

CEN TEK
CAPITAL GROUP
Mortgage Bankers & Brokers

9100 Wilshire Boulevard Suite 275E
Beverly Hills, CA 90212-3415
Telephone: 310-275-3202
Toll Free: 888-283-6648
Fax: 310-247-1232
Email: mail@centek.com

Welcome to CenTek Capital Group. We appreciate the opportunity to be of service with your real estate finance transaction, and we'd like to take a moment to acquaint you with our company. CenTek Capital is one of the highest volume providers of residential and commercial mortgages in California. Collectively, our loan officers, processors, and support staff have many decades of industry experience; our reputation is rooted not only in our ability to secure the most aggressive rates and terms possible for our clients, but also in our exceptionally sophisticated and "creative" approach to structuring transactions of all sizes and levels of complexity.

With a single, no-cost CenTek application, a borrower is able to access an incredibly wide spectrum of lending sources nationwide. Our job as brokers is to apply our analytical prowess and in-depth, dynamic market knowledge to each detail and nuance of a client's profile, and then construct a powerful loan package to submit to the optimum lending source. Whether we are securing a traditional, conforming mortgage, or positing a client into a more unique, customized loan vehicle, we maintain a persistent, overriding awareness the borrower's indicated goals and objectives, both in the short term and on the more distant financial horizon.

Enclosed are the following documents:

- ✓ Uniform Residential Loan Application
- ✓ Borrower Release Authorization
- ✓ Mortgage Broker Fee Disclosure
- ✓ Additional Disclosures (as required by law)

Please keep a copy of all of these forms for your records, and sign where indicated. You may scan and email, or fax, the paperwork back to us or, alternately, we are always happy to send our complimentary, bonded courier service to pick up any hard copy items.

Within three days of our receipt of your application and initial disclosures, you will receive an additional disclosure outlining the general terms of the loan. Throughout the loan origination process, you may receive other disclosures as required by state and Federal law.

Once again, thank you for your time and consideration. We understand that obtaining a home loan involves some of the weightiest financial decisions you'll ever need to make, and we are gratified that you have chosen to navigate through those decisions with CenTek Capital Group. The majority of our clients stay with us for life- a testament, we believe, to the personalized care we take with each and every loan we close. We look forward to proceeding to the next step with your transaction.

Sincerely,
Gloria Shulman & Curtis Cohen
...and all of us at CenTek Capital Group

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Dear Prospective Borrower,

Welcome! We are pleased that you have selected CenTek Capital Group as your mortgage source. Please complete the information requested as soon as possible. We will follow up with missing items after your package has been received and reviewed. The following is a checklist which may be used as an initial guide to provide the items being requested:

BORROWER'S CHECKLIST

ASSET VERIFICATION: (all pages and no internet balance printouts)

- _____ Copy of 2 most recent months checking, savings or money market statements.
- _____ Copy of 2 most recent months investment, brokerage, mutual funds or stocks/bonds statements.
- _____ Copy of 2 most recent months retirement statements – 401K, IRA or pension statements.

W-2 BORROWER(S):

- _____ Copy of 2 most recent pay stubs show year to day (preferably covering a period of one month).
- _____ Copy of 2 most recent years Federal Tax Returns: _____
- _____ Copy of 2 most recent years W-2's: _____

SELF EMPLOYED BORROWER(S):

- _____ Copy of 2 most recent years **personal tax returns** (1040's) – include all schedules and W-2's.
- _____ Copy of 2 most recent years **business tax returns** (1120's) – include all schedules and statements. (If owner owns more than 20% of corporation.)
- _____ Copy of 2 most recent years **partnership tax returns** (1065's) – include all schedules and statements. (If general partner owns 25% or more ownership – include the K-1's.)
- _____ Year to Date Profit & Loss Statement and Balance Sheet on any 1120 or 1065 – if available.

If you have any questions or comments please feel free to give us a call anytime. We are here to assist in all possible ways and to make this real estate financing transaction have a timely and efficient close. We are looking forward to being of service.

Once Again, Thank you for your interest,

Gloria Shulman, CenTek Capital Group

**Please note – processing is greatly simplified for the “EASY QUALIFYING” loans. There are a wide variety of alternatives.



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BORROWER RELEASE AUTHORIZATION INFORMATION

To whom it may concern:

I (We) have applied for a loan with CenTek Capital Group. You are hereby authorized to release any information required to complete the processing of the loan request. Necessary information may include: checking and savings account balances, consumer credit ratings, mortgage ratings, and employment history. A copy of this authorization may be deemed to be equivalent to the original.

Your prompt reply will help expedite the processing of my/our loan application, and will be greatly appreciated.

Thank you for your cooperation:

Borrower Signature

Borrower Signature

Print Name

Print Name

Home Address

Home Address

Preferred Email

Preferred Email

Social Security Number

Social Security Number

Place of Employment

Place of Employment

Preferred Phone

Preferred Phone



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THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice.
2. Race, color, religion, sex, marital status, national origin or ancestry. It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home files improvement of any one-to-four unit family residences.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

DEPARTMENT OF REAL ESTATE
107 South Broadway Room #8107
Los Angeles, CA 90012

DEPARTMENT OF REAL ESTATE
One Hallidie Plaza, Ste. 220
San Francisco, CA 94102

Print Name

Print Name

Borrower Signature

Borrower Signature

Date

Date



MORTGAGE BROKER FEE DISCLOSURE

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You have applied to CenTek Capital Group (CenTek) for a residential mortgage loan. CenTek is acting as a residential mortgage loan to participating lender(s), which it from time to time contacts upon such terms and conditions as you may request or a lender(s) may require. The lender(s) have asked that this form be furnished to you to clarify the role of a mortgage broker. This form supplements other disclosures or agreements required by law that you should receive from CenTek and the lender(s) concerning your application.

SECTION 1: NATURE OF RELATIONSHIP In connection with this mortgage loan:

CenTek is acting as an independent contractor and not as your agent. If you are unsure of the nature of your relationship with CenTek, please feel free to contact us for clarification.

CenTek has 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 the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2: THE BROKER'S COMPENSATION In connection with this mortgage loan:

The lender(s) whose loan products are distributed by CenTek generally provide their loan products to us at a wholesale rate. The retail price we offer you – your interest rate, total points and fees, will include our compensation.

In some cases, CenTek may be paid all of its compensation by either you or the lender(s).

Alternatively, we may be paid a portion of our compensation by both you and the lender(s). For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.

Also, in some cases, if you would rather pay less up-front, you may be able to have some or all of our fees paid directly by the lender(s), which will result in a higher interest rate and higher monthly payments than you would otherwise be required to pay.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender (s).

You may work with us to select the method in which CenTek receives its compensation, subject to the lender's loan requirements and credit underwriting guidelines.

The amount of fees and charges that you pay in connection with your loan will be estimated on your Good Faith Estimate. The final amounts will be disclosed on your HUD-1 and HUD-1A Settlement Statement.

By signing below, applicant(s) acknowledge that you have read and understand this document. By your signature you also acknowledge that you have received a copy of this document.

Print Name

Print Name

Borrower Signature

Borrower Signature

Date

Date



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OWNER OCCUPANCY CERTIFICATION

I(We) hereby certify that my/our intent in the seeking of this loan is to obtain financing for purchase of a home to be used as my/our principal residence, with occupancy to begin within (30) days after close of escrow and to extend for an indefinite period of time into the future. I recognize that any loan made pursuant to this application is contingent upon OWNER OCCUPANCY and agree to comply and occupy the property as provided in the certification, otherwise it will constitute a DEFAULT, under the terms of the loan and in case of such default, I must, upon recall of the loan by the lender, immediately pay the full balance of the loan and any other amounts to which entitled upon default.

If this property is non-owner occupied, please initial here: _____

COPY OF APPRAISAL REPORT

You have the right to a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that, you have paid for or are willing to pay for the appraisal. If you want a copy of the appraisal report, please submit a written request to CenTek Capital Group.

ACKNOWLEDGEMENT OF RECEIPT OF DISCLOSURE MATERIAL

I (We) certify and acknowledge that I (We) have received and have read the HUD booklet: Settlement Costs and You,” in connection with my/our application with CenTek for a home loan. I (We) certify and acknowledge that I (We) have received and have read the booklet “Consumer Handbook on Adjustable Rate Mortgage,” if applicable, in connection with our application with CenTek for a home.

Please initial that you have received and read the above: _____

ACKNOWLEDGEMENT OF RECEIPT

I (We) have read all of the above disclosures and hereby acknowledge receipt of a copy of this notice.

Print Name

Print Name

Borrower Signature

Borrower Signature

Social Security

Social Security

Date

Date



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EQUAL CREDIT OPPORTUNITY ACT NOTICE

(The Federal Equal Opportunity Act 15 U.S.C. 1691 et seq., Federal Reserve Board Regulation B, C.F.R.202.4 (D))

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); or because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

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 repayment of this obligation. Income from these sources as well as from any source, including part-time or temporary employment will not be counted 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.

The Federal agency that administers compliance with this law concerning this creditor is:

FEDERAL TRADE COMMISSION
450 Golden Gate
San Francisco, CA 94102

Print Name

Print Name

Borrower Signature

Borrower Signature

Date

Date



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APPRAISAL CREDIT CARD FORM

Subject Property:

Borrower Information

Borrower Name: _____
(As it appears on card)

Billing Address: _____

Credit Card Type: MasterCard Visa Expires: _____

Card NO.: _____ Sec. Code: _____
(3 digit code on back of card)

Contact for Appraisal: _____

Phone NO.: _____

Borrower Signature

Date