

Loan #

Date:

ADDENDUM TO LOAN APPLICATION

Borrower Name(s):

Property Address: , ,

As a result of California's community property laws*, can anyone, other than you, claim an interest in the property that will secure repayment of the loan?

YES

NO

If YES, who may be able to claim the interest? _____

* California law presumes all real property acquired during either a marriage or Registered Domestic Partnership, except as acquired by gift, descent, or devise, to be community property. Therefore, the lender will require that either spouses, or registered domestic partners, sign the security instrument, in order to ensure that it is fully enforceable.

This Addendum has been prepared in response to the California Domestic Partner Rights and Responsibilities Act of 2003, effective January 1, 2005. The act provides that registered domestic partners shall have equal legal status under all California laws, administrative regulations, court rules, government policies, common law, or any other provisions or sources of law as are granted to and imposed upon spouses.

You should consult an attorney for specific legal advice regarding homestead rights and for specific legal advice regarding benefits, protections and responsibilities under the California Domestic Partner Rights and Responsibilities Act of 2003.

Borrower Date

Co-Borrower Date



ADDENDUM TO LOAN APPLICATION

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

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

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 Information

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
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3. Date	4. Loan Number	
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Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower Signature Authorization

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Borrower

Date



CREDIT CARD INFORMATION FOR ORDERING APPRAISAL

Mastercard _____ VISA _____ American Express _____

Name on Card: _____

Address of Cardholder: _____

Phone Number of Cardholder: _____

Card Number: _____

Expiration Date: _____

Security Code (CVC): _____

I authorize United American Mortgage to utilize the credit card information provided for the sole purpose of ordering the appraisal for my/our loan.

Cardholder's Signature: _____



IMPOUND STATEMENT

Borrower(s):

Property Address:

If the loan to value ratio on your loan is 80% or less, you have the option of impounds in your monthly payment.

Should you elect to have impounds for payments of taxes and insurance premiums, **United American Mortgage Corporation**, or its assigns, will hold this money in trust to be used for payment of property bills only. Additionally, no earnings or interest will be paid to us for these funds, except to the extent required by California Civil Code Section 2954.8 relating to real property containing one to four family residences.

- I/We voluntarily request **United American Mortgage**, et al. To establish an impound account for payment of annual taxes and insurance premiums, on the secured property.

- I/We do not wish to establish an impound account. We are aware if payments for either taxes or insurance are delinquent, **United American Mortgage**, et al. Is authorized to require said impound account.

X _____ Date
Borrower

X _____ Date
Borrower

FACTS

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: <ul style="list-style-type: none"> • 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 reasons 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?
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	<ul style="list-style-type: none"> • Mail the form below <p>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.</p>
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Questions?	<ul style="list-style-type: none"> • Call 949-250-1300
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Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choice(s) only to me	Mark any/all you want to limit <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. <input type="checkbox"/> Do not use my personal information to market to me.	
	Name	
	Address	
	City, State Zip	
	Loan #	
		Mail to: United American Mortgage 19782 MacArthur #250 Irvine, CA 92612

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 <ul style="list-style-type: none"> • apply for a loan <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State Laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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. <i>United American Mortgage Corporation has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>United American Mortgage Corporation does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>United American Mortgage Corporation doesn't jointly market.</i>