

COMPLIANCE NOTICES

Applicant (s): _____

Property Address: _____

AFFIDAVIT OF OCCUPANCY

The Applicant(s) hereby certify and acknowledge the property they are requesting a mortgage on, as shown above, is purchased or to be used for the following:

- Primary Residence - To be occupied by Applicant(s) within 30 days of closing.
- Secondary Residence - To be lived in by Applicant(s) at least 15 days yearly.
- Investment Property - to be rented

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

Applicant _____ **Co-Applicant** _____

NOTICE REQUIRED UNDER THE FAIR CREDIT REPORTING ACT INITIAL _____

Prior to your final application for financing, we will order a credit report; and after receipt of the report and supporting credit information, an application will be prepared for your signature.

NOTICE REQUIRED UNDER EQUAL CREDIT OPPORTUNITY ACT INITIAL _____

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 a binding contract): because all or part of the applicant’s income derives from any 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: Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580 (202) 724-1140.

EMPLOYMENT CERTIFICATION INITIAL _____

An approval for a loan is based upon employment, income, and obligations as shown on the loan application form. At closing, the applicant and co-applicant/spouse, if applicable, are required to execute a sworn statement affirming that they are currently working as previously reported, have not received notice of layoff nor have knowledge of pending layoff, and that outstanding obligations are substantially the same as reported on the application. Should a change occur in your employment or financial status prior to loan closing, immediately notify your loan officer, as it will be necessary to obtain approval of any changes.

ANTI-COERCION STATEMENT INITIAL _____

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative thereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected _____

Insurance Company Name	Agent
Agent’s Address	Agent’s Telephone Number

FLOOD INSURANCE NOTIFICATION INITIAL _____

I acknowledge that I have been advised that flood insurance may or may not be required on the above described property. I understand that I will be required to purchase a flood insurance policy prior to loan closing if the property is located in a flood hazard area.

IMPORTANT: Please notify your insurance agent that the “loss payee” clause for the mortgage on both the hazard and flood insurance must read as follows, unless otherwise advised:

HOMEBUYER’S GUIDE TO SETTLEMENT COSTS INITIAL _____

The undersigned applicant(s) certify that they have been furnished with the “Homebuyer’s Guide to Settlement Cost Booklet” on this date.

ACKNOWLEDGMENT OF RECEIPT OF CONSUMER HANDBOOK ON ADJUSTABLE RATE MORTGAGES INITIAL _____

In accordance with Federal Homes loan Bank Boards regulations, I/We hereby acknowledge receipt of the booklet “Consumer Handbook on Adjustable Rate Mortgages”, which was presented to me/us along with the Residential loan application form.

I/We hereby certify that I/We have read the Notices set forth and fully understand all of the above.

APPLICANT _____ **DATE** _____

CO-APPLICANT _____ **DATE** _____

ALTERNATIVE DISPUTE RESOLUTION AGREEMENT

Please read this agreement carefully. It fundamentally affects your rights and the manner in which disputes will be resolved.

This Alternative Dispute Resolution Agreement (herein ADR Agreement) sets forth a procedure for resolving disputes arising out of or relating to our relationship. The words we or Lender, as used in this ADR Agreement, refer to the undersigned Lender, together with all of its directors, officers, employees, agents, parent corporations, subsidiary corporations, corporations affiliated with Lender by direct or indirect common ownership, any person or entity that may be held jointly and severally liable with Lender, and also includes, but is not limited to, any loan servicer, underwriter of credit insurance, casualty insurance, single interest insurance, mortgage or loan broker providing services or insurance related to the Loan Agreement and assignees of any of the foregoing. The words you, your, or Borrower, as used in this ADR Agreement, refer to the borrowers who have entered into this ADR Agreement and those who have entered into the promissory note, mortgage, deed of trust, security instrument or loan agreement entered into on this same date (collectively Loan Agreement), together with all of his, her, or their heirs, executors, successors, assigns, and any person who claims rights arising out of or relating to the relationship between us. Us, and our, as used in this ADR Agreement, mean the Borrower(s) and Lender.

This ADR Agreement is entered into as part of the Loan Agreement and Mortgage Loan Origination Agreement. The Borrowers execution of this ADR Agreement is an inducement for the Lender to enter into the Loan Agreement and the mortgage broker to enter into the Mortgage Loan Origination Agreement.

- (1) Agreement to arbitrate. You and we agree that any and all disputes, claims, or controversies of any kind and nature between us arising out of or relating to the relationship between us will be resolved through mandatory, binding arbitration. This agreement to arbitrate covers claims that (a) arise out of or relate to this ADR Agreement, the Loan Agreement or the Mortgage Loan Origination Agreement; (b) arise out of or relate to any past transactions or dealings between us; (c) arise out of or relate to any future transactions or dealings between us; and (d) disputes about whether any claims, controversies, or disputes between us are subject to arbitration. Because you and we have agreed to arbitration, both of us are waiving our rights to have disputes resolved in court.
(2) Examples of arbitrable claims. Examples of disputes that are required to be arbitrated under this ADR Agreement include, but are not limited to, the following claims: (a) an alleged breach of any contractual promise; (b) that any loan agreement is void or voidable based on alleged fraud, unconscionability, duress, illegality or any other ground; (c) that this ADR Agreement is void or voidable based on alleged fraud, unconscionability, duress, illegality, or any other ground; (d) that the parties never entered into a Loan Agreement or an ADR Agreement; (e) regarding the scope or interpretation of any loan agreement or this ADR Agreement; (f) tort claims; (g) alleged violations of federal or state statutes or regulations; (h) for injunctive or equitable relief, except as provided in paragraph 3; (i) permissive and compulsory counterclaims to any claim subject to arbitration; and (j) claims arising out of the origination, closing, servicing, administration or collection of the Loan Agreement.
(3) No arbitration required for certain remedies. You agree that we do not have to initiate arbitration proceedings in order to exercise our rights of repossession, public or private sale or foreclosure, filing actions to enforce the Loan Agreement, filing actions to collect deficiency judgment after public or private sale, foreclosure (judicial or nonjudicial) or to obtain injunctive relief in connection with our exercising the foregoing rights; provided, however, any dispute regarding our right to enforce the foregoing rights which is asserted prior to completion of foreclosure or prior to the completion of sale, public or private, of repossessed collateral or prior to the entry of final judgment, shall be subject to arbitration hereunder.
(4) Arbitration to be conducted by JAMS. The arbitration between us will be conducted by JAMS under its Streamlined Rules and Procedures in effect at the time of the arbitration, except to the extent that this ADR Agreement modifies those rules and procedures. JAMS is a full-service provider of dispute resolution services. If you would like a copy of JAMS rules, we will furnish you with one if you ask for it. If you lose your copy and want another one, we will furnish another copy if you request it. You can contact JAMS with questions, or to request information about filing a claim, at the following address:

JAMS 800-448-1660
700 11th Street, N.W. Suite 450 Fax: 202-942-9186
Washington, DC 20001 Web Site: jamsadr.com

In the alternative, the parties may utilize any other form of mediation or arbitration which is mutually acceptable to the parties.

- (5) Costs of Arbitration. If you initiate an arbitration proceeding, you will pay the first \$100 of arbitration fees unless you advise us that you claim a waiver of fees due to financial hardship; in such case we will pay all arbitration fees subject to confirmation of the financial hardship waiver by the arbitrator. We will then pay any filing fees, administrative fees, and document hearing fees necessary for you to initiate a claim and other arbitration. We will pay all arbitration fees up to and including one day of arbitration hearing. Expenses for more than one day of hearing shall be shared equally between you and us. The arbitrator shall have the further right, as to claims based on the assertion of a statutory right, to require us to pay such arbitrators fees as the arbitrator determines necessary to provide the minimum guarantees required to ensure your ability to vindicate your statutory rights will not be undone by filing fees, arbitrators fees or other costs of arbitration that defeat the remedial purpose of the statute in controversy. We will not pay your attorneys fees or expert witness fees, unless the arbitrator awards those fees to you. Notwithstanding the foregoing, in the event that you prevail on a claim based upon your statutory rights, we will pay all filing fees and arbitration fees. Notwithstanding these provisions regarding the payment of fees, the arbitrator may as a part of the arbitration award require that you or we pay all of the costs of arbitration in accordance with the terms of any contract or substantive law governing the claims which are subject to arbitration or if the arbitrator determines that there is no basis for the claim, the claim is frivolous, or is subject to sanctions under Federal Rule 11 in accordance with the applicable law. The arbitrator may assess or tax other costs of arbitration as a part of any decision.
(6) Location of arbitration. You may choose either of two options for the location of the arbitration proceeding: (a) the county where you live at the time of arbitration, if you live in a state where the Lender does business; or (b) the county where you executed the Loan Agreement that was entered into on the same date as this ADR Agreement.
(7) Law applicable to arbitration proceedings. The arbitrator is required to follow all substantive law applicable to any dispute, including the statute of limitations. The arbitrator may award any and all relief which is available under the applicable law or which either you or we could obtain if the claims were being litigated in Court. The arbitrator will be bound by the Federal Rules of Evidence, Federal Rule of Civil Procedure Rule 11 and must respect any applicable attorney-client privilege, attorney work-product privilege, and any other applicable privilege. The arbitrator is required to issue a written decision setting forth the decision and the reasons for that decision. You and we agree that the arbitrators decision will be final, binding, and enforceable in any court of competent jurisdiction.
(8) Judicial review of arbitrator's decision. You and we agree that the arbitrators decision CANNOT BE APPEALED. The arbitrators decision is subject to judicial review only on the grounds set forth in Title 9, Section 10 of the United States Code, as well as on the ground that the decision, findings, or rationale of the decision is manifestly inconsistent with the terms of this ADR Agreement, any provision of the Loan Agreement, or the governing law.
(9) No class actions or joinder of additional parties. You agree that you cannot serve as a class representative or participate as a class member in an arbitration proceeding under this ADR Agreement, that only your claims will be addressed in the arbitration proceeding, and that additional parties cannot be added to the arbitration proceeding unless you and we agree in writing before the arbitration. A dispute between us is required to be arbitrated even if there are additional parties to the dispute or even if you make allegations that your dispute should be handled as a class action. Because you have agreed to arbitrate any claims, you agree that you cannot participate as a class member in a litigation matter against us, but must resolve any claims you have against us exclusively through arbitration.
(10) Severability and reformation. If it is ever determined that some portion of this ADR Agreement is void, voidable, or unenforceable, or if the inclusion of some provision in this ADR Agreement would render the ADR Agreement unenforceable, you and we agree that the void, voidable, or unenforceable provision or the provision that renders the ADR Agreement unenforceable, will be severed from the remainder of the ADR Agreement, leaving the remainder of the ADR Agreement enforceable. You and we further agree that any portion of this ADR Agreement found to be void, voidable, or unenforceable, or the inclusion of which would render this ADR Agreement unenforceable, may be reformed.
(11) Replacement of existing arbitration agreements. You and we agree that this ADR Agreement supersedes and replaces any prior alternative dispute resolution agreement between us.
(12) Federal Arbitration Act applies. You and we agree that our relationship involves interstate commerce and is therefore subject to federal regulation, and that the Federal Arbitration Act, Title 9, Sections 1-16 of the United States Code, will govern this ADR Agreement.
(13) No Loan Commitment. This ADR Agreement is not a loan commitment. Approval of your loan is subject to credit qualifications and compliance with all terms of any loan commitment which is subsequently issued or conditions of loan approval subsequently issued.

Please read this agreement carefully before you sign it! It limits certain of your rights, including your right to seek remedies in court and have your claims decided by a judge or jury. If you do not understand this agreement, do not sign it and seek legal advice!

SIGNATURE PAGE FOR ALTERNATIVE DISPUTE RESOLUTION AGREEMENT

LENDER: MORTGAGE LOAN BROKER: DATE:
BORROWER

By: Its Authorized Representative By: Its Authorized Representative BORROWER

SERVICING TRANSFER - DISCLOSURE STATEMENT

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 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 servicer.

“Servicing” refers to collecting your principal, interest, and escrow account payments. If the 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, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale, or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of the transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or 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 to 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 servicer as late, and a late fee may not be imposed on you.

Complaint Resolution:

Section 6 of RESPA (12 U.S.C. 2605) gives you certain rights, whether or not your loan servicing is transferred. If you send a “qualified written request” to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A “qualified written request” is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reason for the request. Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. A business day is any day, excluding public holidays (State or Federal), Saturday and Sunday.

Damages and Costs:

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that section.

Servicing Transfer Estimated by Lender:

1) The following is the best estimate of what will happen to the servicing of your mortgage loan:

We may assign, sell or transfer the servicing of your loan sometimes while the loan is outstanding. ___ We are able to service your loan and we ___ will/ ___ will not/ ___ haven't decided whether to service your loan. or

X We do not service mortgage loans, and we presently intend to assign, sell, or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2) For all the mortgage loans that we make in the 12 month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between

___ 0 to 25% ___ 26 to 50% ___ 51 to 75% X 76 to 100%

This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3) This is our record of transferring the servicing of the loans we have made in the past:

<u>Year</u>	<u>Percentage of Loans Transferred (Rounded to Nearest Quartile)</u>			
2000	___ 0 to 25%	___ 26 to 50%	___ 51 to 75%	<u>X</u> 76 to 100%
2001	___ 0 to 25%	___ 26 to 50%	___ 51 to 75%	<u>X</u> 76 to 100%
2002	___ 0 to 25%	___ 26 to 50%	___ 51 to 75%	<u>X</u> 76 to 100%

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

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

Applicant's Signature

Co-Applicant's Signature

Date

LOAN NUMBER: _____

PROPERTY ADDRESS: _____

APPRAISAL DISCLAIMER

I hereby acknowledge that I have been informed that I have the right to request a copy of my appraisal from my mortgage broker.

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Certification and Authorization

Certification

The Undersigned certify the following:

1. I/we have applied for a mortgage loan from _____. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and the source of the down payment, employment and income information, and the 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 _____ reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any 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 from _____. As part of the application process _____ and the mortgage guaranty insurer (if any), 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 _____ and to any investor to whom _____ may sell my mortgage, any and all information and documentation that they 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. _____ 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.

Borrower Signature

Co-Borrower Signature

SSN

Date

SSN

Date

Chase Diversified Mortgage Corporation

Authorization To Release Information

To whom it may concern:

I (we) hereby authorize you to release to Chase Diversified Mortgage Corporation all information requested on the attached forms:

_____ Employment History

_____ Banking and Savings Accounts

_____ Mortgage and Installment Loan History

_____ Any information deemed necessary by Chase Diversified Mortgage Corporation to verify my (our) application.

A Photographic copy of this authorization, (being a photographic copy of my (our) signatures) may be deemed to be equivalent of the original.

_____ Borrower	_____ Date	_____ Social Security #
_____ Co-Borrower	_____ Date	_____ Social Security #

855 S. Federal Highway, Suite 112, Boca Raton, FL 33432
Phone: (561) 338-1731
FAX: (954) 428-3911
Web Site: www.chasediversified.com
e-mail: Rob@chasediversified.com

Flood Hazard Notice

Date Mailed to Borrower: _____

Notice to Borrower of Special Flood Hazard Area

Notice is hereby given to _____ and _____, that the improved real estate described below is or will be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area. This area is delineated on _____'s Flood Insurance Rate Map (FIRM) or, if the FIRM is unavailable, on the Flood Hazard Boundary Map (FHBM). This area has a One Percent chance of being flooded within any given year. The risk of exceeding the One Percent chance increases with time periods longer than one year. For example, during the life of a 30-yr mortgage, a structure located in a special flood hazard area has a 26 percent chance of being flooded.

Notice to Borrower about Federal Disaster Relief Assistance

_____ (a) Notice in Participating Communities

The improved real estate securing your loan is or will be located in a community that is now participating in the National Flood Insurance program. IN the event such property is damaged by flooding in a federally declared disaster, federal disaster relief assistance may be available. However, such assistance will be unavailable if the community has been identified for at least one year as a flood hazard area and is not participating in the National Flood Insurance Program at the time the assistance would be approved. This assistance, usually in the form of a loan with a favorable interest rate, may be available or damages in excess of your flood insurance.

_____ (b) Notice in Non-participating Communities

The improved real estate securing your loan is or will be located in a community that is not participating in the National Flood Insurance Program. This means that such property is not eligible for Federal flood insurance. In the event the property is damaged by flooding in a federally declared disaster, federal disaster relief assistance will be unavailable if the community has been identified for at least one year as a flood hazard area. Such assistance may be available only if at the time assistance would be approved, the community is participating in the National Flood Insurance program or has been identified as a flood hazard area for less than one year.

To Borrower

Please indicate by signing and dating below that you have received, read, and understand the foregoing Notice and realize that the property securing the loan is in a special flood hazard area. Flood insurance must be obtained, if applicable, prior to making this loan. After executing, please return the enclosed copy of the notice to:

Chase Diversified Mortgage Corporation
855 S. Federal Highway, suite 112
Boca Raton, Fl 33432

Borrower Signature: _____ Date: _____
Co-Borrower's Signature: _____ Date: _____

Property Address _____
City, County _____
State, Zip _____

Request for Copy or Transcript of Tax Form

► Read instructions before completing this form.

► Type or print clearly. Request may be rejected if the form is incomplete or illegible.

Note: Do not use this form to get tax account information. Instead, see instructions below.

1a Name shown on tax form. If a joint return, enter the name shown first.	1b First social security number on tax form or employer identification number (see instructions)
2a If a joint return, spouse's name shown on tax form	2b Second social security number on tax form : : :
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Address, (including apt., room, or suite no.), city, state, and ZIP code shown on the last return filed if different from line 3	
5 If copy of form or a tax return transcript is to be mailed to someone else, enter the third party's name and address	
6 If we cannot find a record of your tax form and you want the payment refunded to the third party, check here ► <input type="checkbox"/>	
7 If name in third party's records differs from line 1a above, enter that name here (see instructions) ►	
8 Check only one box to show what you want. There is no charge for items 8a, b, and c: a <input type="checkbox"/> Tax return transcript of Form 1040 series filed during the current calendar year and the 3 prior calendar years (see instructions). b <input type="checkbox"/> Verification of nonfiling. c <input type="checkbox"/> Form(s) W-2 information (see instructions). d <input type="checkbox"/> Copy of tax form and all attachments (including Form(s) W-2, schedules, or other forms). The charge is \$23 for each period requested. Note: If these copies must be certified for court or administrative proceedings, see instructions and check here ► <input type="checkbox"/>	
9 If this request is to meet a requirement of one of the following, check all boxes that apply. <input type="checkbox"/> Small Business Administration <input type="checkbox"/> Department of Education <input type="checkbox"/> Department of Veterans Affairs <input type="checkbox"/> Financial institution	
10 Tax form number (Form 1040, 1040A, 941, etc.)	12 Complete only if line 8d is checked. Amount due: a Cost for each period \$ 23.00 b Number of tax periods requested on line 11 c Total cost. Multiply line 12a by line 12b. . . \$ Full payment must accompany your request. Make check or money order payable to "Internal Revenue Service."
11 Tax period(s) (year or period ended date). If more than four, see instructions.	

Caution: Before signing, make sure all items are complete and the form is dated.

I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. I am aware that based upon this form, the IRS will release the tax information requested to any party shown on line 5. The IRS has no control over what that party does with the information.

Please Sign Here	Signature. See instructions. If other than taxpayer, attach authorization document.	Date	Telephone number of requester ()
	Title (if line 1a above is a corporation, partnership, estate, or trust)		Best time to call
	Spouse's signature	Date	TRY A TAX RETURN TRANSCRIPT (see line 8a instructions)

Instructions

Section references are to the Internal Revenue Code.

TIP: If you had your tax form filled in by a paid preparer, check first to see if you can get a copy from the preparer. This may save you both time and money.

Purpose of Form.—Use Form 4506 to get a tax return transcript, verification that you did not file a Federal tax return, Form W-2 information, or a copy of a tax form. Allow 6 weeks after you file a tax form before you request a copy of it or a transcript. For W-2

information, wait 13 months after the end of the year in which the wages were earned. For example, wait until Feb. 1999 to request W-2 information for wages earned in 1997.

Do not use this form to request Forms 1099 or tax account information. See this page for details on how to get these items.

Note: Form 4506 must be received by the IRS within 60 calendar days after the date you signed and dated the request.

How Long Will It Take?—You can get a tax return transcript or verification of nonfiling within 7 to 10 workdays after the IRS receives your request. It can take up to 60 calendar

days to get a copy of a tax form or W-2 information. To avoid any delay, be sure to furnish all the information asked for on Form 4506.

Forms 1099.—If you need a copy of a Form 1099, contact the payer. If the payer cannot help you, call or visit the IRS to get Form 1099 information.

Tax Account Information.—If you need a statement of your tax account showing any later changes that you or the IRS made to the original return, request tax account information. Tax account information lists

(Continued on back)

Chase Diversified Mortgage Corporation
855 S. Federal Highway, #112, Boca Raton, FL 33432
A Family Owned & Operated Licensed Mortgage Brokerage Business

NOTIFICATION OF LOAN TRANSFER

Chase Diversified Mortgage Corporation considers it a privilege to assist you in acquiring your new mortgage loan. At the time of your application we want you to know that in order to offer applicants attractive loan programs and competitive interest rates, it may be necessary for the lender to transfer originated mortgages. This is a common practice in the mortgage banking industry and will in no way affect your note or mortgage. You will be advised by the lender to make your payments to another financial institution if your loan should be transferred. The transfer of your mortgage will not indicate a problem with your loan. On the contrary, only qualified loans are transferable.

I, the undersigned, do hereby acknowledge that I was provided with this statement at the time of my loan application.

Applicant

Date

Applicant

Date

MORTGAGE LOAN ORIGINATION AGREEMENT

You, _____, agree to enter into this Mortgage Loan Origination Agreement with Chase Diversified Mortgage Corporation 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 Chase Diversified Mortgage Corporation on _____. We are licensed as a "Mortgage Broker" under provisions of Chapter 494, Florida Statutes.

SECTION I. 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 1. 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 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 or (ii) other services, goods, or facilities performed by us to the lender.

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

MORTGAGE LOAN ORIGINATOR

CHASE DIVERSIFIED MORTGAGE CORPORATION

APPLICANTS(S)

By: _____

Name: _____

Date: _____

Address: _____

Name: _____

Address: _____