

BUYER ACKNOWLEDGMENT & CONSENT TO CROSS-QUALIFICATION

Property Address: 512 South Hollydale Lane, Anaheim, CA 92808

APN / County: 930-261-93 | Orange County

Listing Brokerage: The Oppenheim Group (DRE #01983697) | Agent: Evelyn Cruz (DRE #01276167)

Seller's Lender: **The Luna Team at Emerge Mortgage (LunaTeam@EmergeMortgage.com | Office: 951-405-2017 | Michael Luna Cell: 951-217-0173)**

The Seller of the Property requires, as a mandatory absolute condition of purchase offer review, vetting, and processing, that all prospective buyers cross-qualify with the Seller's designated chosen lender. This administrative review process is provided at absolutely no cost and no financial obligation to the Buyer.

1. TWO-STEP PROCEDURAL GUIDELINES FOR DOCUMENT SUBMISSION

- **Step 1 (Consent):** Buyer and Buyer's Agent will execute and submit this completed Acknowledgment form together with their initial purchase offer to the Listing Agent.
- **Step 2 (Packet Transmission):** Upon offer presentation, Buyer's Agent will coordinate with the buyer's originating lender to securely email the qualification packet directly to the Seller's lender at the address provided above.

2. COMPLETE PRIVACY AND REDACTION SAFEGUARD

To preserve and maximize consumer financial data protection, the Seller and Seller's chosen lender **explicitly request and authorize the Buyer and their originating Loan Officer to firmly black out and redact all sensitive personal identifying details**—including all individual Social Security numbers, financial account numbers, tracking IDs, and specific dates of birth—from all documentation prior to submission.

3. WRITTEN AUTHORIZATION FOR LENDER-TO-LENDER LIAISON

Buyer hereby provides formal written authorization for their originating Loan Officer (LO) to engage in direct, professional peer-to-peer communication with the Seller's chosen lender (The Luna Team) via email or phone (Office: 951-405-2017 | Michael Luna Cell: 951-217-0173).

4. RETAINED CHOICE OF FINAL FINANCING INSTITUTION

Buyer remains under zero obligation, pressure, or requirement to secure financing or open a final loan account through the Seller's chosen lender.

5. EXPLICIT PREREQUISITE TO FORMAL OFFER RESPONSE

Buyer explicitly acknowledges and understands that the Seller will not legally respond to, fully vet, or formally counter any submitted purchase offer until this professional lender-to-lender cross-qualification verification file has been completely reviewed and green-lit by the Seller's designated lender.

BUYER SIGNATURES

Buyer Signature

Date

BUYER'S AGENT & COOPERATING BROKERAGE INFORMATION

Buyer's Agent Name (Print)

Agent DRE License #

BUYER'S ORIGINATING LENDER & LOAN OFFICER INFORMATION

Loan Officer Name (Print)

Loan Officer NMLS # / DRE #

Loan Officer Phone Number

Loan Officer Email Address