



11 1/2 East Main St.
Los Gatos, CA 95030
Website: www.interbanc.com

Office: 408-399-4999
Fax: 408-399-0599
Toll free: 1-888-508-LEND

NOTICE TO APPLICANTS

1. Applicants understand that the signing of any **InterBanc Mortgage** form or any representation of this form or any application or other documents in connection with this loan request does not, under any circumstances, constitute any commitment or contract between **InterBanc Mortgage** and the applicants to make this loan, and that all loan applications are underwritten according to normal guidelines for the requested loan programs.
2. Applicants agree to keep **InterBanc Mortgage** informed of any changes in the applicant's financial obligations and or employment status that occurs prior to the loan funding, or any future change of which applicants are aware of prior to funding and understand that **InterBanc Mortgage** has the right to cancel any commitment or loan approval if any inaccuracy or discrepancy in the documentation or information submitted to **InterBanc Mortgage** is discovered. Applicants also agree to continue to make timely payments on all loans and to freeze activity on lines of credit that will be paid off.
3. Applicants also understand that a lack of timely response to **InterBanc Mortgage's** requests for information and/or documentation may delay loan approval, or prevent granting loan approval or funding of the loan within a specified lock period.
4. There is no interest rate or point commitment on this loan. The loan terms and conditions including interest rate and points can change at any time prior to lock-in or approval, or document drawing. Once loan documents are drawn, changes may require a lender redraw fee.
5. It is **InterBanc Mortgage's** policy for the borrower to prepay for necessary reports including but not limited to the following: credit report, appraisal, homeowner association certification, subordination request, payoff demands. The undersigned further agrees to reimburse the lender for any and all shortages between the amount advanced to third parties and final billing, if any. These fees are non-refundable.
6. You may use any title, escrow or other settlement service that is acceptable to **InterBanc Mortgage**. You may choose a company near your home or office. **InterBanc Mortgage** is completely independent of all title companies and does not assume any responsibility or liability for their actions.
7. **InterBanc Mortgage** has a post close Client Appreciation Program and as a client you will be automatically enrolled. By signing below you authorize **InterBanc Mortgage** to contact you via mail, telephone, fax or email regarding any aspects of the program. Because of the continued service **InterBanc Mortgage** will provide, it will extend our relationship beyond the regular contact period designated in the National Do Not Call Registry Guidelines. By signing below, you acknowledge this fact and choose to participate in the program for as long as we maintain the relationship.

OUR PRIVACY POLICY

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

- Information we receive from you on applications or other forms
- Information about your transactions with us or others
- 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 close your account(s) or become an inactive customer, 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 who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic 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.

InterBanc Mortgage acknowledgement & receipt:

(Loan Representative)

(Date)

I/We certify that I/we have read, received a copy of this notice and understand its contents:

(Borrower)

(Date)

(Borrower)

(Date)