

THE SHINTANI GROUP, INC.

10866 Wilshire Blvd., Suite 1625 Los Angeles, CA 90024

TEL: 310-481-0669 FAX: 310-481-0675

Appraisal and Credit Report

In consideration for the processing of your loan application, the following credit fee is payable at the time the loan application is submitted to The Shintani Group, Inc. for processing:

Credit Report Fee (Credit Service Company):

_____ \$25.65 to \$30.00 for individuals only

_____ \$40.25 to \$45.00 for married or domestic partners filing joint

Original credit report and appraisal for loan qualification will be charged via your credit card; please complete:

Card Type: (V/M/AMEX) _____ Credit Card Number: _____

Expiration Date: _____ (3) Digit Security Code from back of card (V/M only): _____

(4) Digit Security Code for AMEX on front of card: _____

Client Name on front of Credit Card: _____

Billing Address (if different from your home address): _____

Card Holder Signature: _____

Appraisal Fee:

Best contact phone number(s) for scheduling an appointment (Refinance transactions only):

1. _____ 2. _____

The appraisal fee shall be paid directly to the appraisal company by the borrower at the time of the appraisal. In the event payment is not paid to the appraiser at the time of the appraisal, the undersigned hereby agrees to pay the appraiser directly and is entitled to a copy of the paid inspection report. The fees are not refundable in full or in part, regardless of whether the loan application is approved by the lender.

If the appraisal or credit report fees above are insufficient to cover the actual charges, the undersigned hereby agrees to pay the actual costs incurred. THIS DOCUMENT SHALL CONSTITUTE IRREVOCABLE ESCROW INSTRUCTIONS TO THE SETTLEMENT AGENT TO PAY ANY UNPAID FEES TO THE VENDOR.

The acceptance of the appraisal and/or the credit report fees shall not constitute approval of the applicant's loan application, which may be approved only by the lender's approval committee. The Shintani Group, Inc. assumes no liability nor makes any guarantees as to approval by any lender. You may have received information about interest rates and loan type; however, the loan type, interest rate and loan fee for your loan, will be established on the date of approval.

Applicant

Date

Applicant

Date