



## Information Disclosure Authorization

To whom it may concern,

I/We hereby authorize you to release to **Lighthouse Home Loans** its successors and/or assigns, or the credit reporting service of their choice for verification purposes, information concerning:

Employment history, dates, title, income, hours worked, etc.

Banking and savings account records.

Mortgage loan rating including opening date, high credit, payment, due date, loan balance, and payment record.

Any other information deemed necessary in connection with a consumer credit report for a real estate transaction.

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

A photographic or carbon copy of this authorization (being a photographic or carbon copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be as a duplicate original.

Your prompt reply will help expedite my real estate transaction.

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

\_\_\_\_\_  
Social Security

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

\_\_\_\_\_  
Social Security

## 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 either call Lighthouse Home Loans at 818-886-9501 or submit a written request to the following address:

Lighthouse Home Loans  
9420 Topanga Canyon Blvd., #205  
Chatsworth, CA 91311

The signature below acknowledges your receipt of this notice of your right to a copy of the appraisal report, and this report may NOT be used by a third party. Lighthouse Home Loans does not have any liability to the accuracy of this appraisal.

\_\_\_\_\_  
BORROWER

\_\_\_\_\_  
CO-BORROWER

\_\_\_\_\_  
DATE

\_\_\_\_\_  
DATE

The appraisal report is prepared by a licensed or certified real estate appraiser who is independent of your loan broker and real estate lender. Neither the loan broker nor the lender participates in the preparation of the appraisal report and they assume no responsibility for errors or omissions in its preparation. The appraisal report is prepared solely for the use in underwriting your loan application. Neither you nor any third party should use or rely upon the appraisal report for any other purpose.

**LIGHTHOUSE HOME LOANS**  
**MORTGAGE LOAN ORIGINATION AGREEMENT**

I/We \_\_\_\_\_ agree to enter into this Mortgage Loan Origination Agreement with the Mortgage Loan Originator as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a Lender may require. You inquired into mortgage financing with the Mortgage Loan Originator on \_\_\_\_\_. We are licensed as a "Mortgage Broker" under California Department of Real Estate.

**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 the 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 a wholesale rate.

- The retail price we offer you – your interest rate, total points and fees – will include our compensation.
- In some cases, we may be paid all of our compensation by either you or the lender.
- Alternatively, we may be paid a portion of our 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 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 (i) the value of the Mortgage Loan or related servicing rights in the market place of (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, I/We \_\_\_\_\_ acknowledge receipt of a copy of this signed Agreement.

MORTGAGE LOAN ORIGINATOR

APPLICANT(S)

By: \_\_\_\_\_

\_\_\_\_\_

Name

\_\_\_\_\_

Name

\_\_\_\_\_

Date

\_\_\_\_\_

Address

\_\_\_\_\_

City, State, Zip