

SUBMISSION FORM - (R)

DISCLOSURE: CLS WILL NOT ORIGINATE, FUND OR UNDERWRITE HIGH-COST LOANS. CLS ONLY LENDS IN CA. THIS FORM MAY BE USED FOR THE LIMITED PURPOSE OF ASSISTING IN THE PRELIMINARY EVALUATION OF A LOAN INQUIRY FOR THE PROGRAM OFFERED BY CLS. ALL CREDIT DECISIONS ARE MADE BY CLS UNDERWRITERS IN ACCORDANCE WITH ESTABLISHED PROCEDURES AND GUIDELINES. AS SUCH, THIS PRELIMINARY EVALUATION SHOULD NOT BE SEEN AS A FINAL DETERMINATION. CLS UNDERWRITING GUIDELINES APPLY TO ALL LOANS.

| | | | |
|---------------------------|------|--------------|--|
| LOAN OFFICER: | | L/O PHONE# | |
| PROCESSOR: | | PROCESSOR #: | |
| MANAGER: | | MANAGER#: | |
| BRANCH INFORMATION | | | |
| BRANCH: | | BRANCH ID# | |
| ADDRESS: | | | |
| PHONE# | FAX# | E-MAIL: | |

| LOAN SUMMARY AND TERMS | | | | |
|------------------------|-----------------|--------------|---------------|--------------|
| BORROWER: | | | | |
| Co-BORROWER: | | | | |
| PROPERTY ADDRESS: | | | | |
| LOAN TYPE: | AGENCY CONV. | HIGH BALANCE | FHA | OTHER |
| TRANSACTION TYPE: | PURCHASE | RATE / TERM | CASH-OUT | STREAMLINE |
| PROPERTY TYPE: | SFR | PUD | CONDO | UNITS: |
| | DETACHED | ATTACHED | MOBILEHOME | LAND |
| OCCUPANCY: | OWNER OCC. | 2ND HOME | INVESTMENT | |
| DOC TYPE: | FULL | STREAMLINE | STATED (N/A) | |
| LOAN TERM: (FIXED) | 30-YR | 15-YR | 20-YR | OTHER: _____ |
| LOAN TERM: (ARM) | 3-YR | 5-YR | 7-YR | 10-YR |
| LOAN AMORTIZATION | FULLY AMORTIZED | | INTEREST ONLY | |
| ESCROWS / IMPOUNDS | YES | NO | | |

| | | | |
|------------------|----|--|-----------|
| LOAN AMOUNT: | \$ | INTEREST RATE | % |
| SALES PRICE: | \$ | LTV | % |
| APPRAISED VALUE: | \$ | CLTV | % |
| NOTES | | FEES TO California Loan Source: | |
| | | ORIGINATION PTS. | _____%\$ |
| | | DISCOUNT PTS. | _____%\$ |
| | | UNDERWRITING | \$1395.00 |
| | | CREDIT REPORT | \$0.00 |
| | | APPRAISAL REV. FEE: | \$0.00 |
| | | WIRE TRANSFER FEE | \$0.00 |
| | | OTHER: | \$ |
| SIGNATURE: _____ | | PLEASE INCLUDE THE FOLLOWING WHEN SUBMITTING: | |
| DATE: _____ | | 1- FULLY COMPLETED 1003 | |
| | | 2-BORROWER(S) SIGNED AUTHORIZATION IN CLS NAME | |
| | | 3- PURCHASE AGREEMENT & INCOME DOCUMENTATION | |
| | | 4- ESCROW INSTR. AND PRELIM | |