

American Alliance Mortgage Company

6139 S. Rural Rd., Bldg. #200, Ste. #104 Tempe, Arizona 85283

BK# 18077

The Federal Equal Credit Opportunity Act (ECOA) prohibits creditors from discriminating against credit applicants, therefore, before we proceed taking this application we request that you read the following notices. Should you have any questions, please do not hesitate to ask us.

1. NOTICE: ECOA Notice-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), because all or part of the applicant's income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Washington, D.C.

2. NOTICE: You may apply for the loan in your own name or you may wish to have a co-signer if you feel that you need additional income as a basis of repayment of the credit. You may use your spouse as a co-signer, however, this is not a requirement.

3. NOTICE: You may use your birth given first name, a surname that is given, obtained by marriage, or a combined surname. Designation of a title such as Mr., Mrs., Ms., or Miss is also optional.

4. NOTICE: Information about a spouse need not be revealed unless the spouse will be contractually liable on the debt, the spouse's income and /or assets are to be relied on or applicant is relying on alimony, child support, or separate maintenance payments from a spouse or a former spouse as a basis of repayment of the credit requested.

5. NOTICE: No applicant or co-applicant is required to reveal income from alimony, child support, or separate maintenance, unless he or she chooses to rely on such income for the purpose of showing credit worthiness.

6. NOTICE: If the proceeds of this loan will be used to purchase a home, we are required to ask each applicant to supply the answer to race/national origin, sex, marital status and age. This information is:

1. Being requested by the Federal government to monitor compliance with federal anti-discrimination statutes; and
2. Those statutes prohibit creditor from discriminating against applicants on those bases.

7. NOTICE: Right to Receive an Appraisal Report.

You have the right to a copy of the appraisal report used in connection with your application for credit. If you would like to receive copy, please write to us at:

American Alliance Mortgage Company
6139 South Rural Road, Bldg. #200, Ste. #104
Tempe, Arizona 85283-2929

1. In your letter, please provide your name and mailing address including zip code, as well as the address of the property on which the appraisal evaluation was performed. Also please indicate the date of your application, the office location at which you applied, and the application or loan number assigned to your application, if any.

American Alliance Mortgage Company Agrees to mail or deliver a copy of the appraisal report to the applicant(s) pursuant to the requirements listed under regulation B, section 202.5a.

The undersigned has read and has had explained to his and/or her satisfaction the foregoing information prior to the taking of an application for credit.

Applicant Signature

Date

Applicant Signature

Date

Loan Officer Signature

American Alliance Mortgage Company

6139 S. Rural Rd., Bldg. #200, Ste. #104, Tempe, Arizona 85283 (480)775-9000

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FINANCIAL PRIVACY NOTICE

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transactions will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law.

OUR PRIVACY POLICY

We collect non-public personal information about you from the following sources: (1) Information we receive from you on applications or other forms; (2) Information about your transactions with us or others; and (3) Information we receive from a consumer reporting agency. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. If you decide to cancel your loan request with us, we will adhere to the privacy policies and practices as described in this notice. We restrict access to your personal and account information to those employees and vendors who need to know that information to process and maintain your records. All our employees work under strict standards and procedures to protect the confidentiality of your personal information. We maintain physical, electronic, and procedural safeguards that comply with Federal standards to guard your nonpublic personal information. Your confidence in us is important and we want you to know that your personal and account information is safe. If you have any questions or concerns, please contact us.

FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the consumer reporting agency making such report and of right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the fair credit reporting act.

ADDITIONAL RIGHTS OF THE APPLICANT

All documents provided by the borrower or at the expense of the borrower, including any appraisals, are the property of the borrower and shall, at the borrower's request, be returned to the borrower or transferred to any person designated by the borrower without further expense to the borrower if the loan is not consummated, provided that any such document is not prohibited by law from being transferred or returned. (A.R.S. section 6-906.C)

ACKNOWLEDGMENT OF RECEIPT

I (We) acknowledge that I (We) have received a copy of this notice and the booklet entitled your guide to settlement cost.

Signature of Applicant

Date

Signature of Applicant

Date

Signature of Loan Officer

Date