

## Licensing and Legal Information

### About AmeriHome

**AmeriHome Mortgage Company, LLC, NMLS ID 135776** was initially established in 1988 as a Michigan corporation. AmeriHome re-formed as a Delaware limited liability company in 2014. Today AmeriHome originates new home loans and purchases closed mortgage loans across the country.

### Credit Bureau Information

AmeriHome Mortgage Company, LLC and/or its service providers acting on its behalf, may report information about your account to the major credit bureaus. Under the Fair and Accurate Credit Transactions Act of 2003, you have the right to directly dispute the accuracy or integrity of information AmeriHome Mortgage Company, LLC and its service providers report to the major credit bureaus. In order to protect your rights regarding any disputed account information, you must do the following:

- Any dispute must be made in writing to AmeriHome Mortgage Company, LLC and its service providers at AmeriHome Mortgage Company, LLC, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888, Attention: Consumer Support. Or email [consumersupport@amerihome.com](mailto:consumersupport@amerihome.com).
- To avoid delays, you should not provide your dispute notice to another AmeriHome Mortgage Company, LLC and or service provider's address.
- Your dispute notice must sufficiently identify your account relationship with AmeriHome Mortgage Company, LLC and its service providers such as your name, address, account number, etc.
- You must specify the information AmeriHome Mortgage Company, LLC and its service providers is reporting to the credit bureaus and why you are disputing it.
- You must also provide documentation or other information to support your dispute. For example, you may wish to provide a relevant portion of a credit report that may contain possibly inaccurate information, account statements, a copy of a police report, an affidavit of forgery, etc.

If you fail to meet any of the above requirements it may delay any response from AmeriHome Mortgage Company, LLC or its service providers and any resolution of your dispute. In most cases, AmeriHome Mortgage Company, LLC or its service providers will respond to your dispute notice in writing within 30 days of receiving it.

**Not all AmeriHome Mortgage Company, LLC products or services are available in all states. This is not a commitment to lend.**

### Do Not Call Policy

This notice is the AmeriHome Mortgage Company, LLC Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows us to. AmeriHome Mortgage Company, LLC employees and its service provider employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from AmeriHome Mortgage Company, LLC will be placed on the AmeriHome Mortgage Company, LLC Do Not Call list and will not be called in any future campaigns, including those of AmeriHome Mortgage Company, LLC affiliates. If you communicate with us by telephone, we may monitor or record the call.

### Equal Housing Opportunity Lender

AmeriHome Mortgage Company, LLC is an Equal Housing Opportunity lender.

### AmeriHome Mortgage Company, LLC Licensing Information:

Alabama - Licensed by the State of Alabama Banking Department, Consumer Credit License 21272

Alaska - Mortgage Broker/Lender License AK 135776

Arizona - Licensed by the Arizona Department of Financial Institutions, Mortgage Banker License 0917700. Other trade names used in Arizona: AmeriHome Funding, LLC

Arkansas - Licensed by the Arkansas Securities Department, Combination Mortgage Banker-Broker-Servicer License 103394. 1 Baxter Way, Suite 300, Thousand Oaks, CA, 91362-3888. Toll free 855.501.3035 (Servicing) or 888.469.0810 (Company Headquarters)

California-DBO – Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act, License 4131116.

Under California law, we will not share information we collect about you with companies outside of AmeriHome Mortgage Company, LLC unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law. Rev. 08/2013. Loans made pursuant to a California Department of Business Oversight Residential Mortgage Lending Act License. Married persons may apply for an account in their own name.

### CA Fair Lending Notice

UNDER THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR
2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY. IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS TO PROVIDE FINANCIAL ASSISTANCE. THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE-TO FOUR-UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE-TO FOUR-UNIT FAMILY RESIDENCE. IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

## Licensing and Legal Information

### DEPARTMENT OF BUSINESS OVERSIGHT

SUITE 600  
3700 WILSHIRE  
LOS ANGELES, CA 90010

### DEPARTMENT OF BUSINESS OVERSIGHT

SUITE 810  
1390 MARKET STREET  
SAN FRANCISCO, CA 94102

Colorado - Registered with the Colorado Department of Regulatory Agencies, Mortgage Company Registration, regulated by the Division of Real Estate.

Connecticut - Licensed by the Connecticut Department of Banking, AmeriHome Mortgage Company, LLC, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888, Mortgage Lender License ML-135776

Delaware - Licensed by the Delaware Office of the State Bank Commissioner, Lender License 022456

District of Columbia - Licensed by the Department of Insurance, Securities and Banking, Mortgage Lender License, MLB135776

Florida - Licensed by the Florida Office of Financial Regulations, Mortgage Lender Servicer License MLD1055 for loans secured by real property made by AmeriHome Mortgage Company, LLC

Georgia - Licensed by the Georgia Department of Banking and Finance. A Georgia Residential Mortgage Lender, Licensee 30855, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888

Hawaii - Licensed by the Hawaii Department of Commerce and Consumer Affairs, Mortgage Servicer License, MS175

Idaho - Licensed by the Idaho Department of Finance, Mortgage Broker/Lender License MBL-8497. Other trade names in Idaho: AmeriHome Mortgage.

Illinois - AmeriHome Mortgage Company, LLC, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888, Illinois Residential Mortgage Licensee, MB.6760882, Department of Financial & Professional Regulation, Division of Banking, 122 South Michigan Avenue, Suite 1900, Chicago, IL, 60603, 312.793.3000

Indiana - DFI First Lien Mortgage Lending License 21430

Indiana - DFI Subordinate Lien Mortgage Lending License 21429

Iowa - Licensed by the Iowa Division of Banking, Mortgage Banker License 2013-0080

Kansas - Licensed by the State Bank Commissioner of Kansas, Mortgage Company License MC.0025360

Kentucky - Mortgage Company License MC97181

Louisiana - Licensed by the Louisiana Office of Financial Institutions, Residential Mortgage Lending License

Maine - Licensed by the Maine Bureau of Consumer Protection, Supervised Lender License 135776

Maryland - Licensed by the Office of the Commissioner of Financial Regulation, Mortgage Lender License, 22750.

Michigan - Licensed by the Michigan Department of Insurance and Financial Services, 1<sup>st</sup> Mortgage Broker/Lender/Servicer Registrant FR0019170

Michigan - 2<sup>nd</sup> Mortgage Broker/Lender/Servicer Registrant SR0019024

Minnesota - Licensed by the Minnesota Department of Commerce, Residential Mortgage Originator License MN-MO-135776

Mississippi - A Mississippi Licensed Mortgage Company, Licensed by the Mississippi Department of Banking and Consumer Finance, Mortgage Lender License 135776

Missouri - Licensed by the Missouri Division of Finance, Company License 17-2283-S

Montana - Licensed by the Montana Division of Banking and Financial Institutions, AmeriHome Mortgage Company, LLC, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888, Mortgage Lender License 135776

Nebraska - Licensed by the Nebraska Department of Banking and Finance, Mortgage Banker License NE135776. Other trade names in Nebraska: AMC, LLC.

New Hampshire - Loans secured by real property made by AmeriHome Mortgage Company, LLC. Licensed by the New Hampshire Banking Department, Mortgage Banker License 18504-MB

New Jersey - Licensed by the State of New Jersey Department of Banking and Insurance, Residential Mortgage Lender License

New Mexico - Licensed by the New Mexico Financial Institutions Division of the New Mexico Regulation and Licensing Department, Mortgage Loan Company License

North Carolina - Licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-157943

North Dakota - Licensed by the North Dakota Department of Financial Institutions, Money Broker License MB 102693

Ohio - Residential Mortgage Lending Act Certificate of Registration, MBMB.850198.000

Oklahoma - Licensed by the Oklahoma Department of Consumer Credit, Mortgage Lender License ML011010

Oregon - Licensed by the State of Oregon Division of Financial Regulation, Mortgage Lending License ML-5015

Pennsylvania - Licensed by the Pennsylvania Department of Banking and Securities, Mortgage Lender License 59125

Rhode Island - Licensed by the State of Rhode Island Department of Business Regulation for the following license types: Lender License 20173446LL, Third Party Loan Servicer License 20173456LS.

South Carolina - BFI - Licensed by the State of South Carolina Board of Financial Institutions, Mortgage Lender / Servicer License MLS - 135776

South Dakota - Licensed by the South Dakota Department of Labor and Regulation, Division of Banking, Mortgage Lender License ML.05027

Tennessee - Licensed by the Tennessee Department of Financial Institutions, Mortgage License 111319

Texas - Texas Savings and Mortgage Lending (SML) Mortgage Banker Registration

Loans secured by real property made by AmeriHome Mortgage Company, LLC, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888.

TAC §80.200(b)

CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705.

COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV). A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION

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ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV).

### DISCLOSURE STATEMENT

Pursuant to Texas Finance Code Chapter 158.101, a registrant shall provide to the borrower of each residential mortgage loan the following notice not later than the 30th day after the registrant commences servicing the loan:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 North Lamar, Suite 201, Austin, Texas 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550.

Utah-DFI - Utah Department of Financial Institutions, Residential First Mortgage Registration, Consumer Credit Notification Registration

Vermont – Lender License 6517. Vermont – Loan Servicer License 135776-1.

Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your credit worthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

Virginia – Licensed by State Corporation Commission, Bureau of Financial Institutions (BFI), in the Commonwealth of Virginia, MC-6693, Lender License.

Washington - Licensed by the Washington State Department of Financial Institutions, Consumer Loan Company License CL-135776

West Virginia - Licensed by the West Virginia Division of Financial Institutions, Mortgage Lender License ML-32670

Wisconsin – Licensed by the State of Wisconsin Department of Financial Institutions, Mortgage Banker License 135776BA

Wyoming - Licensed by the Wyoming Department of Audit, Mortgage Lender/Broker License 2997

Note: AmeriHome conducts the business of purchasing closed mortgage loans and master servicing mortgage loans in states that do not require licensure for such activities under the applicable laws of those states.

Not licensed in the state of New York.