



ADVANCED INVESTMENT CORP

NMLS No. 278210 / ML-333

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BUSINESS-PURPOSE LOAN APPLICATION AND FEE AGREEMENT

(NOTE: THIS DOCUMENT IS PART OF THE ATTACHED FORM 1003 LOAN APPLICATION)

1. **Terms Of The Requested Loan:** The undersigned, hereinafter "Borrower," hereby requests that Advanced Investment Corp., an Oregon corporation, hereinafter "AIC," provide Borrower with a real estate loan substantially with the terms which follow:

Total loan amount: \$

Term of this loan:

Interest rate:

% per annum

Balloon payment: \$

Monthly Payment: \$

This loan DOES DOESN'T have a prepayment penalty.

Loan Fee to AIC:

% of total loan amount.

BORROWER REPRESENTS TO AIC THAT THIS LOAN IS SPECIFICALLY FOR THE BUSINESS PURPOSES OF BORROWER AND THAT THIS IS NOT A LOAN PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD USE.

Other Loan Fee:

% of total loan amount.

Total Loan Fees:

% of total loan amount.

Other terms of this loan:

Address of property securing this loan:

2. **Warranty Of Title:** Borrower hereby covenants and agrees that Borrower is the fee simple owner of the property proposed as security for the requested loan and has the requisite authority to grant a trust deed or other proper instruments concerning the property.

3. **Exclusive Right:** Borrower grants to AIC an exclusive right to secure the requested loan for a period thirty (30) days from the date of this Loan Application and Fee Agreement, with the understanding that such period shall be extended automatically to accommodate any delay brought about by factors or complications arising from issues related to Borrower.

4. **Responsibility For Damages:** Borrower agrees to pay to AIC as liquidated damages an amount equal to the full loan fees described above in addition to any out-of-pocket expenses incurred by AIC in conjunction with its good-faith efforts to secure the requested loan, including, but not limited to, the costs of title insurance, appraisal, credit report, attorney fees, and document preparation and review costs, in each of the following events: (a) AIC is unable to consummate the loan due to the fact that Borrower is not the fee simple owner of the property proposed as security for the requested loan; (b) the loan application or the loan is placed by a source other than AIC during the exclusive 30-day period granted to AIC; or (c) AIC provides the requested loan and Borrower for any reason unilaterally does not complete this proposed transaction.

5. **Costs:** Borrower is responsible for all costs required to process this loan, including but not limited to title insurance, recording fees, credit report costs, appraisal fees, attorney fees, document preparation and review costs, etc.

7. **Funding/Declination:** Borrower understands and agrees that no funds shall be disbursed until such time as final recording of the financing documents has been performed to the satisfaction of AIC. Borrower also understands that AIC is not the lender in this transaction and will act as a broker, giving Borrower its best efforts to secure funding from a private Investor or other funding source. If AIC declines this loan request, Borrower agrees to hold AIC harmless from such declination.

8. **Presentation Of Information To Others:** Borrower shall submit all documents requested by AIC and shall hold AIC harmless in presenting any submitted documents or information relative to this loan request to a potential investor, employer, co-worker or other funding source. Borrower understands and agrees that AIC intends to present information presented by Borrower or authorized hereunder by Borrower to be obtained by AIC for the purpose of presenting such information to potential investors or other funding sources in the course of procuring the requested loan.

9. **Borrower Representations:** Borrower completely agrees with this document's contents and the contents of the loan application attached hereto and declares that the credit and financial representations made herewith are true, correct, accurate and complete to the best of his knowledge and belief, and that they are submitted for the purpose of procuring credit through AIC. Borrower has no other obligations at this time other than those disclosed on the attached financial statement. It is understood that upon presentation, this application becomes the property of AIC. Borrower also certifies that the undersigned is eighteen years of age or older. Borrower authorizes AIC or its designated agents to disburse the proceeds of this loan. Borrower hereby authorizes any financial institution, any business organization or any individual to release credit information concerning himself to AIC. This authorization is given to AIC to enable prompt and fair evaluation of this loan request. In order to facilitate possible future requests for credit information through AIC or any other creditors, Borrower further authorizes AIC to disclose factual information regarding his record of payments on loans.

10. **Borrower Authorization To Release Information:** Borrower hereby authorizes AIC, its agents, representatives, assigns and Lenders, to ask for any credit, financial or employment information AIC may deem to be required or necessary in placing the requested loan. Borrower hereby authorizes

any creditor or employer, past or present, to supply to AIC, its agents, representatives or lenders, factual information concerning Borrower. Necessary credit information may include, but is not limited to, deposits held in checking, savings, time certificates, share account, IRA accounts, investment accounts and/or money market accounts. Additionally, credit information required may include, but is not limited to, mortgage balances and payment histories, consumer credit balances and payment histories, rental histories, and general-nature financial circumstances such as issues of bankruptcy, divorce, receivership, judgments or other liens. A photographic copy of this authorization and the undersigned signatures may be deemed equivalent to the original and may be used as a duplicate original.

11. **Property Taxes and Insurance:** The undersigned understands that (a) property taxes on the subject property are to be paid in full on closing of the requested loan. It is Borrower's sole responsibility to pay when due and before any portion may become delinquent all property taxes affecting the subject property; failure to do so will constitute a default under the proposed loan; and (b) it is also Borrower's responsibility to provide evidence that any insurable improvements on the subject property are to be insured to their full value; failure to provide proof of insurance coverage, where applicable, will constitute a default under the proposed loan.

12. **Loan Documents:** Borrower understands that the requested loan will be evidenced by certain documents including a minimum of a promissory note and a security instrument; Borrower understands that these documents may contain many covenants and conditions, including a late charge in the amount of five percent of any payment made more than fifteen days after it is due, and that a default in the loan continuing after notice is given will increase the interest rate five percent per annum until the first day of the month following the date the default is cured in the case of certain loans. Borrower understands that the final and complete loan documents will supersede any earlier understanding of the terms of the requested loan.

13. **Attorney Fees:** In the event that this matter is referred to an attorney for collection, Borrower promises and agrees to pay the reasonable collection costs of AIC. If a suit or other action is filed hereon, Borrower also promises to pay AIC's reasonable attorney fees to be fixed by the trial court; if any appeal is taken from any decisions of the trial court, such further sum as may be fixed by the appellate court as AIC's reasonable attorney fees in the appellate court, including reasonable attorney fees to be incurred after judgment is obtained in collection of this matter.

14. **Context:** It is understood that if the context of this instrument so requires, the plural shall be taken to mean and include the singular, the masculine, the feminine and the neuter or vice versa.

15. **Representation:** Borrower acknowledges and affirms that AIC does not represent Borrower and is not acting on behalf of Borrower and that this loan application is not intended to constitute an agency agreement or relationship. In connection with this application, AIC may enter into separate relationships with various lenders and investors. While AIC seeks to assist Borrower in meeting Borrower's needs, AIC does not distribute the products of all lenders or investors in the market and cannot, therefore, guarantee the lowest price or best terms available in the market.

16. **Compensation:** The lenders and investors whose loan products AIC distributes generally provide their loan products to us at a wholesale rate. The retail price AIC offers Borrower, the interest rate, total points and fees, will include AIC's compensation. In some cases, AIC may be paid all of its compensation by either Borrower or the lender or investor. Alternatively, AIC may be paid a portion of our compensation by both Borrower and the lender or investor. For example, in some cases, if Borrower would rather pay a lower interest rate, Borrower may pay higher up-front points and fees. Also, in some cases, if Borrower would rather pay less up-front points and fees, Borrower may be able to pay some or all of AIC's compensation indirectly through a higher interest rate; in such case AIC may be paid directly by the lender or investor. AIC also may be paid by the lender or investor based on the value of the mortgage loan or related servicing rights in the market place or other services, goods or facilities performed or provided to the lender or investor by AIC.

BORROWER REPRESENTS TO AIC THAT THIS LOAN IS SPECIFICALLY FOR THE BUSINESS PURPOSES OF BORROWER AND THAT THIS IS NOT A LOAN PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES.

Having read and understood the above terms and conditions, Borrower hereby affixes his signature, and by so doing requests and authorizes AIC to procure the requested loan. **THIS DOCUMENT IS PART OF THE ATTACHED FORM 1003 LOAN APPLICATION.**

Dated at _____, Oregon, on _____

Borrower

Co-Borrower

ADVANCED INVESTMENT CORP.

By: _____

Narrative of business-purpose nature of the proposed loan:

Borrower

Co-Borrower

INTEREST RATE LOCK-FLOAT AGREEMENT

The following is information regulatory authorities insist that AIC provide you. Whether you or we like it or not, this document must be signed and in our file. **Just to be clear, your interest rate is FIXED, WILL NOT FLOAT and is and will be as stated in your loan application and closing documents.** We apologize for the unnecessary confusion the following creates:

You have applied for a real estate loan with AIC and do not have the option to lock your interest rate or to let the interest rate/float. The rate disclosed to you on your applicable fee agreement, loan application or other documents executed in connection with your loan application and closing process specify the fixed rate your interest rate will be.

- 1. AIC cannot anticipate whether interest rates will go up or down during the loan-processing period. Any decision to lock or float should be based on your own evaluation of the market.*
- 2. Locking your interest rate does not constitute loan approval and it does not guarantee that you will qualify for the loan program you have locked. If your loan request is denied for the program you have locked, your interest rate lock will no longer be valid or transferable to other loan programs' lenders. AIC does not guarantee this lock agreement. When you lock, AIC will take your lock with one of our loan relationships. AIC makes no warranties for the tender regarding the tender's ability or willingness to deliver such lock. An agreement between AIC and the lender facilitates the lock. This agreement details the cost, terms, duration and conditions of the lock-in agreement.*
- 3. Any interest rate lock is valid only until the expiration date shown. If the lock expires, the rate and points are subject to change. In the event that your loan does not fund on or before the lock expiration date, the loan must be re-locked at the higher of the previous lock price or current scheduled pricing using the same lock option. A re-lock is not automatic upon expiration. In some cases, the tender may discontinue the loan program under which you locked, subsequent to the expiration of the lock. AIC will make its best effort to assist you in closing the loan during the lock period. However, be aware that the rate may change if any of the loan factors change.*
- 4. If a fee is charged for the interest rate lock, it will be refunded to you if your loan is denied. However, if your loan request is approved but you fail to close the transaction on time, the interest rate lock fee will be non-refundable.*
- 5. If you are not locking and are floating your interest rate, you may still have the opportunity to lock prior to closing. Please notify your loan office if you wish to lock at a later date. At that time you will be advised of the market rates available to you.*

(initial here) I/We have chosen to lock our loan and have completed this interest rate lock agreement with **AIC** on _____ **(date)**, subject to the terms and conditions of this agreement.

Interest rate: _____ %
Loan program: AIC standard (interest-only monthly payments with balloon payment of balance in full)
Loan amount: \$ _____
Lock date: _____
Subject property. _____
Loan term: _____ months
This lock agreement expires on the date of closing.

Borrower

Co-Borrower

Date

Date

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):





Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input checked="" type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)					No. of Units
Legal Description of Subject Property (attach description if necessary)					Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment		
Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$
Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	
Title will be held in what Name(s)			Manner in which Title will be held	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold(show expiration date)	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)					

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) No. _____ Ages _____		<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Borrower) No. _____ Ages _____	
Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.				Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.			
/ United States				/ United States			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☒ Jointly ☐ Not Jointly

Description	ASSETS	Cash or Market Value	LIABILITIES and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:		\$				
List checking and savings accounts below						
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$	
			Acct. no.			
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union						
			Acct. no.			
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union						
			Acct. no.			
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union						
			Acct. no.			
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number description)						
			Acct. no.			
Life insurance net cash value			Name and address of Company	\$ Payment/Months	\$	
Face amount: \$						
Subtotal Liquid Assets			Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)			Name and address of Company	\$ Payment/Months	\$	
Vested interest in retirement fund						
Net worth of business(es) owned (attach financial statement)			Acct. no.			
Automobiles owned (make and year)			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Other Assets (itemize)			Job-Related Expense (child care, union dues, etc.)	\$		
			Total Monthly Payments	\$		
Total Assets a.			Net Worth (a minus b) =>	\$	Total Liabilities b.	\$

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number
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VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small> g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U. S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small> m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? ----- (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? -----	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)						
i. Total costs (add items a through h)						
j. Subordinate financing						
k. Borrower's closing costs paid by Seller						
l. Other Credits (explain)						
m. Loan amount (exclude PMI, MIP, Funding Fee financed)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed						
o. Loan amount (add m & n)						
p. Cash from/to Borrower (subtract j, k, l & o from i)						

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: **Advanced Investment Corp 380 Q Street Suite #240 Springfield, OR 97477**

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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To be Completed by Loan Originator:

This information was provided:
☐ In a face-to-face interview ☐ By the applicant and submitted by fax or mail
☐ In a telephone interview ☐ By the applicant and submitted via e-mail or the internet

Loan Originator's Signature	Date	
X		
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name Advanced Investment Corp (P) 541-343-9714 (F) 541-349-2498	Loan Origination Company Identifier 278210	Loan Origination Company's Address 380 Q Street Suite #240 Springfield, OR 97477

Uniform Residential Loan Application
 Freddie Mac Form 65 7/05 (rev. 6/09)

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Advanced Investment Corp. 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 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 Advanced Investment Corp 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 through Advanced Investment Corp. As part of the application process, Advanced Investment Corp 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 Advanced Investment Corp and to any investor to whom Advanced Investment Corp 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. Advanced Investment Corp 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

[Redacted Signature]

Co-Borrower Signature

[Redacted Signature]

SSN:

[Redacted SSN]

Date:

[Redacted Date]

SSN:

[Redacted SSN]

Date:

[Redacted Date]

EQUAL CREDIT OPPORTUNITY ACT

APPLICATION NO: Not assigned

PROPERTY ADDRESS:

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 the applicant has the capacity to enter into a binding contract); 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. The Federal Agency that administers compliance with this law concerning this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, Texas 77010

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

FACTS**What Does Advanced Investment Corp Do With Your Personal Information?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> Social Security Number 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Advanced Investment Corp chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Advanced Investment Corp share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	No	We Don't Share
For our marketing purposes -- to offer our products and services to you	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share
Questions?		

Who we are	
Who is providing this notice?	Advanced Investment Corp. 380 Q Street, Suite 240 Springfield, OR 97477
What we do	
How does Advanced Investment Corp protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Advanced Investment Corp collect my personal information?	We collect your personal information, for example, when you provide AIC with a loan application, when AIC runs a credit report or AIC evaluates your application and property.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State Laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

 Borrower

 Borrower

SERVICING DISCLOSURE STATEMENT

Originator: **Advanced Investment Corp**
380 Q Street Suite #240
Springfield, OR 97477

Date:

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer.

"Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

- ☒ We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- ☐ We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- ☒ The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

			
Applicant	Date	Applicant	Date
			
Applicant	Date	Applicant	Date