrower(s). This provision shall apply to any entity in which Recipient shall own, control, manage, direct, consult, or be employed at, either directly or indirectly.

- 4. TERM OF AGREEMENT. The obligations set forth in this Agreement shall continue in full force and effect for five (5) years from the Effective Date of this Agreement.
- 5. FEES. Recipient acknowledges and agrees that Discloser will be earning a fee (hereinafter referred to as "Fee") for providing mortgage brokerage services to prospective borrowers introduced to Discloser by Recipient (hereinafter referred to as "Prospective Borrowers"). Recipient further acknowledges and agrees that due to potential RESPA violations governing residential property transactions, Discloser will not provide a referral fee or any other type of consideration or thing of value to Recipient for Prospective Borrowers introduced to Discloser by Recipient, nor shall the Recipient be a party to the Fee agreement between Discloser and Prospective Borrowers.
- 6. REMEDIES. Recipient agrees that, due to the unique nature of the Confidential Information, the unauthorized disclosure or use of the Confidential Information will cause irreparable harm and significant injury to Discloser, the extent of which will be difficult to ascertain. Accordingly, Recipient agrees that Discloser, in addition to any other available remedies, shall have the right to an immediate injunction and other equitable relief enjoining any breach or threatened breach of this Agreement, without the necessity of posting any bond or other security. Recipient shall notify Discloser in writing immediately upon Recipient's becoming aware of any such breach or threatened breach.
- 7. HOLD HARMLESS. Recipient acknowledges and agrees that Discloser is acting in the capacity of a mortgage broker on a "best-efforts" basis, and cannot guarantee that Lender will provide a loan to Prospective Borrowers under the terms and conditions requested. Recipient agrees to hold Discloser harmless from any and all claims for Discloser's inability to find any Lender that will provide a Loan to Borrower under the terms and conditions requested by the Borrower. Recipient acknowledges and agrees that the terms, conditions and availability of no income documentation mortgages may change or be discontinued at any time without notice.
- 8. MISCELLANEOUS. This Agreement shall not be construed either for or against Recipient or Discloser, but shall be interpreted, construed and enforced in accordance with the mutual intent of the parties ascertainable from the language of this Agreement. This Agreement shall be construed, governed by and enforced in accordance with the laws of the State of California. Discloser and Recipient agree that this Agreement is being executed in Newport Beach, California, and that Orange County, California will be the venue for any claim or controversy. In the event of litigation or arbitration between Borrower and Agent arising under or relating to this Agreement, the prevailing party shall be paid its attorney's fees and costs by the losing party. The attorney's fees award shall not be computed in accordance with any fee schedule, but shall be in an amount to fully reimburse all attorney's fees actually incurred. Whenever Discloser or Recipient shall give or serve any notice, demands, requests, approvals or other communication, such notice, demand, request, approval or other communication shall be given in writing and shall be delivered personally, by messenger, by courier, by postage prepaid mail to the addresses set forth in this Agreement, or by facsimile with receipt confirmed by telephone. Service shall be deemed made on the date of actual delivery. Recipient represents and warrants to Discloser that: (a) Each person executing this Agreement on behalf of Recipient has full right, power and authority to execute this Agreement as or on behalf of Recipient; (b) Recipient has the full right, power and authority to perform Recipient's obligations under this Agreement; and (c) Recipient's performance under this Agreement shall not conflict with any other agreement or contract to which Recipient is bound. This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof, and is binding upon the undersigned parties, its successors and assigns, and all of its employees, agents, servants, associates and/or affiliates, whether they be natural persons, corporations, associations, partnerships, limited liability companies, trusts, or otherwise. This Agreement supersedes all prior or contemporaneous representations, discussions, proposals, negotiations, conditions, communications and

Non-Disclosure & Non-Competition Agreement – Revised 02-01-2015
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Discloser's Initials:	Recipient's Initials:

agreements, whether oral or written, between the parties relating to the subject matter hereof and all past courses of dealing or industry custom. In the event that any of the provisions of this Agreement shall be held by a court or other tribunal of competent jurisdiction to be invalid or unenforceable, the remaining portions hereof shall remain in full force and effect, and such provisions shall be enforced to the maximum extent possible so as to effect the intent of the parties and shall be reformed to the extent necessary to make such provisions valid and enforceable. All parties to this Agreement warrant and represent that they have the legal capacity, right, power, and authority to enter into, execute and perform under this Agreement. No amendment, modification or waiver of any provision of this Agreement shall be effective unless in writing and signed by duly authorized signatories of both parties. The waiver by either party of a breach of or a default under any provision of this Agreement shall not be construed as a waiver of any subsequent breach of or default under the same or any other provision of this Agreement, nor shall any delay or omission on the part of either party to exercise or avail itself of any right or remedy that it has or may have hereunder operate as a waiver of any right or remedy. This Agreement may be executed in one or more counterparts, each of which will be deemed an original and all of which will be deemed to be one instrument. Electronically executed or facsimile copies of this Agreement will be equivalent to and have the same force and effect as a written and signed original document.

Accepted and ag in Newport Beach	greed to this ch, California.	day of		, 20	_ ("Effective Date")
Recipient and D	iscloser hereby acknow	ledge receipt of a co	py of this Agreement.		
RECIPIENT:					
Signature:					
Printed Name:					
Title:					
For: Address:					
City/State/ZIP:					
Tel:					
Fax:					
Email:					
DISCLOSER:					
Signature:					
Printed Name:	Murdock Evan McInty	yre			
Title:	Broker				
For:	LENDERLINE®				
NMLS ID:	463086 (Company) /				
Address:	23 Corporate Plaza, S				
City/State/ZIP:	Newport Beach, CA 9	2660			
Tel:	(888) 661-7888 (949) 272-0167				
Fax:	(343) 2/2-010/				

Non-Disclosure & Non-Competition Agreement – Revised 02-01-2015 Page 3 of 3

murdock.mcintyre@lenderline.com

Email:

Discloser's Initials:	5 · · · · · · · · · · · ·
	Recipient's Initials:

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when The income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ___the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Borrower Co-Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Lender Case Number Agency Case Number Mortgage □∨A Conventional Other (explain): Applied for: ∃FHA USDA/Rural Housing Service Amount Interest Rate No. of Months **Amortization Type:** Fixed Rate \square Other (explain): \$ % ARM (type): ☐ GPM II. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, & ZIP) No. of Units Legal Description of Subject Property (attach description if necessary) Year Built Purpose of Loan V Purchase Construction Property will be: Other (explain): Primary Residence Secondary Residence Investment Refinance Construction-Permanent Complete this line if construction or construction-permanent loan. Total (a+b) Year Lot Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Acquired \$ Complete this line if this is a refinance loan. Purpose of Refinance Amount Existing Liens Describe Improvements Year **Original Cost** made to be made Acquired Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: **▼** Fee Simple Leasehold(show expiration date) Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) **III. BORROWER INFORMATION Borrower** Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) DOB (mm/dd/yyyy) Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) Yrs. School Dependents (not listed by Dependents (not listed by Borrower) Married (includes registered domestic partners) Married (includes registered domestic partners) Co-Borrower Unmarried (includes single, divorced, widowed) No. Unmarried (includes single, divorced, widowed) No. Separated Separated Ages Ages Present Address (street, city, state, ZIP/ country) Own Present Address (street, city, state, ZIP/ country) Own / United States / United States Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Own Rent Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) No. Yrs. Borrowei

Co-Borrower

	Borrower		IV. EMPL	OYMENT IN	NFORMATIO	ON	Co-Borro	ower	
Name & Address of En	nployer Self E	Employed	Yrs. on this	s job	Name & A	address of Employer	Self	Employed	Yrs. on this job
			Yrs. emplo	yed in this					Yrs. employed in this
			line of work	yed in this <profession< td=""><td></td><td></td><td></td><td></td><td>Yrs. employed in this line of work/profession</td></profession<>					Yrs. employed in this line of work/profession
Position/Title/Type of B	Business	Business	 Phone (incl.	area code)	Position/T	itle/Type of Business		Business	 Phone (incl. area code)
,,			`	,		,,			,
If employed in curren	t position for less th	nan two vea	ars or if curi	rently empl	oved in mo	re than one position, c	omplete	the followi	na:
Name & Address of En		Employed	Dates (fron			Address of Employer		Employed	Dates (from-to)
	Gen E	Imployed	- 41122 (2	,				Lilipioyed	
			Monthly Inc	come					Monthly Income
			\$	300					\$
Position/Title/Type of B	Business	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)
Name & Address of En	nployer Self E	Employed	Dates (fron	n-to)	Name & A	address of Employer	Self	Employed	Dates (from-to)
			Monthly Ind	come					Monthly Income
Position/Title/Type of P	Pusinoss	Pusinoss	\$ Phone (incl	araa aada)	Position/T	itle/Type of Business		Pusinoss	Phono (incl. area code)
Position/Title/Type of B	business	Dusiness	Phone (incl.	area code)	POSITION/I	ille/Type of Business		Dusiness	Phone (incl. area code)
	_		1						1
Name & Address of En	nployer Self E	Employed	Dates (fron	n-to)	Name & A	address of Employer	Self	Employed	Dates (from-to)
			Monthly Ind	come					Monthly Income
Position/Title/Type of B	Rusiness	Rusiness	\$ Phone (incl.	area code)	Position/T	itle/Type of Business		Rusiness	\$ Phone (incl. area code)
T conton, that, type of E	340111000	Baomooo	1 110110 (11101.	4104 0040)	1 controlly 1	mo, type of Baomede		Buomicoo	Thoms (mon area code)
Name & Address of En	nployer Self E	Employed	Dates (fron	n-to)	Name & A	address of Employer	Self	Employed	Dates (from-to)
			Monthly Inc	come					Monthly Income \$
Position/Title/Type of B	Business	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)
	V MON	THI Y INCO	ME AND CO	MRINED H	OUSING F	XPENSE INFORMATION	N .		
Gross			IIIL AND GO		OCCING E	Combined Monthly	<u> </u>		1
Monthly Income	Borrower		orrower	_	otal	Housing Expense		esent	Proposed
Base Empl. Income*	\$	\$		\$		Rent	\$		
Overtime						First Mortgage (P&I)			\$
Bonuses						Other Financing (P&I)			
Commissions						Hazard Insurance			
Dividends/Interest						Real Estate Taxes			
Net Rental Income						Mortgage Insurance			
Other (before completing, see the notice in "describe						Homeowner Assn. Dues			
other income," below)				Φ.		Other:			
Total	\$	\$		\$		Total	\$		\$
Describe Other Income	Notice: Alimo	ony, child su	pport, or sep	parate maint	enance inco	h as tax returns and finan ome need not be revealed have it considered for rep	if the		
B/C		. ,				•			Monthly Amount
5/0									\$
									Ψ
						Borrower	-		

1/1	ASSETS	VND	LIADII	ITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Description ASSETS Cash deposit toward		Cash //arket	or Value	debts, included	ding automobil	e loans,	List the creditor's n	accounts, real e	nd account state loans	, alimo	for all outstand	
purchase held by:	\$		satisfied upo	stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.								
					LIABILITIES				Monthly Payment & Months Left to Pay		Unpaid Balance	
List checking and savings account				Name and	address of C	ompan	у	\$ Payment		\$		
Name and address of Bank, S&L, or	Credit	Union										
				Acct. no.								
Acct. no.	\$			Name and	Name and address of Company			\$ Payment	/Months	\$		
Name and address of Bank, S&L, or	Credit	Union										
				Acct. no.	address of C	omnanı	u.	\$ Payment	Months	\$		
Acct. no.	\$				address or o	ompan	y	ψιαyment	ivionins	Ψ		
Name and address of Bank, S&L, or	Credit	Union										
				Acct. no.						\$		
Acct. no.	\$			Name and	address of C	ompan	У	\$ Payment	\$ Payment/Months			
Stocks & Bonds (Company	\$			\dashv								
name/number description)												
				Acct. no.								
				Name and	address of C	ompan	У	\$ Payment	/Months	\$		
Life insurance net cash value	\$											
Face amount: \$				_								
Subtotal Liquid Assets	\$			Acct. no.				C Daymant	/Manatha	\$		
Real estate owned (enter market value from schedule of real estate owned)	\$			Name and	Name and address of Company			\$ Payment	\$ Payment/Months \$			
Vested interest in retirement fund	\$											
Net worth of business(es) owned (attach financial statement)	\$			Acct. no.	Acet. no.							
Automobiles owned (make and year)	\$			Alimony/Ch Maintenand	Alimony/Child Support/Separate Maintenance Payments Owed to:			\$				
Other Assets (itemize)	\$			Job-Related	Job-Related Expense (child care, union dues, etc.)) \$				
			Total Mont	l e	\$							
		Net Worth				↓ `	Total Liabilities b.					
Total Assets a. Schedule of Real Estate Owned (if add	\$ litional	hrono	ortion are o	(a minus b)		_		Total Liab		\$		
Property Address (enter S if sold, PS sale or R if rental being held for incor	if pend		Type of Property	Present	Amoun	t of	Gross Rental Income	Mortgage Payments	Insura Mainter Taxes 8	nance,	Net Rental Incom	
<u> </u>	,											
				\$	\$		\$	\$	\$		\$	
		-	Totals	\$	\$		\$	\$	\$		\$	
List any additional names under which Alternate Name	credit	t has p	!	-	nd indicate ap	propria	1	s) and account	<u> </u>		Ф	

VII. DETAILS OF TRANSAC	TION			VIII. DECLARATIONS		
a. Purchase price	\$		Yes" to any questic		Borrowe	er Co-Borrowe
b. Alterations, improvements, repairs		•	tinuation sheet for	•	Yes N	o Yes No
c. Land (if acquired separately)		•	outstanding judgme	• •		
d. Refinance (incl. debts to be paid off)		•		ot within the past 7 years? If upon or given title or deed in lieu the	reof 🗆 🗆	11
e. Estimated prepaid items		in the last 7 y		a aport of given title of deed in fied the	ileoi [
f. Estimated closing costs		d. Are you a par	ty to a lawsuit?			
g. PMI, MIP, Funding Fee				en obligated on any loan which resulte	ed in 🔲 📗	
h. Discount (if Borrower will pay)				of foreclosure, or judgment? mortgage loans, SBA loans, home improv	omont	
i. Total costs (add items a through h)		loans, educational	loans, manufactured	(mobile) home loans, any mortgage, fin	ancial	
j. Subordinate financing				Yes," provide details, including date, name per, if any, and reasons for the action.)	, and	
k. Borrower's closing costs paid by Seller				n default on any Federal debt or any o	ther	
I. Other Credits (explain)				on, bond, or loan guarantee? he preceding question.		
		. •		, child support, or separate maintenar	ce2	
			the down payment b	·		11
			maker or endorser of			11 11 11
		j. Are you a U.		222		11
			manent resident alie	operty as your primary residence?		11
m Loop amount (evalude DML MID		-	ete question m below.	operty as your primary residence:		-
m.Loan amount (exclude PMI, MIP, Funding Fee financed)			•	est in a property in the last three year	s? 🗌 🖺	
n. PMI, MIP, Funding Fee financed		(1) What type	of property did you	own-principal residence (PR),		_
o. Loan amount (add m & n)			ome (SH), or investm			-
p. Cash from/to Borrower (subtract j, k, I &		. ,		ome-solely by yourself (S),		
o from i)				or jointly with another person (O)?		<u>- </u>
	IX. ACKNO	WLEDGEME	NT AND AGREE	MENT		
have relating to such delinquency, report my name account may be transferred with such notice as m tion or warranty, express or implied, to me regarding "electronic signature," as those terms are de containing a facsimile of my signature, shall be as Acknowledgement. Each of the undersigned I contained in this application or obtain any infor or a consumer reporting agency. Right to Receive Copy of Appraisal I/We have Creditor a written request at the mailing address on this application, or I/we withdraw this application.	ay be required by law; (1 og the property or the co fined in applicable feder effective, enforceable a nereby acknowledges t mation or data relating we the right to a copy of & Creditor has provided	0) neither Lender indition or value of trail and/or state law not valid as if a paphat any owner of to the Loan, for a the appraisal rep	nor its agents, brokers the property; and (11) vs (excluding audio a er version of this app the Loan, its service iny legitimate purpose ort used in connection	s, insurers, servicers, successors or as on transmission of this application as and video recordings), or my facsimile blication were delivered containing my coers, successors and assigns, may vest through any source, including a second with this application for credit. To	signs has made an "electronic r transmission or riginal written s erify or reverify ource named i obtain a copy,	e any representa ecord" containin of this application signature. any information on this application
If you would like a copy of the appraisal report, of		e 23 Corpora	ate Plaza, Suite 1	150 Newport Beach, CA 9266	ס	
Borrower's Signature	Da	te	Co-Borrower's Si	ignature	Dat	е
X			X	0.0100000		
The following information is requested by the F	FORMATION FOR				la samulianas	with agual area
opportunity, fair housing and home mortgage dis not discriminate either on the basis of this inform may check more than one designation. If you d observation and surname if you have made this material to assure that the disclosures satisfy al BORROWER I do not wish to furnish th	sclosure laws. You are nation, or on whether yo o not furnish ethnicity, i application in person. I requirements to which is information	e not required to fuou ou choose to furni- race, or sex, unde If you do not wish the lender is sub	rnish this information is hit. If you furnish the rederal regulations to furnish the inform ect under applicable CO-BORROWER	n, but are encouraged to do so. The he information, please provide both es, this lender is required to note the in nation, please check the box below. The estate law for the particular type of lo	law provides the thinicity and rad formation on the Lender must ran applied for the thinician ap	hat a Lender mace. For race, you he basis of visuseview the above
Ethnicity: Hispanic or Latino	Not Hispanic or Lati		Ethnicity:		Hispanic or La	
Race: American Indian or Alaska Native Native Hawaiian or Other		Black or African American Vhite	Race:	American Indian or Asia Alaska Native Native Hawaiian or Other Pacific	/	Black or African America White
Sex: Female	Male	· · · · · · · · · · · · · · · · · · ·	Sex:	Female Mal		***************************************
To be Completed by Loan Originator: This information was provided: In a face-to-face interview In a telephone interview Loan Originator's Signature	By the applicant and		or mail	Date		
Loan Originator's Name (print or type)		Loan Originator	Identifier	Loan Originator's Phone Numb	er (including a	rea code)
Loan Origination Company's Name Lenderline (P) 888-661-7888 (F) 949-272-0167	Loan Origination Company Identifier Loan Origination Company's Addres 23 Corporate Plaza, Suite 150 Newport Beach, CA 92660			150		

AUTHORIZATION TO ORDER CREDIT REPORT

Credit Report Authorization. By my signature below, I/we the undersigned borrower(s) authorize **LENDERLINE®** to order a credit report in connection with my mortgage application. The cost for a credit report will not exceed \$22 for an individual, and \$35 for a married couple.

Borrower Signature	Date	Co-Borrower Signature	Date				
Borrower Printed Name		Co-Borrower Printed Nan	ne				
Borrowers Social Security Num	ber	Co-Borrower Social Secur	ity Number				
Borrowers Date of Birth (MM/	DD/YY)	Co-Borrowers Date of Bir	th (MM/DD/YY)				
Borrowers Address		Co-Borrower Address					
Borrower City, State, ZIP		Co-Borrower City, State, 2	Co-Borrower City, State, ZIP				
Borrower Telephone Number		Co- Borrower Telephone	Co- Borrower Telephone Number				
Borrower Email Address	<u>-</u>	Co-Borrower Email Addre	Co-Borrower Email Address				
		ture below, MFI Credit Solutions fee. My credit/debit card inform	-				
Card Type (circle one):	Visa	MasterCard	AMEX				
Card Number:							
Expiration Date:	Month:	Y	'ear:				
Security Code on Back of Card:							
Name as it Appears on Card:							
Credit Card Billing Address:							
City/State/Zip:							
Cardholder Signature:							

Borrower Signature Authorization

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 its program. It 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).

Part I - General Informa	ation		
1. Borrower		 Name and address of L Lenderline Corporate Plaza, Suit Newport Beach, CA 926 TEL: 888-661-7888 FAX 	te 150 60
3. Date	4. Loan Number		
Part II - Borrower Autho	orization		
holdings, and any othe the Lender/Broker to c mortgage and landlord	er asset balances that are need order a consumer credit report d references. It is understood	process my mortgage verify other credit info a copy of this form v	nings records, bank accounts, stock e loan application. I further authorize rmation, including past and present will also serve as authorization. of my application for a mortgage loan.
Borrower			ate

GIFT LETTER

Applicant(s):		Loan Number:
l, (Donor)		, do hereby certify the following:
(1) I have made	a gift of \$ (Amount)	to (Recipient)
		rchase of the property located at:
(3) No repayme services of t	nt of the gift is expected o	r implied in the form of cash or by future
person or er	ntity with an interest in the	re not made available to the donor from any sale of the property including the seller, an officer, or any entity associated with them.
(5) The source of	of this gift is:	
(6) The Date the	e funds were transferred:_	
Donor Signature	Date	Borrower Signature
Donor Name (Print o	r Type)	Borrower Signature
Donor Address		
() Donor Phone Number	 er	

WARNING: Our signatures above indicate that we fully understand that it is a Federal Crime punishable by fine, imprisonment, or both to knowingly make any false statement concerning any of the above facts as applicable under the provision of Title 18, United States Code, Section 1012 and 1014.

Attachments:

- 1. Evidence of Withdrawal of Funds from Donor's Account.
- 2. Evidence of Receipt of Transfer of Funds.