



SOUTH WIND FINANCIAL

"Diversified Lending Specialists"

COMMERCIALLY REASONABLE MEANS OR MECHANISM WORKSHEET

Date: _____

Borrower #1: _____
Borrower #2: _____
Borrower #3: _____
Borrower #4: _____

Subject Property Address:

To the Borrower: Commencing October 1, 2007 Nevada Revised Statute 598D.100 requires the mortgage broker or mortgage banker named below to use any "commercially reasonable means or mechanism" to verify that you have the ability to repay the home loan for which you are applying. There is no requirement that you enter into any proposed loan transaction even though you may have submitted an application to the broker/banker. Be sure that all of the terms set forth below are accurate and that you agree to them.

To be completed by Borrower [complete as applicable]:

The purpose of this loan is to _____ purchase a home or _____ refinance a current home loan.
The loan is a _____ fixed rate or _____ adjustable interest rate loan.
My monthly pre-tax income is \$_____.
I _____ have or _____ have not submitted pay stubs or tax returns to the mortgage broker/banker as proof of this income.

The mortgage broker/mortgage banker has discussed with me (Please Initial as appropriate):

- _____ My overall economic situation.
- _____ My employment, including length of time on job and prospects for its continuation in the future.
- _____ My credit history and credit score.
- _____ My current sources and amounts of income and assets, and the likelihood of any of these items changing [up or down] in the reasonably foreseeable future.
- _____ The information required on my loan application.
- _____ That if I have applied for an adjustable rate loan, the interest rate may increase and my monthly payments may go up substantially on and after the first change date.
- _____ Other: List _____

I certify under penalty of perjury that I have the financial ability to repay the loan I have applied for. I have carefully reviewed any and all rate loan disclosures that have been provided to me, and agree that even if the interest rate on my adjustable rate loan increases and my monthly payments increase as result, I can still afford to repay the loan.

Borrower #1: _____
Signature / Date
Borrower #2: _____
Signature / Date
Borrower #3: _____
Signature / Date
Borrower #4: _____
Signature / Date

This Section to be completed by mortgage broker/mortgage banker:

- This is a:
- _____ Full Document loan
 - _____ Low Document loan
 - _____ No Document loan
 - _____ Stated Income loan (Includes both NIV & SISA)
 - _____ No Ratio loan
 - _____ Other [describe] _____

I have verified the income amount provided by the Borrower by:
_____ Salary.com
_____ U.S. Department of Labor
_____ Other: specify [i.e. VOE, pay stubs] _____

I have discussed with the Borrower the items he/she has checked above, and have given him/her a completed copy of this worksheet.

I certify under penalty of perjury that the above is true and correct.

Name of Mortgage Broker/Banker: _____ SOUTH WIND FINANCIAL _____

License Number: _____

Mortgage Agent Signature: _____

Date

