

Thank you for considering RINKER FINANCIAL as your lender.

We feel confident within a very short time you will find the decision to use us for your mortgage needs to be a wise one.

Attached, please find our simple, yet complete loan application package. When completed, please mail it at your earliest convenience to the address below.

Upon receipt, we will compute the Good Faith Estimate of all closing costs, as well as prequalify your application based on the information received.

Assuming everything meets with your approval, you can expect the transaction to be completed in a timely manner.

Again, we appreciate your business and look forward to working with you.

Sincerely,

Laine Rinker President



#### LOAN APPLICATION CHECK LIST

Please complete and sign and all of the enclosed forms. To ensure timely processing of your home loan we ask that you use the following checklist of items and include them in your loan package:

1.	[]	Current 2 months Checking, Savings, Investment and Retirement account Statements (Every page is required)  1) Under separate cover explain and document all deposits.
2.	[]	Copy of your Current Driver License (All borrowers).
3.	[]	One full month current pay check stub.
4.	[]	Most current 2 years W2's.
5.	[]	Most current 2 years Federal Tax Returns – sign and date at bottom of page 2. (If you have filed for an extension provide a copy of it)
6.	[]	Pension and/or Social Security Award letter & evidence of receipt.
7.		If applicable, 2 years Corporate, Partnership Returns, K-1's. (Sign and date the returns on the appropriate page)
8.	{ }	A copy of the Tax, Insurance, HOA bills for all properties that you own. Include a copy of the Mortgage Statement or evidence that the property Is owned free and clear.
9.	[]	If you are taking title in Trust, provide a complete copy.
10.	[]	A check for \$40.00 payable to Rinker Financial for Credit.

If you have any questions regarding the above, please give us a call at (760) 777-9993 or (800) 340-7227. Our Fax is (760) 771-3301 43-576 Washington St., Ste. 201, La Quinta, CA 92253

info@rinkerfinancial.com

www.rinkerfinancial.com

# **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): Co-Borrower Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Lender Case Number Agency Case Number Mortgage □va Conventional Other (explain): Applied for: USDA/Rural □ FHA Housing Service Interest Rate No. of Months Amortization Type: Amount Fixed Rate Other (explain): \$ ☐ GPM ARM (type): 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 T Purchase Property will be: ☐ Construction Other (explain): Primary Residence Secondary Residence Investment Refinance Construction-Permanent Complete this line if construction or construction-permanent loan. Year Lot Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a+b) Acquired \$ Complete this line if this is a refinance loan. Amount Existing Liens Purpose of Refinance Describe Improvements made to be made Year Original Cost Acquired Manner in which Title will be held Estate will be held in: Title will be held in what Name(s) ▼ Fee Simple Leasehold(show Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) III. BORROWER INFORMATION Co-Borrower Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Dependents (not listed by Dependents (not listed by Married (includes registered domestic partners) Married (includes registered domestic partners) Co-Borrower) Unmarried (includes single, divorced, widowed) Unmarried (includes single, divorced, widowed) No. Separated Separated Ages Ages Present Address (street, city, state, ZIP/ country) Own No. Yrs. Present Address (street, city, state, ZIP/ country) Own No. Yrs. / 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: Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Borrower Co-Borrower

	Borrower		IV. EMPL	OYMENT II	NFORMATIO	ON	Co-Borro	ower	
Name & Address of Er	mployer Self E	mployed	Yrs. on this	s job	Name & A	ddress of Employer	Self	Employed	Yrs. on this job
			Yrs. emplo	yed in this k/profession					Yrs. employed in thi
			line of wor	k/protession					line of work/profession
Position/Title/Type of I	Business	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code
						re than one position, c			
Name & Address of Er	mployer Self E	mployed	Dates (from	m-to)	Name & A	ddress of Employer	∟ Self	Employed	Dates (from-to)
			Monthly In	come					Monthly Income
Position/Title/Type of 8	Rusinges	Rusiness	\$ Phone (incl.	area code)	Position/T	itle/Type of Business		Rusiness	\$ Phone (incl. area code
-osition/ritie/rype or t	Duanicas	Dusiness	r none (moi.	area code)	1 0011101111	nier type of business		- Coomicoo	none (mor area over
Name & Address of Er	mployer Self E	mployed	Dates (from	m-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)
			Monthly In	come					Monthly Income \$
Position/Title/Type of E	Business	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code
Name & Address of Er	mployer Self E	mployed	Dates (from	m-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)
			Monthly in	come					Monthly Income S
Position/Title/Type of E	Rusiness	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code
Ostron Hiter Type of t	20011000	Cuomicoo	· mone (men	0.00000,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			, , , , , , , , , , , , , , , , , , , ,
Name & Address of Er	mployer Self E	mployed	Dates (from	m-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)
			Monthly in	come					Monthly Income \$
Position/Title/Type of E	Business	Business	\$ Phone (incl.	area code)	Position/T	itle/Type of Business	-	Business	Phone (incl. area code
odition that type of		000							,
	V MONT	HI Y INCO	ME AND CO	OMBINED H	OUSING E	KPENSE INFORMATION	N		
Gross	1.11011		me /iiio o			Combined Monthly			
Monthly Income	Borrower	_	orrower	-	otal	Housing Expense	S Pro	esent	Proposed
Base Empl. Income*	\$	\$		\$		Rent First Mortgage (P&I)	\$		S
Bonuses		+		-	_	Other Financing (P&I)	-		+
Commissions	<del> </del>	_		+		Hazard Insurance	-		
Dividends/Interest						Real Estate Taxes			
Net Rental Income						Mortgage Insurance			
Other (before completing,						Homeowner Assn. Dues			
ee the notice in "describe ther income," below)						Other:			
Total	\$	\$		\$		Total	\$		\$
* Self Employed I	Borrower(s) may be re	quired to pr	pport, or se	onal docume	enance inco	Total h as tax returns and finar me need not be revealed have it considered for re	ncial state		\$ Monthly Amoun
B/C									\$
				J					-
						Borrower	-		
niform Residential Loan A				Page	2 of 4	Co-Borrower	-		Form 1003 7/05 (rev. 6/0 Loanapp2.frm (09/2013)

This Statement and any applicable suppor so that the Statement can be meaningfull was completed about a non-applicant sport	v and fai	irly presented on	a combined bas	is: otherwise, separat	te Statements and	Schedules are by that spouse of	required. I or other per	f the Co	o-Borrower section.	
Description  Cash deposit toward	Description Market Value			Completed Jointly Not Jointly  Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstandin debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, 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.						
parariase riolo by.			satisfied upo	LIABILITIES	whed or upon ren	Monthly Pa	Monthly Payment & Unpaid Bala Months Left to Pay			
List checking and savings account	s below		Name and	address of Company	v	\$ Payment/		\$		
Name and address of Bank, S&L, or 0	Credit U	nion	Acct. no.							
Acct. no.	S			address of Company	у	\$ Payment/	Months	\$		
Name and address of Bank, S&L, or 0	_	nion	Acct. no.							
				address of Company	у	\$ Payment/	Months	\$		
Acct. no.  Name and address of Bank, S&L, or 0	\$ Credit U	nion	-							
								1		
			Acct. no.							
			Name and	address of Company	y	\$ Payment/	Months	\$		
Acct. no.  Stocks & Bonds (Company name/number description)	\$		_							
name/number description)										
			Acct. no. Name and	address of Company	у	\$ Payment/	Months	\$		
Life insurance net cash value	\$									
Face amount: \$	s									
Subtotal Liquid Assets Real estate owned (enter market value	_		Acct. no. Name and	address of Company	у	\$ Payment/	Months	\$		
from schedule of real estate owned) Vested interest in retirement fund	\$		-							
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.			-				
Automobiles owned (make and year)	\$		Alimony/Ch	Alimony/Child Support/Separate Maintenance Payments Owed to:			\$			
Other Assets (itemize)	\$		Job-Related Expense (child care, union dues, etc.)			\$				
			Total Mont	hly Payments		\$	s			
Total Assets a.	\$		Net Worth (a minus b)	=> s		Total Liabi	lities b.	\$		
Schedule of Real Estate Owned (if add	litional p	roperties are o	wned, use conti	inuation sheet)			Insura	nce.		
Property Address (enter S if sold, PS sale or R if rental being held for incom	if pendi ne)	ng Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Mainter Taxes 8	ance,	Net Rental Income	
			\$	\$	s	\$	\$		\$	
	_									
		-								
List any additional names under which	credit h	Totals nas previously b	een received an	\$ ad indicate appropria	\$ te creditor name	\$ (s) and account	\$ number(s	):	\$	
Alternate Name			Creditor Name				ccount No			

Uniform Residential Loan Application Freddie Mac Form 65 7/05 (rev. 6/09) Borrower \_\_\_\_\_

VII. DETAILS OF TRANSACT	TION			VIII. DECLARATION	ONS			200	
a. Purchase price	\$		es" to any questio			Borro	wer	Со-Во	rrower
b. Alterations, improvements, repairs			inuation sheet for e	•		Yes	No	Yes	No
c. Land (if acquired separately)			outstanding judgme	within the past 7 years?		Η	H	Η	H
d. Refinance (incl. debts to be paid off) .				upon or given title or dee	d in lieu thereof	Η	H	Η	H
e. Estimated prepaid items		in the last 7 y		open or given one or occ		_	-1		
f. Estimated closing costs		d. Are you a par	ty to a lawsuit?						
g. PMI, MIP, Funding Fee				n obligated on any loan w					
h. Discount (if Borrower will pay)				of foreclosure, or judgmer mortgage loans, SBA loans, t					
<ul> <li>Total costs (add items a through h)</li> </ul>		loans, educational	loans, manufactured (	(mobile) home loans, any in es," provide details, including	nortgage, financial		l		
j. Subordinate financing		address of Lender,	FHA or VA case number	er, if any, and reasons for the	action.)				
k. Borrower's closing costs paid by Seller				default on any Federal de					
Other Credits (explain)			etails as described in th	n, bond, or loan guarantee e preceding question.	a r				
				child support, or separate	maintenance?				
		h. Is any part of	the down payment be	orrowed?					
		i. Are you a co-	maker or endorser or	n a note?					
		j. Are you a U.	S. citizen?			$\Box$			
		, ,	manent resident alie	n?		ĭ	ΠI	$\overline{\Box}$	$\Box$
		I. Do you inten	d to occupy the pro	perty as your primary re	esidence?				
m. Loan amount (exclude PMI, MIP,		If "Yes," comple	ete question m below.						
Funding Fee financed)		m. Have you had	an ownership intere	st in a property in the last	three years?				
n. PMI, MIP, Funding Fee financed			of property did you o me (SH), or investme	own-principal residence (F	PR),				
o. Loan amount (add m & n)				ent property (IP)? me-solely by yourself (S),			- [		_
p. Cash from/to Borrower (subtract j, k, I &				r jointly with another person			_		_
o from i)	IX ACKNO	WIEDGEMEN	NT AND AGREE	MENT		100	0000	Here W	2000
property will not be used for any illegal or prohibite property will be occupied as indicated in this applic or not the loan is approved; (7) the Lender and its I am obligated to amend and/or supplement the in Loan; (8) in the event that my payments on the Lohave relating to such delinquency, report my name account may be transferred with such notice as me tion or warranty, express or implied, to me regarding "electronic signature," as those terms are detentianing a facsimile of my signature, shall be as Acknowledgement. Each of the undersigned hontained in this application or obtain any informor 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 and the I/we I/we I/we I/we I/we I/we I/we I/w	ation; (6) the Lender, its agents, brokers, insurer formation provided in to ban become delinquent, and account information by be required by law; (1 ig the property or the co- fined in applicable feder effective, enforceable at mereby acknowledges to mation or data relating the tright to a copy of condition.	servicers, success, servicers, success, servicers, succeshis application if at the Lender, its sen to one or more control of the Lender of the Loan, for a the appraisal rep. Creditor must hes	sors or assigns may resors or assigns may resors and assigns may be of the material fact release, successors, on a consideration or its agents, brokers he property; and (11) is (excluding audio a rer version of this applithe Loan, its service my legitimate purposort used in connection from us no later that the consideration of the service of the ser	etain the original and/or an ay continuously rely on the is that I have represented or assigns may, in add/filon in aggencies; (9) ownership is, insurers, servicers, succe my transmission of this application were delivered contains, successors and assigne through any source, income with this application for an 90 days after Creditarthur Blvd Suite 250.	electronic record information conta herein should chato any other right of the Loan and/or ssors or assigns plication as an "el plication as an "el p	of this ined in ange ps and in admir has ma ectroni writter in revenament a cops about	applic the apprior to remed nistrati ade an ic reco n of the n signal d in the py, I/w at the a	ation, a oplication closing ies that on of the ry repre- rd" con is applature. The infor- ity infor- action to	whether on, and g of the t it may he Loan esenta- itaining lication mation dication
Borrower's Signature	Da	te	Co-Borrower's Sig	gnature		0	)ate		
X X INI	FORMATION FOR	GOVERNME	X NT MONITORING	PURPOSES		100 200	2018		
Race: American Indian or Alaska Native	ciclosure laws. You are lation, or on whether yo not furnish ethnicity, rapplication in person. requirements to which is information  Not Hispanic or Lati	not required to fu ou choose to furni- ace, or sex, unde If you do not wish the lender is sub no Black or trican American	rnish this information sh it. If you furnish the Federal regulations to furnish the inform ect under applicable	n, but are encouraged to do no information, please pro, this lender is required to lation, please check the bestate law for the particula I do not wish to furnish Hispanic or Latino American Indian or Alaska Native	o so. The law p vide both ethnic note the informa ox below. (Lend r type of loan app n this information Not Hispa	rovider y and tion or er mus olied fo	s that race. In the bat review.)	a Lend For ra pasis on the base withe	ier may ce, you f visual
Native Hawaiian or Other		Vhite	8	Native Hawaiian or O		der _	Whi	te	
Sex: Female  To be Completed by Loan Originator:	Male		Sex:	Female	Male	_	_		
This information was provided:  In a face-to-face interview  In a telephone interview	By the applicant and By the applicant and								
Loan Originator's Signature				Date					
Loan Originator's Name (print or type)  Laine Arthur Rinker, Jr.		Loan Originator 307556	dentifier	Loan Originator's Ph 949-250-1300/Irin			area	code)	
Loan Origination Company's Name		Loan Origination	Company Identifier	Loan Origination Co	mpany's Address	-			
United American Mortgage (P) 949-250-1300 (F) 949-250-1959		1942		19782 MacArthu Irvine, CA 92612		50			

Date:

ADDENDU	M TO LOAN	APPLICATION	
Borrower Name(s):			
Property Address: , ,			
As a result of California's community property la property that will secure repayment of the loan?	aws*, can anyone, o	other than you, claim an int	erest in the
□ YES		NO	
If YES, who may be able to claim the interest?			
* California law presumes all real property acc Partnership, except as acquired by gift, descent, or or require that either spouses, or registered domestic partial is fully enforceable.	devise, to be commu	inity property. Therefore, the	lender will
This Addendum has been prepared in response to the of 2003, effective January 1, 2005. The act provious status under all California laws, administrative regany other provisions or sources of law as are granted	des that registered outsides and court rules	domestic partners shall have s, government policies, comm	equal legal
You should consult an attorney for specific legal ad- regarding benefits, protections and responsibilities u Responsibilities Act of 2003.	vice regarding home inder the California	estead rights and for specific l Domestic Partner Rights and	egal advice
	Borrower	1	Date
	Со-Волоwег	1	Date

CMI Union Addendum 1G040-XX (01/09).01(d/l)



Page 1 of 1



### ADDENDUM TO LOAN APPLICATION

CALIFORNIA CIVIL CODE SECTION 1812.30 REQUIRES THAT "THE APLLICANT, IF MARRIED, MAY APPLY FOR A SEPARATE ACCOUNT."

I (WE) RECEIVED A COPY OF THIS NOTICE. WHICH IS PART OF MY/OUR CREDIT APPICATION.

Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

# **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 In	formation				
1. Borrower		2. Name and address of Lender/Broker United American Mortgage Corporation 19782 MacArthur Blvd #250 Irvine, CA 92612 TEL: 949-250-1300 FAX: 949-250-1959			
3. Date	4. Loan Number				
Part II - Borrower	Authorization	· 大学、大学、大学、大学、大学、大学、大学、大学、大学、大学、大学、大学、大学、大			
holdings, and any the Lender/Broke mortgage and lar	y other asset balances that are if to order a consumer credit re- indlord references. It is underst	past and present employment earnings records, bank accounts, stock needed to process my mortgage loan application. I further authorize eport and verify other credit information, including past and present tood that a copy of this form will also serve as authorization by to be used in the processing of my application for a mortgage load.			
Borrower		Date			

## **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 Int	formation					
l. Borrower		2. Name and address of Lender/Broker United American Mortgage Corporation 19782 MacArthur Blvd #250 Irvine, CA 92612 TEL: 949-250-1300 FAX: 949-250-1959				
. Date	4. Loan Number					
Part II - Borrower	Authorization					
noldings, and any he Lender/Broker mortgage and lar	other asset balances that are to order a consumer credit in adlord references. It is unders	past and present employment earnings records, bank accounts, stocked needed to process my mortgage loan application. I further authorized report and verify other credit information, including past and present stood that a copy of this form will also serve as authorization ally to be used in the processing of my application for a mortgage load.				
Borrower		Date				



### CREDIT CARD INFORMATION FOR ORDERING APPRAISAL

Mastercard	VISA	American Express
Name on Card:		
Address of Cardholder	r:	, , , , , , , , , , , , , , , , , , ,
Phone Number of Care	dholder:	
Card Number:		
Expiration Date:		
Security Code (CVC):		
		to utilize the credit card information ing the appraisal for my/our loan.
Cardholder's Signature	ə:	



#### **IMPOUND STATEMENT**

Borrower(s):		
Property Add	dress:	
	o value ratio on your loan is 80% or less, you have the your monthly payment.	ne option of
premiums, <b>U</b> this money in earnings or required by	elect to have impounds for payments of taxes and Inited American Mortgage Corporation, or its assign trust to be used for payment of property bills only. Add interest will be paid to us for these funds, except to California Civil Code Section 2954.8 relating to reme to four family residences.	ns, will hold ditionally, no the extent
	I/We voluntarily request <b>United American Mortgage</b> , etc. To establish an impound account for payment of ann taxes and insurance premiums, on the secured property	nual
	I/We do not wish to establish an impound account. We aware if payments for either taxes or insurance delinquent, <b>United American Mortgage</b> , et al. authorized to require said impound account.	are
X	Da	nte
Borrower	Da	ite

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F	SA.		4	M	€
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8 NO	$\sim$		99.	W.	Θ.

# What Does United American Mortgage Corporation Do With Your Personal Information?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.						
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include:  • Social Security Number and credit history  • credit scores and Income  • employment information and assets						
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason United American Mortgage Corporation chooses to share; and whether you can limit this sharing.						
Reasons we can	share your personal information	Does United American Mortgage Corporation share?	Can you limit this sharing?				

Reasons we can share your personal information	Does United American Mortgage Corporation share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes to offer our products and services to you	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

# To limit our sharing

Mail the form below

#### Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

#### Questions?

Call 949-250-1300

9	
	•
-	_

Mail-in Forn	1		
If you have a joint account, your choices(s) will apply to everyone on your account unless you mark below.		my personal information to market to me.  ation with nonaffiliates to market their products and services to me.  on to market to me.	
[ ] Apply my	Name	Mail to:	
choice(s)	Address	United American Mortgage	
only to me	City St. 6 7ix	19782 MacArthur #250 Irvine, CA 92612	-
	City, State Zip Loan #	11Ville, CA 92012	

Who we are	
Who is providing this notice?	United American Mortgage 19782 MacArthur Blvd. #250 Irvine, Ca 92612
What we do	
How does United American Mortgage Corporation protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does United American Mortgage Corporation collect my personal information?	We collect your personal information, for example, when you  apply for a loan
	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only  sharing for affiliates' everday business purposes - information about your creditworthiness  affiliates from using your information to market to you  sharing for nonaffiliates to market to you  State Laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  United American Mortgage Corporation has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • United American Mortgage Corporation does not share with nonaffiliates so the can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  • United American Mortgage Corporation doesn't jointly market.