

RATE LOCK AGREEMENT/DISCLOSURE FORM

We have chosen to **LOCK** our loan, and have completed a rate lock agreement with America Home Mortgage Corporation. A copy of purchase agreement is required to be delivered at time of locking to America Home Mortgage Corporation. A completed loan application must be done on the day of locking.

Initials Initials

We have chosen **NOT TO LOCK** our loan, and we understand that our rate is subject to change without notification. If we choose to lock-in our rate subsequent to this disclosure we will be provided with a rate lock-in agreement within three (3) business days, including Saturdays.

Initials Initials

Borrower _____ Co-Borrower _____
Property Address _____
Loan Program _____ Loan Type _____ Loan Amount _____

We are pleased to confirm a rate lock on your mortgage loan subject to the terms and conditions in this agreement. America Home Mortgage Corporation, Inc. has taken your lock with one of our lender relationships. America Home Mortgage Corporation, Inc. makes no warranties for this lender regarding the lender's ability or willingness to deliver such lock. An agreement between America Home Mortgage Corporation, Inc. and the lender facilitate the lock. The cost, terms, duration, and conditions of the lock-in agreement are detailed below. Only the lender can validate the APPROVAL of the loan.

America Home Mortgage Corporation, Inc. guarantees total closing costs, not including prepaid items: interest adjustment per diem, property taxes, hazard insurance, or mortgage insurance; OR attorney fees, subordinated liens, any fees charged by existing current lender, condominium questionnaires or any other unrelated closing costs not agreed upon in writing; OR any other unforeseeable closing cost not typical of a standard refinance or purchase.

Interest Rate _____ Discount Points _____ Loan Fee/Mortgage Broker Fee _____
Lock-in Fee N/A Lock Date _____ Lock Days (#) _____
This lock-in agreement and other conditions regarding lock: _____

The above lock-in terms are valid until the expiration date shown. Your loan must close and fund (disbursement of funds by the lender) by the expiration date. In the event that your loan does not fund on our before the lock expiration date the loan must be re-locked at the "higher of" the previous lock price or current scheduled pricing using the same lock option. A re-lock is not automatic upon expiration. In some cases the lender subsequent to expiration of the lock may discontinue the loan program under which you are locked.

Conditions of the lock: **RATE IS A "FLOAT RATE" UNTIL CONFIRMED BY AN AMERICA HOME MORTGAGE CORPORATION, INC., REPRESENTATIVE IN WRITING.**

We understand and agree to the terms contained in this lock-in agreement.

Borrower: _____ Date: _____

Co- Borrower: _____ Date: _____

SETTLEMENT SERVICE PROVIDERS

The Good Faith Estimate you have received reflects an estimate only of the charges that you are likely to incur at the settlement of your loan. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA).

We may require the use of a particular provider or providers from an approved list for certain settlement services. Shown below are some of the providers on our approved lists and a range of costs generally associated with each type of provider. America Home Mortgage Corporation, Inc. does not control the fees associated with these providers and the fees are subject to change without notice to us. At settlement you will receive a HUD-1 or HUD-1A showing which providers were used and the exact fee charged.

If you have a question regarding any of the services or costs associated with these providers, please contact your loan officer.

SETTLEMENT SERVICE PROVIDERS ESTIMATES

Appraisal Services (fees are based on the type of property being appraised)

FISERV	Range of Costs
PVC MURCOR Appraisal Service	\$350.00 - \$1200.00

Title Insurance Services (fees are based on the loan and / or purchase amount)

Chicago Title Insurance Co.	Range of Costs
Stewart Title Insurance Co.	\$280.00 - \$2000.00
First American Title Insurance Co.	

Escrow Services (fees are based on the loan and/or purchase amount)

Chicago Title Insurance Co.	Range of Costs
Stewart Title Insurance Co.	\$395.00 - 1000.00
Commonwealth Land Title Insurance Co.	
First American Title Insurance Co.	

Credit Reporting Agencies (fee are based on the number of reports required)

Credit Data Reporting Co.	Range of Costs
Evergreen Credit Reporting Inc.	\$15.00 – 50.00

Private Mortgage Insurance (fees are based on the loan amount and LTV)

Mortgage Guaranty Insurance Corp.	Range of Costs
PMI Mortgage Insurance Co.	\$80.00 - \$300.00

(SEE GOOD FAITH ESTIMATE AND TRUTH AND LENDING DISCLOSURES)

Borrower: _____ **Date:** _____

Co- Borrower: _____ **Date:** _____

INFORMATION DISCLOSURE

AUTHORIZATION AND CONSENT

We hereby give our consent to have America Home Mortgage Corporation, Inc. or any lender, investor, or credit reporting agency which it may designate, to obtain any and all information concerning our employment, checking/savings accounts, obligations, and all other credit matters which they may require in connection with our application for a mortgage loan.

Therefore, I/We hereby authorize you to release such information concerning:

- Employment History, Dates, Position, Income, Hours Worked, etc...
- Banking and Savings Account Records
- Mortgage Loan Rating (Opening Date, High Credit, Payment Amount, Loan Balance, Payment Record, And Maturity Date).
- Any Information Deemed Necessary In Connection With A Consumer Credit Report For A Real Estate Secured Transaction.

This information is for the confidential use in compiling a mortgage loan credit report for a residential loan lender.

A photographic copy or carbon copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help as my real estate transaction is pending.

Thank you,

Borrower: _____

Date: _____

Co- Borrower: _____

Date: _____

EQUAL CREDIT OPPORTUNITY ACT

NOTICE TO APPLICANT

The FEDERAL EQUAL CREDIT OPPORTUNITY ACT prohibits creditors from discrimination against credit applicants on the basis of RACE, COLOR, RELIGION, SEX, MARITAL STATUS, AGE, (provided that the applicants 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 consume credit protection act. The federal agencies that administer compliance with the law concerning this creditor are the federal trade commission, housing and urban development, and federal home bank.

Income received from alimony, child support, or separate maintenance need not be revealed unless you choose to rely on such sources to have it considered as a basis for repaying this obligation. Income from these sources as well as any other source, including part time or temporary employment will not be discounted by the lender because of your sex or marital status; however, the lender will consider carefully the stability and probable continuity of all income you disclose.

Applicants should be aware that the signing of any application or related documents in connection with their request for a loan, under no circumstances constitutes a firm commitment of contract between applicant and America Home Mortgage Corporation, Inc., to grant this loan. Applicant realizes that unless the loan application rate and program is locked, the terms and conditions may be changed at any time prior to loan approval due to underwriting, market conditions, and investor requirements. All rate locks are subject to their specific underwriting guidelines.

In the event that America Home Mortgage Corporation, Inc. turns down this loan application Applicant will be notified by written notification with an explanation.

Should America Home Mortgage Corporation, Inc. for any reason broker this loan application to an outside Investor/Lender for funding, the costs listed on the Good Faith Estimate may be paid partially to America Home Mortgage Corporation, Inc., and partially to the other Investor/ Lender. Those items specifically affected would be costs of loan origination, discount, credit report, appraisal, inspection, commitment, documents, processing, underwriting and possibly other costs associated with the mortgage loan.

Borrower: _____

Date: _____

Co- Borrower: _____

Date: _____

THE HOUSING FINANCIAL DISCRIMINATION 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 ACCOMODATION, 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.
3. 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 ACCOMODATION 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:

DEPARTMENT OF CORPORATIONS
CORPORATIONS
3700 WILSHIRE BOULEVARD, #600
LOS ANGELES, CA 90010

DEPARTMENT OF
1390 MARKET STREET, #800
SAN FRANCISCO, CA 94102

Borrower: _____

Date: _____

Co- Borrower: _____

Date: _____

PRIVACY POLICY NOTICE

I/We Represent and acknowledge that:

This notice is provided to you pursuant to the Privacy of Consumer Financial Information Act and the Federal Trade Commission's implementing regulation there under 16 CFR Part 313.

1. Collection Sources:

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

information we receive from you on applications or other forms;

information about your transactions with us, our affiliates, or others; and

information we receive from a consumer-reporting agency.

2. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

3. We restrict access to nonpublic personal information about you to those Employees who need to know that information to provide the requested loan origination services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

By signing below, you acknowledge receipt of this Notice.

America Home Mortgage Corporation, Inc.
PH: 1800.754.7098 FX: 1800.754.0798
10900 NE 4th St., Suite 2300
Bellevue, WA 98004
Corporate Office

Borrower: _____

Date: _____

Co- Borrower: _____

Date: _____

OCCUPANCY CERTIFICATION

I/We Represent and acknowledge that:

1. The loan for which I/We have applied specifically requires that I/We occupy the property that I/We are purchasing or refinancing with the proceeds of this loan as my primary residence. I/We understand the eligibility criteria for loan approval, including but not limited to the amount of the required down payment, could be materially different if I/We were to reside elsewhere and instead rent the property to others as an investment. Accordingly, I/We will move into the property and continue to occupy the property thereafter as my primary residence.
2. Any and all information that I/We provide to the lender in connection with this loan is true and accurate in all material respects and does not contain an untrue statement of material fact or omit to state a material fact necessary to make the statement contained therein not misleading.
3. Lender specifically relied on these representations and warranties in determining to make the loan to me/us and possibly selling the loan in the secondary market. IN THE EVENT I/WE FAIL TO OCCUPY THE PROPERTY AS A PRIMARY RESIDENCE IN THE MANNER DESCRIBED ABOVE OR SHOULD ANY REPRESENTATION, WARRANTY, INFORMATION OR STATEMENT MADE OR PROVIDED BY ME/US TO THE LENDER PROVE TO BE MATERIALLY UNTRUE OR MATERIALLY MISLEADING, THEN IN ACCORDANCE WITH THE TERMS OF THE MORTGAGE, DEED OF TRUST, OR OTHER SECURITY INSTRUMENT THAT I/WE WILL EXECUTE. LENDER MAY DECLARE A DEFAULT UNDER THE LOAN, REQUIRE IMMEDIATE PAYMENT IN FULL OF ALL OUTSTANDING SUMS AND PURSUE ANY OTHER REMEDIES PERMITTED THEREUNDER.

Borrower: _____

Date: _____

Co- Borrower: _____

Date: _____

BORROWERS CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The undersigned certifies the following:

1. I/We have applied for a mortgage loan from America Home Mortgage Corporation, Inc. In applying for loan we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all the information is true and complete. I/We make no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand that the lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying all information provided on the application with the employer and/or the financial institutions.
3. I/We fully understand it is a Federal Crime punishable by fine or imprisonment to knowingly make false statements when applying for a mortgage, as applicable under the provisions of Title 18, United States Code, Section 1024.

AUTHORIZATION TO RELEASE INFORMATION

1. I/We have applied for a mortgage loan from America Home Mortgage Corporation, Inc. As part of the application process, America Home Mortgage Corporation, Inc. or their closing agents may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of it's quality control program.
2. I/We authorize you to provide America Home Mortgage Corporation, Inc. or their closing agents and any investor with whom America Home Mortgage Corporation, Inc. may sell my mortgage, and to the mortgage guaranty insurer (if any), not limited to, employment history, and income, bank money market, and similar account balances, credit history, and copies of income tax returns.
3. America Home Mortgage Corporation, Inc. or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to America Home Mortgage Corporation, Inc. or the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.

Mortgage Guaranty insurer (if any): _____

Borrower: _____ **Date:** _____ **Social Security Number:** _____

Co- Borrower: _____ **Date:** _____ **Social Security Number:** _____

BORROWERS ACKNOWLEDGMENT, NOTIFICATION AND AUTHORIZATION

RE: PROPERTY ADDRESS: _____

CHANGE OF STATUS

It is hereby agreed by the undersigned borrower(s) that should any change occur in my/our employment, credit and/or financial status prior to a firm commitment that I/We shall notify America Home Mortgage Corporation, Inc. or any of its investors, that I/We shall notify America Home Mortgage Corporation, Inc., in a timely forthright manner.

AUTHORIZATION TO RELEASE FUNDS

In reference to the property listed above, I/We, the undersigned borrower(s) hereby authorize America Home Mortgage Corporation, Inc. to order an appraisal and a title report on the above referenced property. I/We also authorize America Home Mortgage Corporation, Inc. to order a credit report from a credit bureau of their choice utilizing the information the information submitted to them on the credit application which has been signed by me/us. I/We authorize America Home Mortgage Corporation, Inc. to present any and all application or property information to appropriate persons necessary for loan approval and hold them harmless from doing so. Notwithstanding any oral or written representation to the contrary, I/We acknowledge that the individual or entity, which originally assisted in the completion of our loan application, is not an employee or subsidiary entity of America Home Mortgage Corporation, Inc.

In the event the loan is canceled by either borrower(s), or is declined by America Home Mortgage Corporation, Inc. undersigned understands and agrees that the actual amount of the billings for said appraisal, title report cancellation, credit report or other normal costs expended upon behalf of the borrower(s) agree to reimburse America Home Mortgage Corporation, Inc. for any costs in excess of the deposit, upon billing. Should any dispute arise from this agreement, the prevailing party shall be entitled to reasonable attorney fees.

ESTIMATED FEES ONLY:

Appraisal			
	Single Family	\$400.00	PAID BY HOMEOWNER
	Duplex	\$600.00	PAID BY HOMEOWNER
	Triplex	\$900.00	PAID BY HOMEOWNER
	4-Plex	\$1200.00	PAID BY HOMEOWNER
	Title Cancellation Fee	\$199.00	NOT APPLICABLE
	Credit Report	\$85.00	NOT APPLICABLE

I/We hereby authorize the holder of any earnest moneys or deposit which are pertinent to this loan application to release those funds to complete payment for the above charges as stipulated by America Home Mortgage Corporation, Inc.

I/We have read and understand the above and have received a copy.

Borrower: _____ **Date:** _____

Co- Borrower: _____ **Date:** _____

LOAN TRANSFER DISCLOSURE

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RIGHTS: READ THIS STATEMENT AND SIGN IT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.) you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicing. "Servicing" refers to collecting your principal, interest and escrow account payments. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold transferred to a new servicing, you must be given written notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the date of the transfer. The new loan servicer must also send you notice within 15 days after the date of the transfer. Also, a notice of prospective transfer must be provided to you at settlement (when title to your new property is transferred to you) to satisfy these requirements. The law allows a delay in the time (not more than 3 days after a transfer) for servicers to notify you under certain limited circumstances, when our servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, is involved in a conservatorship or is in receivership initiated by a Federal Agency.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan service as late, and a late fee may not be imposed on you.

Servicing Transfer Estimate By Original Lender

1. X . **WE DO NOT SERVICE MORTGAGE LOANS.** We intend to assign, sell, or transfer the servicing of your loan to another party. You will be notified at settlement regarding the servicer.
2. _____ . Transferring the servicing of the loans we have made in the past:
Percentage of Loans Transferred (Round to nearest 0%, 25%, 50%, 75%, 100%)
2007 _____ 2008 _____ 2009 _____ 2010 _____

The estimates in 2 and 3 above do not include transfers to affiliates or subsidiaries. If the servicing of your loan is transferred to an affiliate or subsidiary in the future, you will be notified in accordance with RESPA.

ACKNOWLEDGEMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

Borrower: _____ **Date:** _____

Co- Borrower: _____ **Date:** _____

AMERICA HOME MORTGAGE CORPORATION, INC.

Telephone 1800.754.7098

Fax 800.754.0798

NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISAL

As provided under section 202.5a of Regulation B (Equal Opportunity Act) you have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, you must send your request in writing to the mailing address we have provided below. We must receive this request no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Requests must be mailed to:

America Home Mortgage Corporation, Inc.

**10900 NE 4th St., Suite 2300
Bellevue, WA 98004**

I/We acknowledge that we have been advised of the above, understand and agree to same, and have received a copy of this notice.

Borrower: _____ **Date:** _____

Co- Borrower: _____ **Date:** _____

10900 NE 4th St., Suite 2300, Bellevue, WA 98004

HOME OWNERS INSURANCE

I/We would like the following company and agent to provide our homeowner's insurance policy:

***Company:** _____

***Agent:** _____

Address: _____

City, State, Zip: _____

***Telephone:** _____

***Fax Number:** _____

***Policy#:** _____

Homeowners: _____

Address: _____

City, State, Zip: _____

NEW LENDER INFORMATION

(To be filled out by loan officer immediately)

Policy#: _____

New Loan #: _____

Mortgage Clause: _____

Name: _____

Clause: _____

Address: _____

State/Zip Code: _____

Effective Date: _____ Escrow/Impounds _____ Refinance: _____

First Mortgage Only: _____

Second Mortgage Only: _____

Borrower: _____ **Date:** _____

MORTGAGE LOAN ORIGINATION FEE AGREEMENT DISCLOSURE

I/We, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with America Home Mortgage Corporation, Inc. as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time contract upon such terms and conditions as you may request or a lender may require. I/We inquired into mortgage financing with America Home Mortgage Corporation, Inc. on ___/___/____. America Home Mortgage Corporation, Inc is licensed as a “Mortgage Broker” under the Mortgage Brokers Practices Act pursuant to the laws of the state of Washington.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in this market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at wholesale rate. The retail price we offer you – your interest rate, total points, rebates from the lender and fees – will include our compensation. In some cases, we may be paid all of our compensation be either you or the lender. Alternatively, both you and the lender may pay us a portion of our compensation. For example, in some cases, if you would rather pay less up front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender. We also may be paid by the lender based on (1) the value of the mortgage loan or related servicing rights in the market place or (2) other services, goods or facilities performed or provided by us to the lender.

By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

Mortgage Loan Originator:

By: _____

Date: _____ 201__

Borrower: _____

Date: _____

Co- Borrower: _____

Date: _____