

EXHIBIT "A"

"COMMERCIALLY REASONABLE MEANS OR MECHANISM" WORKSHEET

Date: _____

Property Address: _____

Borrower: _____

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 mortgage broker/mortgage 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/mortgage 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 the 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 for which I have applied.

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 a 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) (for example, VOE, pay stubs): _____

I have also 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/Mortgage Banker: _____

License Number: _____

By: _____ Date: _____
Signature