

EQUAL CREDIT OPPORTUNITY ACT NOTICE

You are hereby provided the following "Equal Credit Opportunity Act" notice as required under section 202.4 (d), 12 C.F.R. "The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The Federal agency which administers compliance with this law concerning this institution is the Federal Home Loan Bank Board, 320 First Street, N.W., Washington, D.C. 20552."

I (we) acknowledge receipt of items, notices and/or warnings listed or contained herein.

1. The Special Information Booklet required by the Real Estate Settlement Procedures Act.
2. The Good Faith Estimates of Settlement Services required by the Real Estate Settlement Procedures Act.
3. If for any reason the loan I/we have applied for does not close, I/we agree to reimburse the lender for any and all costs incurred to process my/our application including but not limited to appraisal, survey, title insurance, and condominium document review (if applicable).
4. Notice: The Federal Equal Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of sex or marital status.
5. Notice: You may apply for the loan in your own name or you may wish your spouse (if any) to be the co-applicant. There is no requirement for your spouse (if any) to apply or otherwise become obligated to repay the debt to the extent that your spouse's income and/or assets are necessary to qualify you for the loan.
6. Warning: Information about any co-applicant need not be revealed unless the co-applicant will be contractually liable in the debt to the extent that your spouse's income and/or assets are necessary to qualify you for the loan.
7. Warning: Income from alimony, child support or maintenance, need not be revealed by any person, unless the applicant(s) choose to disclose same. Neither is any person required to designate a title such as Mr., Mrs., Ms., or Miss.
8. Notice: In connection with this credit application, a consumer report will be requested. A subsequent consumer report will be required in connection with an update renewal or extension of the credit for which that application is made.
9. Notice: Public Law 93-579, entitled the Privacy Act of 1974, requires that all applicant(s) be informed of the purposes and uses to be made of the information which is solicited. To explain the reason why the information is requested and the general use to which that information may be put, the following is being furnished:

Purpose: The information requested in the loan application is considered relevant and necessary to determine your credit worthiness for the loan applied. **Use:** The information will be used in evaluating your loan application. Effects of Non-disclosure:

Disclosure: Disclosure of the requested information is voluntary. No penalty can be suffered for failure to respond. However, the decision as to loan approval you are requesting must then be made on the basis of the information supplied. This may result in a delay in the processing of your application or subsequent denial of credit.

I (we) agree to the following:

- (a) To bear the cost of applicable credit reports and FHA/VA & Conventional Appraisal fee, and Application fee.
- (b) (If this application is for a Conventional Loan and is approved) to pay the private mortgage insurance premiums where required.
- (c) (If this application is for VA Loan and is approved) to accept the highest interest rate authorized by the VA on the date of closing.
- (d) The undersigned applies for the loan to be secured by a first mortgage on the property described above, and represents that the property will not be used for any illegal or restricted purpose and that all statements made in the loan application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source believed to be appropriate by.

The original or a copy of said application will be retained by the Lender, even if the loan is not granted.

It is agreed said application does not obligate our company to extend any financing to the undersigned. We fully understand that it is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements covering any facts submitted in connection with said application as applicable under the provisions of Title 18, United States Code Section 1010. The undersigned applicant(s) hereby acknowledge(s) this Notice.

Borrower

Date

Co-Borrower