

## LICENSING AND LEGAL INFORMATION

### ABOUT AMERIHOMES

**AmeriHome Mortgage Company, LLC, A Western Alliance Bank Company (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@amerihomes.com](mailto:consumersupport@amerihomes.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.

### **AMERIHOMEMORTGAGE COMPANY, LLC LICENSING INFORMATION:**

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

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](tel:855.501.3035) (Servicing) or [888.469.0810](tel:888.469.0810) (Company Headquarters)

California-DFPI – Licensed by the Department of Financial Protection and Innovation 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 Financial Protection and Innovation 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 IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

**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

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

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

Iowa – Licensed by the Iowa Division of Banking Finance Bureau, Iowa Master Loan Company Registration 88893548

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

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, 1st Mortgage Broker/Lender/Servicer Registrant FR0019170

Michigan – 2nd Mortgage Broker/Lender/Servicer Registrant SR0019024

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 New Jersey Department of Banking and Insurance, New Jersey 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 Dakota – Licensed by the North Dakota Department of Financial Institutions, Money Broker License MB 102693

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

The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 888-469-0810 or [consumersupport@amerihome.com](mailto:consumersupport@amerihome.com). To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at [888.877.4894](tel:888.877.4894) or visit [DFR.OREGON.GOV](http://DFR.OREGON.GOV).

Rhode Island – Licensed by the State of Rhode Island Department of Business Regulation Division of Banking, Rhode Island Lender License 20173446LL

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.

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

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.