

WORTHINGTON MORTGAGE APPLICATION

DATE		PROJECT NAME	
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CLIENT INFORMATION	
CLIENT/SIGNATORY NAME	
NATIONALITY	
PASSPORT NUMBER	
DATE OF ISSUE	
EXPIRATION DATE	
ISSUED BY	
SOCIAL SECURITY NUMBER	
DATE OF BIRTH	
PLACE OF BIRTH	
HOME INFORMATION	
STREET ADDRESS	
CITY/STATE/ZIP	
TELEPHONE	
FACSIMILE	
MOBIL	
NEW HOME INFORMATION	
SUBDIVISION NAME	
ADDRESS	
BUILDER NAME	
BUILDER INFORMATION	
TELEPHONE	
FACSIMILE	
LEGAL ADVISOR NAME	
LEGAL ADVISOR ADDRESS	
MAILING ADDRESS IF APPLICABLE	
STREET ADDRESS	
CITY/STATE/ZIP	
E-MAIL ADDRESS	

LOAN REQUEST SUMMARY

Below is our process along with a short form for you to give us your information.

1. Loan will be at 5.95% +2 points origination. 25% cash deposit upon Term Sheet Acceptance. Loan term can be either 5 or 10 year balloon with interest only payments.
2. Borrower submits a fully completed application. Partially filled will not be accepted
2. A call with the potential Borrower is scheduled
4. Worthington submits a Term Sheet within 10 days.
5. Once Term Sheet has been signed, returned and 25% Down Payments is deposited we will then underwrite and submit a Final Commitment within 30-60 days.
6. Final Commitment is issued, reviewed, and returned signed by the client
7. Closing documents will begin, and closing should occur not more than 2-3 weeks from signing of commitment and deposit of \$15,000 to the attorney must be made at Commitment Signing of which will come out of the 25% deposit.

Name of Borrower:

Project Name:

Location of Project:

Amount of Loan Requested:

Amount of Deposit (25%) Cash Equity:

NA:

NA:

NA:

DECLARATION:

I/we declare that the information given above is both true and accurate. I am the signatory on the aforementioned bank account. I confirm and declare that the referenced funds are good, clean, and clear and of non-criminal origin and that said funds have been earned in the course of normal commercial business activity and legally generated and the funds and assets involved are not in breach of any provisions of the United Kingdom Money Laundering Regulations 2003, effective March 01, 2004," howsoever interpreted and defined, whether within the host state of the transaction or internationally. I further declare that there are no liens, commercial obligations or encumbrances of any kind affecting or related to the referenced funds and that there are no other currently valid or pending commitments.

NON-SOLICITATION:

I hereby declare that I am fully aware that the information presented by you is not in any way considered or intended to be solicitation of funds of any sort, or any type of offering, but is intended for general knowledge and educational purposes only. I affirm that I have requested information from you and your associates of my own choice and free will, and further that you have not solicited me in any way.

NON-CIRCUMVENTION, NON-DISCLOSURE:

The Parties acknowledge that the harm of circumvention and disclosure would be substantial to the other Party. Therefore the Parties agree to abide by the Customary International Rules of Non-Circumvention and Non-Disclosure established by the International Chamber of Commerce, Paris, France, for a period of five (5) years from the date hereof. Said Non-Circumvention and Non-Disclosure shall include, but not be limited to communicating with each other's banks. The understanding of this agreement will survive the termination of this Contract.

All parties have an obligation to respect professional secrecy and to take all appropriate precautions to protect the confidentiality of the information each holds in respect of the others' activities. This legal obligation shall remain in full force and effect at all times.

AUTHORIZATION FOR BACKGROUND CHECK:

Client grants Worthington Mortgage full authorization with no limitation of any kind, to conduct a background check in all jurisdictions on all principals and the business entities that enter this contract and all of its affiliate who may be involved directly or indirectly in the project. Any negative information that may be found can be considered as "cause" for cancellation of any contract term Sheet and/or Commitment issued by Worthington Mortgage.

I hereby swear under penalty of perjury, that I AM THE SIGNATORY of the account and that the funds BELONG TO ME. The information provided herein is accurate and true.

NON-DISCLOSURE AGREEMENT

This is to certify that each of the named signatories or parties named below, separately and individually, and on behalf of his/her/its/their representatives, agents, employees, employers, assigns, and/or associates, hereby agree that he/she/it/their or his/her/its/their business, corporation, subdivision, subsidiaries, employees, associates, agents, representatives, contacts or consultants will not make any contact with, deal with, negotiate with, enter into an agreement with or otherwise become involved in any transaction with any broker/dealer, qualified institutional buyer, banking or lending Institution, corporate or individual representatives of broker/dealers, banks, qualified institutional buyers, lending Institutions, corporations, trusts, joint venture participants, partnerships, associations, companies or individuals, financiers, lenders or borrowers, buyers or sellers, or contacts of any kind introduced by a particular signatory to one or more of the other signatory(s), separately and/or individually, and/or their Associates without permission of the introducing signatory(s). The borrower is not allowed to disclose the Term Sheet or Commitment to anyone other than approved by WC. Failure to abide by this will result in the FC to be immediately null and void and of no further effect. Borrower must submit a list of who they would like to send the Term Sheet or Commitment to, and WC reserves the right to approve or deny this request, which will not be unreasonably withheld. The Term Sheet or Commitment is also effective for each signatory's representatives, agents, heirs, assigns, designees, and other associates. Even if the party concerned is introduced to the source or contact by another third party subsequently to execution of the Term Sheet or Commitment that this agreement and the provisions hereof shall be honored and fully enforceable. By execution of the Term Sheet or Commitment, each of the named signatories, separately and individually, and on behalf of their agents, representatives, associates, companies, shareholders and contacts confirm that any corporation, organization, firm, trust, company, or individual of which the signatory is a party to, member of, principal of, agent for, employee of, associate of, contact of or otherwise would benefit financially from an association, shall be bound by the Term Sheet or Commitment. It is hereby confirmed that the institutions of the banks, businesses, lending institutions, individual funding sources, corporations, companies, partnerships, customers, individuals and/or trusts, lenders or borrowers, buyers or sellers, and/or other contacts are currently the property and work product of the introducing client(s), and shall remain so for the duration and the term stated in the Term Sheet or Commitment. The parties hereby agree to keep completely confidential and secret the names and all relevant identifying information of any parties to any underlying transaction(s), banks, individual funding sources, corporations, organizations, customers, companies, trusts, individuals or group of individuals, lenders or borrowers, buyers or sellers or contacts or any of his/her/its/their officers, employees, representatives or agents introduced by any of the named signatories or their associations or representatives. Such identity shall remain confidential during the applicable underlying business contract term or the transaction(s) and during the duration of this agreement, and shall include any telephone numbers, e- mail addresses, physical and mailing addresses, fax

numbers, any other identifying information, the nature of the transaction and the substantive personal or business information communicated. Such information is considered the property and work product of the introducing party (parties), signatory (signatories) or his/her/its contact, information, secret, ownership, or possessors right. Such misconduct or action shall also be a violation of the Unfair Business Practices law, which is codified in all Business and professions Codes. It is agreed that this agreement is a reciprocal one between the signatories and parties concerning their privileges, secrets, information, contracts, interests, and contacts for the good of all. It is also agreed that a party cannot be considered or adjudge to be in violation of the Term Sheet or Commitment if the violation is involuntary, i.e., due to situations beyond his/her/its control, such as acts of God, civil disturbances, theft, unless the banks, corporations, organizations, companies, trusts, individuals or group of individuals, lenders or borrowers, buyers or sellers or contacts or any of its officers, employees, representatives or agents were already introduced by any of the named signatories or their associates or representatives prior to signing of this agreement. However, in such event adequate percentage compensation must be paid to the party affected if no prior introduction or relationship existed, but such compensation may be renegotiated. Essentially, the spirit behind the agreement is one of mutual trust, good faith, non-disclosure, protection of contacts, recognition of financial standing, maintenance of confidentiality toward information, persons and entities, and reliance on each other to communicate promptly and do what is fair, honest and equitable. It is understood that this Term Sheet or Commitment is a reciprocal one between the parties concerning their privileges, information, contracts, and contacts. The signatories acknowledge that each has consulted with his/her/its/their attorney concerning the substance of this Term Sheet or Commitment.

NOW THEREFORE, in consideration of the mutual understandings, representations, intents and agreements among the Parties; and for consideration the receipt and adequacy of which the Parties acknowledge as acceptable.

Execution signifies all Parties are in agreement with the terms and conditions set forth above.

NAME OF APPLICANT: _____

Signature: _____ Date: _____