CALIFORNIA DUAL CAPACITY DISCLOSURE

Borrower(s): Date:

Loan Number:

Property Address:

Lender/Broker: Loan Originator:

This disclosure is provided to you pursuant to Cal. Bus. & Prof. Code§ 10177.6 and Cal. Admin. Code tit.10, § 2903.

You are hereby notified that

the corporate real estate broker, individual real estate broker, or real estate salesperson (hereinafter referred to as "Real Estate licensee") is licensed by the California Bureau of Real Estate and is acting as a real estate agent, broker, or salesperson in connection with the sale, lease or exchange of real property located at the Property Address set forth above and also is arranging the financing with respect to this transaction while acting as a mortgage broker or as a mortgage lender. California law requires the Real Estate Licensee to notify you that

will receive compensation for arranging the financing of this mortgage loan and for rendering real estate broker/real estate salesperson services.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

_____ _____

Borrower Date

_____ _____

Borrower Date