



## IMPORTANT DISCLOSURES

### Important Information About Opening a New Account or Loan at LoanStream Commercial

To help the United States Government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain, verify, and record information that identifies each person or business that opens an account or loan. What this means for you: when you apply for a loan we will ask for your name, street address, date of birth, and identification number, such as a social security number or taxpayer identification number. For businesses, we will ask for the business name, street address and tax identification number that will allow us to identify you. Federal law requires us to obtain this information. We may also ask to see your Driver License or other identifying documents that will allow us to identify you. We appreciate your cooperation

### Equal Credit Opportunity Act—Regulation B Notice

**NOTICE:** The Federal Equal Credit Opportunity Act prohibits LoanStream Commercial from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; 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 concerning this creditor is as follows:

Customer Assistance Group  
Office of the Comptroller of the Currency  
1301 McKinney Street, Suite 3450  
Houston, TX 77010

Pursuant to Regulation B of the Federal Reserve Board, if LoanStream Commercial denies this application for credit or any subsequent renewal thereof, the Applicant has the right to a written statement of the specific reasons for the denial. To obtain this statement, please write to LoanStream Commercial.

Customer Assistance  
OCMBC, Inc. DBA LoanStream Commercial  
19000 MacArthur Blvd., Suite 200  
Irvine, CA 92612

### Disclosure of Right to Receive a Copy of Appraisal

If your loan application involves a loan that will be secured with real property, we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

*Please retain this page.*