

BORROWER(S) _____ **DATE** _____

GIANT LOAN # _____
SUBJECT _____
PROPERTY _____
LENDER OCMBC, Inc. dba GIANT Lending _____

You have applied for a mortgage loan through your mortgage Broker, _____.
The loan options below provide you with detailed rate and loan cost information to assist you in choosing the correct loan for your particular situation. Carefully review the loan options presented below.

OPTION	TRANSACTION DESCRIPTION	INTEREST RATE	TOTAL ORIGATION POINTS OR FEES AND DISCOUNT POINTS
Option 1	Loan with the lowest Interest Rate	%	\$
Option 2	Loan with the lowest Interest Rate without negative amortization feature, prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the loan term, a demand feature, shared equity, or shared appreciation	%	\$
Option 3	Loan with the lowest dollar amount for Origination Points or Fees and Discount Points	%	\$
<i>You are applying for a loan with the following terms:</i>		%	\$

If you expressed an interest rate in an adjustable rate loan, and if the loan's initial interest rate is fixed for at least five years, the "Interest Rate" disclosed in this document is the initial rate that would be in effect at consummation. If the loan's initial interest rate is not fixed for at least five years, the "Interest Rate" disclosed is the fully-indexed rate that would be in effect at consummation without regard to any initial discount or premium.

This is not a lock-in agreement or a loan commitment. The interest rate and fees described within this Disclosure are available on the document preparation date and may be subject change if you have not locked your interest rate. Once you lock your loan, you agree to close your loan within a certain period of time and at a certain interest rate. If you instruct your Mortgage Broker to lock your loan, the Mortgage Broker will explain the interest rate and loan fees you will pay.

You are advised to be sure you understand and are satisfied with the product and terms that have been offered to you.

ACKNOWLEDGEMENT OF RECEIPT

I/We received a copy of this Disclosure.

Borrower Signature

Date

Borrower Signature

Date