



FIRST CLOVER CAPITAL, INC.

Disclosure

In accordance with state and federal regulations, the following disclosure and licensing information is available for you to review online:

- Loan Assumptions
- Equal Housing Lender
- Fair Lending Policy
- The Housing Financial Discrimination Act of 1977, California Fair Lending Notice
- IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING A MORTGAGE LOAN

Loan Assumptions

*Please note that First Clover Capital is currently not accepting applications from borrowers who are self-employed and is not funding any loans that are less than \$100,000 or secured by real property that is for investment (rental property).

On Loan Amount up to \$548,250

15 & 30 Year Fixed - First Mortgage

Maximum loan amounts determined by Federal Housing Finance Agency's (FHFA) conforming loan limit for each California county. Disclosed rate assumes a \$400,000 rate and term refinance loan on an owner-occupied single family residence in California. Minimum 740 FICO credit score, 50% loan to value with no subordinate debt. If these factors are not met, you may still qualify and additional pricing adjustments may apply. Subject to underwriting approval. Not all applicants will qualify.

On Loan Amount over \$548,250, up to \$822,375

15 & 30 Year Fixed - First Mortgage

Maximum loan amounts determined by Federal Housing Finance Agency's (FHFA) conforming loan limit for each California county.

Disclosed rate assumes a \$600,000 rate and term refinance loan on an owner-occupied single family residence in California.

Minimum 740 FICO credit score, 50% loan to value with no subordinate debt. If these factors are not met, you may still qualify

and additional pricing adjustments may apply. Subject to underwriting approval. Not all applicants will qualify.



FIRST CLOVER CAPITAL, INC.

On Loan Amount up to \$2,000,000

30 Year Fixed - First Mortgage - Jumbo Loan

A loan is considered a jumbo loan if the loan amount exceeds the Federal Housing Finance Agency's (FHFA) conforming loan limit for the county in which the subject property is located.

Disclosed rate assumes a \$1,000,000 rate and term refinance loan on an owner-occupied single family residence in California with impound account (monthly collection of subject property taxes and any applicable homeowners insurance with your monthly principal and interest payment).

Minimum 740 FICO credit score, 50% loan to value with no subordinate debt. If these factors are not met, you may still qualify

and additional pricing adjustments may apply. Subject to underwriting approval. Not all applicants will qualify.

No Closing Costs (if applicable)

Are available on rate/terms and limited cash out refinance transactions only. First Clover Capital will pay the following third party closing costs on behalf of the Borrower: appraisal fees, credit report fees, flood certification fees, escrow/closing fees, signing fees, title insurance fees (lenders policy and endorsements). The Borrower is responsible for paying: prepaid interest, property taxes, state mortgage/transfer taxes, all types of insurance, existing lender payoff fees, survey fees, inspection fees and discount points (if Borrower chooses to pay discount points to buy down the interest rate). Minimum loan amount is \$300,000.

Equal Housing Lender

We conduct business in accordance with the Federal Fair Housing Law (Fair Housing Amendments Act of 1988). It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin:

- In the sale or rental of housing
- In advertising the sale or rental of housing
- In the financing of housing
- In the provision of real estate brokerage service
- In the appraisal of housing
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination: 1-800-669-9777 (toll free), or 1-800-927-9275 (tdd), or send to:



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Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Room 5204
451 Seventh St. SW
Washington, DC 20410-2000

Or online: http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/online-complaint

Fair Lending Policy

It is our policy to comply with the Equal Credit Opportunity Act and the Fair Housing Act. In addition, it is our policy to comply with state laws that provide greater protection. First Clover Capital Corporation does not discriminate against any applicant on the basis of race; color; religion; creed; national origin; ancestry; sex; marital status; familial status (number and age of children); sexual orientation; age (provided that the applicant has the capacity to enter into a binding agreement); medical history; disability; physical condition; military status; because the applicant has in good faith exercised any right under the Consumer Credit Protection Act or the Service members Civil Relief Act (SCRA); that all or part of a consumer's income derives from a public assistance program; or any other basis prohibited by law.

At First Clover Capital Corporation, we do not discriminate against any applicant or discourage anyone on a prohibited basis from submitting an application. To assure that our employees have a clear and unequivocal statement of our commitment to a nondiscriminatory method of doing business, we have adopted the following fair lending policy. Employees must be thoroughly familiar with this policy and follow it.

- We do not discriminate against a loan applicant or borrower on the basis of race, color, religion, national origin, sexual orientation, handicap, age, the fact that all or part of an applicant's income comes from any public assistance program or because the applicant has exercised any right under any relevant state or federal law.
- We do not selectively encourage applicants and we take no action that would, on a prohibited basis, discourage a reasonable person from applying for a mortgage loan.
- We do not, on a prohibited basis, refuse to make a loan, vary the terms offered including the amount, interest rate, period or type of loan, or use different standards to evaluate collateral or decide whether to extend credit.



FIRST CLOVER CAPITAL, INC.

- We avoid practices or policies that have a discriminatory effect. This rule applies to all phases of our mortgage lending business. It applies even though we do not intend the policy or practice to be discriminatory and even if the policy or practice appears to be neutral.
- We have adopted nondiscriminatory loan underwriting standards that avoid subjective, unwritten rules that can have a discriminatory effect. We make these underwriting standards public upon request at each of our offices.
- We make sure that our scoring system is empirically derived and statistically sound and uses no prohibited basis other than age as a predictive factor.
- We train our loan personnel in the principles of fair processing and underwriting.
- Our Quality Control Manager regularly reviews both our loan underwriting standards and the business practices by which we implement them to determine whether they ensure equal lending opportunity and reports to management.
- We periodically review our loan portfolio and applications to make sure that we are serving the community adequately and on a nondiscriminatory basis in light of the community's demographic characteristics and credit demands.
- We conspicuously display the poster in a public area of each of our facilities stating that we are ascribing to the Equal Housing Act. Additionally, on all forms of advertisements, regardless of media, we include the Equal Housing Opportunity logo and/or the Equal Housing Opportunity slogan.

The Housing Financial Discrimination Act of 1977, California Fair Lending Notice

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

- Trends, characteristics, or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice.
- Race, color, religion, sex, marital status, national origin, or ancestry.

It is illegal to consider the racial, ethnic, religious, or national origin composition of a neighborhood or geographic area surrounding a housing accommodation, or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, and under what terms and conditions, to provide financial assistance. These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation, or refinancing of one- to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one to four-unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution to:



FIRST CLOVER CAPITAL, INC.

1350 Front Street, Suite 3064
San Diego, CA 92101-3687

2550 Mariposa Mall, Suite 3070
Fresno, CA 93721-2273

1651 Exposition Boulevard
Sacramento, CA 95815

P.O Box 137000 (mailing address)
Sacramento, CA 95813-7000
1515 Clay Street, Suite 702
Oakland, CA 94612-1462

320 W. 4th Street, Suite 350
Los Angeles, CA 90013-1105

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING A MORTGAGE
LOAN**

To help us prevent fraud and to assist the government in fighting the funding of terrorism and money laundering activities, we are obtaining, verifying, and recording information that identifies each person who applies for and/or obtains a mortgage loan. What this means for you: When you apply for and/or obtain a mortgage loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other id.



FIRST CLOVER CAPITAL, INC.

MONTHLY PAYMENT AND APR DISCLOSURE

Conforming 30 year				Conforming 15 year				
Rate(%)	Points	APR(%)	Monthly Payment per \$1,000		Rate(%)	Points	APR(%)	Monthly Payment per \$1,000
1.99	0	1.99	\$3.69		1.875	0	1.875	\$6.38
2.125	0	2.125	\$3.76		1.99	0	1.99	\$6.43
2.25	0	2.25	\$3.82		2.125	0	2.125	\$6.49
2.375	0	2.375	\$3.89		2.25	0	2.25	\$6.55
2.5	0	2.5	\$3.95		2.375	0	2.375	\$6.61
2.625	0	2.625	\$4.02		2.5	0	2.5	\$6.67
2.75	0	2.75	\$4.08		2.625	0	2.625	\$6.73
2.875	0	2.875	\$4.15		2.75	0	2.75	\$6.79
2.99	0	2.99	\$4.21		2.875	0	2.875	\$6.85
2.0	0.5	2.059	\$3.70					
2.25	0.5	2.311	\$3.82		1.75	0.5	1.861	\$6.32
2.375	0.5	2.436	\$3.89		1.875	0.5	1.986	\$6.38
2.5	0.5	2.562	\$3.95		1.99	0.5	2.102	\$6.43
					2.125	0.5	2.238	\$6.49
1.99	1	2.096	\$3.69		1.75	1	1.930	\$6.32
2.0	1	2.096	\$3.70					



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2.125	1	2.222	\$3.76		1.875	1	2.056	\$6.38
2.25	1	2.348	\$3.82		1.99	1	2.172	\$6.43
2.375	1	2.474	\$3.89		2.125	1	2.308	\$6.49
2.5	1	2.595	\$3.95		2.25	1	2.434	\$6.55
2.625	1	2.726	\$4.02		2.375	1	2.560	\$6.61
2.75	1	2.852	\$4.08		2.5	1	2.686	\$6.67
2.875	1	2.978	\$4.15		2.625	1	2.812	\$6.73
2.99	1	3.089	\$4.21		2.75	1	2.938	\$6.79
					2.875	1	3.065	\$6.85
1.99	1.5	2.133	\$3.69		1.75	1.5	1.998	\$6.32
2.0	1.5	2.133	\$3.70					
2.125	1.5	2.259	\$3.76		1.875	1.5	2.125	\$6.38
2.25	1.5	2.385	\$3.82		1.99	1.5	2.241	\$6.43
2.375	1.5	2.511	\$3.89		2.125	1.5	2.377	\$6.49
2.5	1.5	2.638	\$3.95		2.25	1.5	2.504	\$6.55
2.625	1.5	2.764	\$4.02		2.375	1.5	2.630	\$6.61
2.75	1.5	2.890	\$4.08		2.5	1.5	2.756	\$6.67
2.875	1.5	3.016	\$4.15		2.625	1.5	2.883	\$6.73
2.99	1.5	3.132	\$4.21		2.75	1.5	3.009	\$6.79
					2.875	1.5	3.135	\$6.85
2.25	1.75	2.404	\$3.82		1.75	1.75	2.033	\$6.32
2.25	1.875	2.413	\$3.82		1.75	1.875	2.050	\$6.32



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2.375	1.875	2.539	\$3.89		1.875	1.875	2.176	\$6.38
2.5	1.875	2.666	\$3.95		1.99	1.875	2.293	\$6.43
					2.125	1.875	2.429	\$6.49
1.99	2	2.169	\$3.69		1.875	2	2.193	\$6.38
2.0	2	2.169	\$3.70					
2.125	2	2.296	\$3.76		1.99	2	2.310	\$6.43
2.25	2	2.422	\$3.82		2.125	2	2.446	\$6.49
2.375	2	2.549	\$3.89		2.25	2	2.573	\$6.55
2.5	2	2.675	\$3.95		2.375	2	2.700	\$6.61
2.625	2	2.802	\$4.02		2.5	2	2.826	\$6.67
2.75	2	2.928	\$4.08		2.625	2	2.953	\$6.73
2.875	2	3.055	\$4.15		2.75	2	3.079	\$6.79
2.99	2	3.171	\$4.21		2.875	2	3.206	\$6.85
2	2.5	2.206	\$3.70					
2	2.75	2.224	\$3.70					
High Balance 30 year					High Balance 15 year			
Rate(%)	Points	APR(%)	Monthly Payment per \$1,000		Rate(%)	Points	APR(%)	Monthly Payment per \$1,000
1.99	0	1.99	\$3.69		1.875	0	1.875	\$6.38
2.125	0	2.125	\$3.76		1.99	0	1.99	\$6.43
2.25	0	2.25	\$3.82		2.125	0	2.125	\$6.49



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2.375	0	2.375	\$3.89		2.25	0	2.25	\$6.55
2.5	0	2.5	\$3.95		2.375	0	2.375	\$6.61
2.625	0	2.625	\$4.02		2.5	0	2.5	\$6.67
2.75	0	2.75	\$4.08		2.625	0	2.625	\$6.73
2.875	0	2.875	\$4.15		2.75	0	2.75	\$6.79
2.99	0	2.99	\$4.21		2.875	0	2.875	\$6.85
1.99	1	2.089	\$3.69		1.875	1	2.042	\$6.38
2.125	1	2.215	\$3.76		1.99	1	2.168	\$6.43
2.25	1	2.341	\$3.82		2.125	1	2.294	\$6.49
2.375	1	2.466	\$3.89		2.25	1	2.420	\$6.55
2.5	1	2.592	\$3.95		2.375	1	2.546	\$6.61
2.625	1	2.718	\$4.02		2.5	1	2.672	\$6.67
2.75	1	2.844	\$4.08		2.625	1	2.798	\$6.73
2.875	1	2.970	\$4.15		2.75	1	2.924	\$6.79
2.99	1	3.084	\$4.21		2.875	1	3.050	\$6.85
1.99	1.5	2.125	\$3.69		1.875	1.5	2.111	\$6.38
2.125	1.5	2.252	\$3.76		1.99	1.5	2.237	\$6.43
2.25	1.5	2.378	\$3.82		2.125	1.5	2.363	\$6.49
2.375	1.5	2.504	\$3.89		2.25	1.5	2.490	\$6.55
2.5	1.5	2.630	\$3.95		2.375	1.5	2.616	\$6.61
2.625	1.5	2.756	\$4.02		2.5	1.5	2.742	\$6.67
2.75	1.5	2.882	\$4.08		2.625	1.5	2.869	\$6.73



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2.875	1.5	3.009	\$4.15		2.75	1.5	2.995	\$6.79
2.99	1.5	3.125	\$4.21		2.875	1.5	3.121	\$6.85
1.99	2	2.162	\$3.69		1.875	2	2.180	\$6.38
2.125	2	2.288	\$3.76		1.99	2	2.306	\$6.43
2.25	2	2.415	\$3.82		2.125	2	2.433	\$6.49
2.375	2	2.541	\$3.89		2.25	2	2.559	\$6.55
2.5	2	2.668	\$3.95		2.375	2	2.686	\$6.61
2.625	2	2.794	\$4.02		2.5	2	2.812	\$6.67
2.75	2	2.921	\$4.08		2.625	2	2.939	\$6.73
2.875	2	3.047	\$4.15		2.75	2	3.065	\$6.79
2.99	2	3.163	\$4.21		2.875	2	3.192	\$6.85
Jumbo 30 year								
Rate(%)	Points	APR(%)	Monthly Payment per \$1,000					
2.875	0	2.875	\$4.15					
3	0	3.012	\$4.22					
3.125	0	3.138	\$4.28					
3.25	0	3.263	\$4.35					
3.375	0	3.388	\$4.42					
3.5	0	3.514	\$4.49					
2.875	0.5	2.920	\$4.15					



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2.875	1	2.959	\$4.15					
3	1	3.09	\$4.22					
3.125	1	3.216	\$4.28					
3.25	1	3.342	\$4.35					
3.375	1	3.468	\$4.42					
3.5	1	3.594	\$4.49					
2.875	1.5	2.997	\$4.15					
3	1.5	3.129	\$4.22					
3.125	1.5	3.255	\$4.28					
3.25	1.5	3.381	\$4.35					
3.375	1.5	3.508	\$4.42					
3.5	1.5	3.634	\$4.49					
2.875	1.75	3.016	\$4.15					
2.875	2.0	3.036	\$4.15					

Monthly payment does not include amounts for taxes and insurance premiums.

The actual payment obligation will be greater