



**Allyn & Associates  
Lending & Real Estate Services**

Dear Customer,

We want to take this opportunity to thank you for your inquiry and describe a few of the **benefits** of working with **Allyn & Associates**.

**Service.** Available 12 hours a day by cell phone, 7 days a week, we are here for your convenience. We work hard to provide you fast efficient service you should expect from us. We will deliver and pick up loan packages, hand carry forms and loan documents; whatever is necessary to get the job done! We can meet at our office, your home, or your office!  
***Our commitment to service is our number one priority!***

**Knowledgeable.** Our team of consultants have years of knowledge and are skilled in utilizing creative methods to find the best loan options to match all types of real estate financing needs and credit situations. We work closely with you and a variety of lenders to find the best loan for your situation at a very competitive cost.

**Local.** We are a local Santa Barbara based company, working with a large number of different lenders, statewide and national, providing you with a variety of loan programs to fit your specific needs. Because we have been handling loans locally for a number of years, we can offer stability that others may not.

**Caring.** Our loan consultants care about your future. We're here to provide you, not only with a loan, but also with education and guidance in making the best decisions to help you meet your future financial goals.

Respectfully,

*Allyn & Associates and Staff*

351 Hitchcock Way, Suite B-230, Santa Barbara, CA. 93105

### **Borrower's Certification & Authorization Certification**

The undersigned certify the following:

1. I/We have applied for a mortgage loan at **Allyn & Associates**. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents nor did I/we omit any pertinent information.
2. I/We understand and agree that **Allyn & Associates** reserves the right to change the mortgage loan review process to a Full Documentation program. This may include verifying the information on the application with the employer and/or financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### **Authorization to Release Information**

To Whom It May Concern:

1. I/We have applied for a mortgage loan at **Allyn & Associates**. As part of the application process, **Allyn & Associates** 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 its quality control program.
2. I/We authorize you to provide to **Allyn & Associates**, and to any investor to whom **Allyn & Associates** may assign my mortgage, any and all information and documentation that they may request. Such information includes, but is not limited to employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. **Allyn & Associates** or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

*Your prompt reply to Allyn & Associates or the investor that purchased the mortgage is appreciated.*

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

**Allyn & Associates**  
351 Hitchcock Way Ste. B-230  
Santa Barbara, CA 93105

**Privacy Policy**

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

- Information we receive from you on application and other forms.
- Information about your transaction with us, our affiliates, or others; and
- Information we receive from a consumer credit reporting agency.

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

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**Notice of Right to Receive a Copy of an Appraisal**

You have the right to a copy of the appraisal report obtained in connection with your application for credit. You can get a copy of this report by writing to us at the address listed above. You can telephone us instead of writing; however by doing so, you are not assured of preserving your rights, although we will strive to send a copy out to you in a timely manner.

**You are required to pay for the appraisal regardless of the completion or cancellation of your loan unless arranged otherwise with the company in writing.**

In order to provide you with the most flexibility and best options in placing your loan, we normally recommend hiring a state licensed independent-fee-appraiser. We will select an appraiser based upon our experience and the likely choices of lenders and loan programs targeted for your individual property and situation. We will help negotiate on your behalf to secure the most reasonable fee and best service available. We receive absolutely no commission or referral fee from any appraiser chosen. We can never promise or guarantee any specific value determination, regardless of the borrower's opinion of value, or an established purchase price. The appraiser will determine the fair market value depending on accepted lender and state requirements. We desire the strongest value that can be well supported since it helps us in our task to achieve client goals and objectives, but we have no control over the final outcome.

In your letter, please give us the following information:

- Your name
- Your address
- Your telephone number

*Thank you*

**I/We acknowledge having received a copy of this notice and do hereby understand and agree to the terms.**

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

## Mortgage Broker Fee Disclosure

You have applied to a mortgage broker for a residential mortgage loan. The mortgage broker will submit your application for a residential mortgage loan to a participating lender with which it from time to time contracts upon such terms and conditions as you may request or a lender may require. The lenders have asked that this form be furnished to you to clarify the role of mortgage brokers. This form supplements other disclosures or agreements required by law that you should receive from the mortgage broker concerning your application.

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

- The mortgage broker may be acting as your agent or as an independent contractor. If you are unsure of the nature of your relationship, please ask the mortgage broker for clarification.
- The mortgage broker has separate, independent contractor agreements with various lenders.
- While the mortgage broker seeks to assist you in meeting your financial needs, it does 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.** The lenders whose loan products are distributed by the mortgage broker generally provide their loan products to the mortgage broker at a wholesale rate.

- The retail price a mortgage broker offers you – your interest rate, total points and fees – will include the broker's compensation.
- In some cases, the mortgage broker may be paid all of its compensation by either you or the lender.
- Alternatively, the mortgage broker may be paid a portion of its compensation by both you and the lender. 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 wish to have some or all of your fees paid directly by the lender, which will result in a higher interest rate and higher monthly loan payments than you would otherwise be required to pay.
- The mortgage broker 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 the mortgage broker to the lender.

*You may work with the mortgage broker to select the method in which it receives its compensation depending on your financial needs, subject to the lender's loan program 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 amount will be disclosed on your HUD-1 or HUD-1A Settlement Statement.

APPLICANT(S)

BROKER / LOAN AGENT

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Printed Name

Allyn & Associates  
\_\_\_\_\_  
Broker's Name

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Broker or Agent's Signature

\_\_\_\_\_  
Applicant's Printed Name