



TRISTAR FINANCE, INC. LICENSES AND DISCLOSURES

TriStar Finance, Inc. is a Washington Corporation with its corporate headquarters in Kirkland, WA. Any reference in this Licenses and Disclosures to "we" or "us" or similar words shall refer to TriStar Finance, Inc. (TSF) unless otherwise indicated. Any reference in Licenses and Disclosures to "you" or "your" means the person(s) using the TSF Websites (as defined in the [Terms of Use Agreement](#)), and/or the good, facilities or services of TSF offered through alternative methods.

PURSUANT TO TSF'S [TERMS OF USE AGREEMENT](#) AND THE CONSENT FOR ELECTRONIC DISCLOSURES, THE DISCLOSURES AND CONSENTS REQUIRED UNDER CERTAIN FEDERAL AND/OR STATE LAWS ARE DEEMED TO BE PROVIDED, RECEIVED AND AGREED TO BY YOUR USE OF THE WEBSITES (AS DEFINED IN THE TERMS OF USE AGREEMENT).

STATE

CALIFORNIA

California Dept. of Corporations, California Finance Lenders Law License No. 603K695.

TriStar Finance, Inc. does not make mortgage loans in California, but may broker loans to our lenders.

If your loan request is forwarded to a Lender that makes you an offer, you should receive from the Lender a good faith estimate (GFE) required under RESPA and an initial disclosure statement required under the TILA, each within three (3) business days from the date you submit an application with the Lender. If the Lender denies your request for credit and that action is based, in whole or in part, on any information contained in a consumer credit report, you have the right to obtain, within sixty (60) days, a free copy of your consumer credit report from the credit reporting agency that compiles and maintains files on consumers on a nationwide basis. You also have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency by contacting _____ that _____ agency _____ directly.

An applicant, if married, may apply for a separate account / credit.

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. 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; OR

2. 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, OR 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 QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

Department of Corporations:

320 West 4th Street, Suite 750
Los Angeles, CA 90013-2344
Phone: (213) 576-7500

1350 Front St., Room 2034
San Diego, CA 92101-3697
Phone: (619) 525-4233

71 Stevenson Street, Suite 2100
San Francisco, CA 94105-2980
Phone: (415) 972-8559

Toll-Free Phone (all locations): (866) 275-2677
Website: <http://www.corp.ca.gov>

1515 K Street, Suite 200
Sacramento, CA 95814-4052
Phone: (916) 445-7205

California Department of Real Estate
DRE Licensing Call Center: 877-373-4542
2201 Broadway Sacramento, CA 95818

IDAHO

Idaho Mortgage Broker/Lender License No. MBL-8079

Idaho Prepayment Penalty Disclosure: If you, the borrower, pay off or refinance your mortgage loan before the date for repayment stated in the loan agreement, you may be charged a prepayment penalty. A prepayment penalty charge may be significant. Prior to signing any



documents, make sure you fully understand the prepayment charge provisions outlined in your loan agreement.

Interest Rate Lock Information: An interest rate that is not locked in is subject to change. Make sure you fully understand the interest rate lock information in your loan agreement.

OREGON

Oregon Mortgage Lending License No. ML-5231

WASHINGTON

Washington Consumer Loan License No. CL-43583.

You are not required to use TSF's computerized application to obtain a residential mortgage loan; The interest rate quoted in connection with your application is subject to change without notice unless and until an interest rate lock-in agreement has been made.

If you are unable to obtain a loan for any reason, the TSF will, within five (5) days of a written request by you, give copies to you of any appraisal, title report, or credit report paid for by you, and transmit the original appraisal, title report, or credit report to any other mortgage broker or lender to whom you direct. Transmission of these reports includes the right to use these reports. You are also entitled to receive a copy of any appraisal paid for by you, pursuant to the federal Equal Credit Opportunity Act.

Washington state law against discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex or marital status. The Washington State Human Rights Commission administers compliance with this law.

FAIR LENDING

TSF is an Equal Housing lender.



We do business in accordance with federal fair lending laws.

UNDER THE FEDERAL FAIR HOUSING ACT, IT IS ILLEGAL ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, HANDICAP, OR FAMILIAL STATUS, TO;

- Deny a loan for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling, or deny any loan secured by a dwelling; or
- Discriminate in fixing the amount, interest rate, duration, application procedure or other terms or conditions of such a loan, or in appraising property.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

Assistant Secretary for Fair Housing and Equal Opportunity
Department of Housing & Urban Development
Washington DC 20410
For processing under the Federal Fair Housing Act

And to

FDIC Consumer Response Center
2345 Grand Boulevard, Suite 100
Kansas City Missouri 64109
For processing under the FDIC regulations

UNDER THE EQUAL CREDIT OPPORTUNITY ACT, IT IS ILLEGAL TO DISCRIMINATE IN ANY CREDIT TRANSACTION:



- On the basis of race, color, national origin, religion, sex, marital status, or age
- Because income is from public assistance, or
- Because a right was exercised under the Consumer Credit Protection Act.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

FDIC Consumer Response Center
2345 Grand Boulevard, Suite 100
Kansas City Missouri 64109

HOME MORTGAGE DISCLOSURE ACT

The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; ethnicity, race, gender and income of applicants and borrowers; and information about loan approvals and denials. Inquire at our office regarding the locations where HMDA data may be inspected.