ADDENDUM TO LOAN APPLICAITON
(CALIFORNIA)

Borrower Name (s):	Lender:
Property Address:	Date:

Borrower: Are you in a Registered Domestic Partnership? (Circle one)

NO YES

Co-Borrower: Are you in a Registered Domestic Partnership? (Circle one)

NO YES

This addendum has been prepared in response to AB 205, the California Domestic Partner Rights and Responsibilities Act of 2003, effective January 1, 2005, which grants the same rights, protections and benefits to, and imposes the same responsibilities, obligations and duties on, persons who have registered as domestic partners as persons who are "spouses" under California law. As a result, all property acquired during a Registered Domestic Partnership, except property acquired by gift or inheritance, is presumed to be community property, and each registered domestic partner has equal management and control over such property.

Lender may require registered domestic partners to sign the security instrument to ensure the enforceability of the security instrument.

If you have completed a Uniform Residential Loan Application ("Application"), the instructions at the top of the Application are amended to read as follows:

> This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must be provided (and the appropriate blank checked) when ____ the income and assets of a person other than the "borrower" (including the Borrowers' spouse or registered domestic partner) will be used as a basis for loan qualification or ____ the income or assets of the Borrower's spouse or registered domestic partner will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

_____

Borrower Date

_____

Borrower Date