

**Capital Benefit, Inc.**  
**Loan Information / Authorization / Disclosure / Consent Form**

Borrower Name: \_\_\_\_\_

In order to expedite your transaction, we need information about your property. Please complete, sign and return to us as soon as possible. If any of the following is not applicable, please indicate by writing "None" or "N/A".

1 <sup>st</sup> Mortgage			
Lender		Phone	
Loan Number		Current Balance	
2 <sup>nd</sup> Mortgage			
Lender		Phone	
Loan Number		Current Balance	
Homeowners Insurance			
Company			
Phone		Policy Number	
Homeowners Association			
Name			
Phone		Policy Number	

Capital Benefit, Inc. will open an escrow. As may be specifically and properly required to complete my transaction described in escrow instructions, you are hereby authorized and instructed to obtain and comply with transfer instructions and pay-off demands from the lenders or parties named above and to make payment(s) in full from funds accruing to my account at close of escrow including but not limited to, forwarding/service/transfer fees, payments/reconveyance fees, interest or prepayment charges as demanded by such instructions without my further approval.

**Investor Approval Disclosure**

Before your loan can fund and close, final investor approval must be obtained. Final investor approval (or denial) takes place at the end of the processing of your loan. This could take place before or after you have signed loan documents. If the investor denies your loan, Capital Benefit, Inc. will deny the loan. As a potential borrower, you acknowledge that you understand this final investor approval/denial process and as such Capital Benefit, Inc. cannot guarantee your loan closing at any time.

**Consent**

We, the undersigned, hereby give our consent to have Capital Benefit, Inc. and/or its designated credit reporting service(s), obtain any and all information concerning our employment, depository for our checking and/or savings accounts, repayment obligations, and all other credit matters which they may require in connection with our application for a loan which we have submitted. Additionally, we agree that Capital Benefit, Inc. may share this information with its investors.

I/We understand and agree that we are giving up our right to a jury or court trial concerning any possible disputes. I/We understand that my/our judicial rights to discovery and appeal are also affected and that my/our agreement to this arbitration provision is voluntary and that any costs of such proceeding shall be borne by the parties equally and shall be settled and finally determined in the Newport Beach, County of Orange, State of California, by arbitration in the foregoing manner.

Any dispute of claim in law or equity arising out of this transaction shall be decided by neutral, binding arbitration in accordance with the rules of the American Arbitration Association and not by court action except as provided by California law for judicial review of arbitration proceedings. Judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The Parties shall have the right to discovery in accordance with the Code of Civil Procedure Section 1283.05.

This Consent Form, Arbitration, and Client Agreement, we hereby agree, may be reproduced or photocopied by Capital Benefit, Inc. Such copy of this original signed form shall be considered effective consent and shall be equal to the original.

**"I/We, the undersigned, hereby acknowledge this agreement in its entirety and consent to its contents."**

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_