



EQUAL CREDIT OPPORTUNITY NOTICE

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 into a binding contract), because all or part of the applicant's income is derived from any public assistance program, alimony, child support or separate maintenance payments, or income from part-time or temporary employment 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 for CS Mortgage, Ltd. is the Federal Trade Commission, Equal Opportunity, 6 Pennsylvania Ave., Washington, D.C. 20580.

REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974, AS AMENDED

In accordance with the above referenced act, borrower (s) acknowledge receipt of a completed "Good Faith Estimate of Settlement Charges" the booklet "Settlement Costs, A HUD Guide", and if applicable the "Consumer Handbook of Adjustable Rate Mortgages".

APPLICATION REPRESENTATIONS

I/We acknowledge that CS Mortgage, Ltd. is relying on my/our statements about the purpose of the loan, the amount and source of the down payment, assets, liabilities, employment and income. I/We certify that the information presented is true and accurate and that I/We made no misrepresentations or omitted any pertinent information. I/We further agree to promptly notify CS Mortgage, Ltd. in the event there are any changes in this information prior to closing of the loan.

COMMUNITY PROPERTY STATE

I/We acknowledge that the property covered by this loan is located in a community property state/homestead property state. I/We understand that if I/We are married, each spouse will be required to sign the appropriate closing documents related to the loan and the title of the property.

OWNER OCCUPANCY STATEMENT

I/We hereby certify that the loan I/We are applying for is to assist in the purchase or refinance of a home to be or currently occupied by me/us. I/We agree to occupy the home within (30) days of closing and fully understand that any false statements in this regard would be in violation of the law, and as such may be grounds for default under the loan terms. If these statements are not applicable, please provide an explanation in the space provided:

HAZARD AND FLOOD INSURANCE NOTIFICATION

I/We understand that for the protection of myself/ourselves and CS Mortgage, Ltd. I/we will be required to provide hazard/homeowners insurance on the subject property. This insurance must be obtained through a company with a "BEST" rating of A-6 or better with coverage of no less than the outstanding mortgage balance and term. In the event my/our property is located within a special flood hazard or mudslide area, I/we will be required to obtain flood insurance available under the National Flood Insurance Act. Flood Insurance must be carried for the term of the loan and in an amount equal to the outstanding balance of the mortgage or the maximum limit of coverage available, whichever is less. Impounds/escrow will be collected for hazard and flood insurance (if applicable) by the lender in each monthly installment and applied to the annual policy renewals.

CREDIT REPORT AUTHORIZATION

I/We hereby authorize CS Mortgage, Ltd. to obtain a written credit report on each party applying for this loan. All charges for the report(s) are authorized by the borrower(s) and payment in full is guaranteed by the borrower(s).

ACKNOWLEDGMENTS

I/WE HAVE READ AND UNDERSTAND ALL NOTICES AND ACKNOWLEDGMENTS CONTAINED HEREIN. I/WE HAVE BEEN ADVISED THAT BY ACCEPTING THIS APPLICATION CS MORTGAGE, LTD. IS NOT OBLIGATED OR COMMITTED TO CLOSE THE LOAN UNTIL LOAN APPROVAL AND ALL REQUIREMENTS OF THE APPROVAL HAVE BEEN SATISFIED.

Borrower

date

Borrower

date