



EXHIBIT "A"

"COMMERCIALLY REASONABLE MEANS OR MECHANISM" WORKSHEET

Date: _____

Borrower: _____ Property Address: _____

Borrower: _____

Borrower: _____

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:

- ____ 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 Signature/Date_____
Borrower Signature/Date_____
Borrower Signature/Date

To be completed by mortgage broker/mortgage banker:

This is a:

- Full document loan
- Low document loan
- No document loan
- Stated income 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 also discussed with the Borrower the items s/he 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: _____

License Number: _____

By:

Signature

Date