

Dear Applicant,

Thank you for allowing Colorado Resort Lending to assist you with your home financing needs. We plan on being your "lender for life", and in order to achieve this goal, we offer our clients the attention, dedication, and energies necessary to complete the loan process as quickly and smoothly as possible.

Enclosed you will find a loan application package consisting of the documents itemized below.

Uniform Residential Loan Application

Please complete the application **in ink** including names addresses, telephone numbers and account numbers as requested. If an error is made, **do not use** correction tape or fluid. Simply cross through the error and write above or below the error.

Borrower's Certification/Consent for Credit Check/Financial Privacy Notice and Conventional Borrower Disclosures

These forms authorize Colorado Resort Lending to verify the information provided on your loan application.

Documentation

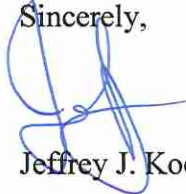
This is a list of supporting documentation that is needed to process your loan request.

A **\$500 Processing Fee** will be required when the signed documents are returned. This fee will be applied to closing costs and in the event the loan is denied will be refunded minus any appraisal costs.

An **Appraisal** will be ordered and the appraiser will contact you for access to your property and for payment.

Thank you again for choosing Colorado Resort Lending. Please return (the original) application items along with the forms outlined above via overnight or postal delivery to the address below. Contact Jeff Koch at the numbers below with any questions or concerns that you may have regarding the financing of your home.

Sincerely,



Jeffrey J. Koch

Checklist Of Items Lenders Need To Approve Your Loan Application

The following list of items has been compiled for your convenience. You will need to bring this information to your mortgage application in order to expedite the processing of your mortgage loan.

- A check for your credit report and appraisal
- Your residence addresses for the past two years
- Names, addresses and phone number of your landlords for the past two years
- Present value of all real estate owned
- Names, addresses, phone numbers and contact person for all employers for the last two years
- W-2 Forms for all employers for the last two years
- Pay stubs covering the most recent 30 day period (all current jobs)
- Addresses, account numbers and current balances for all checking, savings and other deposit accounts
- Three most recent months' bank statements (all accounts, all pages)
- Name, account numbers, balances and monthly payments for all consumer debt accounts including auto loans, personal loans, student loans, credit union loans and mortgages
- Name, account numbers, balances and monthly payments for all credit cards used in the last several months
- Evidence of alimony or child support, a copy of the court order and ages of child(ren)
- Copy of divorce decree and separation agreement
- Social security and other benefit award letters if being used toward qualifying income
- Stock information including names of stocks, share owned, current price per share and last three month's stock statements (or most recent quarterly statement)
- Make, year and estimated value of all automobiles. Also include copy of title if auto is less than four years old and owned free and clear.
- Documentation relating to any special issues such as bankruptcy, credit problems and recently established accounts for deposits or loans
- Copy of deed, most recent tax bill and most recent homeowner's insurance bill (for refinance only)

Borrower full name: _____ Social Security #: _____

Co-Borrower full name: _____ Social Security #: _____

Primary Address: _____

Phone Number (best way to reach you): _____ Email: _____

Document Checklist:

Income Verification

W-2 and/or commissioned Income Sources (hourly or salary)

_____ Paycheck stub (This should be from your most recent pay period and must show YTD earnings)

_____ W-2 forms (Enclose copies of the past two (2) years)

Self-Employed and/or Commissioned Income Sources:

_____ Individual Income Tax Returns (Enclose copies of the past two (2) years)

_____ Corporate and/or Partnership Tax Returns (Enclose copies of the past two (2) years)

_____ YTD Profit and Loss Statement

Asset Verification

_____ Bank Statements (Most recent for all checking and savings accounts)

_____ Brokerage Statements (Most recent for all checking and savings accounts)

_____ 401K or Pension Plan (Most recent statements)

Special Documents *Return these items only if the space has an (X):*

_____ Social Security or Pension Income (provide copies of awards letter or pension letter)

_____ Insurance (Name of Agent and telephone number)

_____ Purchase Contract

_____ ILC/Survey (Copy for single family residences and refinances only)

Other Documents

_____ Copy of your driver's license

_____ Refinancing- Copy of current mortgage statement (1st & 2nd if applies)

_____ Check payable to Colorado Resort Lending for \$500.00 for loan processing. The fee will be credited towards the closing costs. If our underwriters decline the requested loan for any reason, the fee will be refunded minus the appraisal costs.

Note: Colorado Resort Lending will order and obtain an appraisal of your property. Appraiser will contact you for access to your property and payment.



CREDIT CARD SIGNATURE AUTHORIZATION
VISA and MASTERCARD ONLY PLEASE

This letter confirms that I authorized Colorado Resort Lending to charge my credit card.

Card Number: _____ Total Amount: \$ _____

Description of charge(s): _____

Date: _____ Cardholder Name (print): _____

Cardholder Signature: _____

Credit Card Expiration Date: _____

Authorization Code: _____ Reference #: _____

File Name if Different than Card Holder: _____

Property Address: _____

Loan Officer: _____



Uniform Residential Loan Application

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 also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and 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.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower	Co-Borrower
I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Lender Case Number
Amount \$	Interest Rate %
No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):
	<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP)	
Legal Description of Subject Property (attach description if necessary)	
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	
Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.	
Year Lot Acquired	Original Cost
\$	\$
Amount Existing Liens	(a) Present Value of Lot
\$	\$
(b) Cost of Improvements	Total (a+b)
\$	\$
Complete this line if this is a refinance loan.	
Year Acquired	Original Cost
\$	\$
Amount Existing Liens	Purpose of Refinance
\$	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
Title will be held in what Name(s)	
Manner in which Title will be held	
Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)	

Borrower	Co-Borrower
III. BORROWER INFORMATION	
Borrower's Name (include Jr. or Sr. if applicable)	
Co-Borrower's Name (include Jr. or Sr. if applicable)	
Social Security Number	Home Phone (incl. area code)
DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners)	Dependents (not listed by Co-Borrower)
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	No. _____
<input type="checkbox"/> Separated	Ages _____
Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

X

Date

Co-Borrower's Signature:

X

Date

Conventional Borrower Disclosures

Please read the following disclosures carefully. You must be certain that you understand this transaction. Sign this document only after you have read all the pages. Seek professional advice if you are uncertain.

Fair Credit Reporting Act

In connection with your application for a loan, please be advised that we will order a credit report or a consumer report regarding your credit experience. This report may contain information on your character, general reputation, personal characteristics or mode of living in addition to your actual credit experience from persons or firms with which you have done business, your credit worthiness, credit standing and credit capacity. You have the right given by Federal Law to know the nature and scope of the information given in this report if you make a written request for that information. In the event we deny your application or raise the charge for extending your credit based on any information; you have the right within 60 days to make a written request that we disclose the nature of the information to you. We shall also advise you of the information in the consumer report and the name and address of the reporting agency. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. By my (our) signature below, I (we) acknowledge receipt of a copy of this information letter.

Notice to the Home loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer-reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores. The credit score is a computer-generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit-scoring technologies change. Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another. If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer-reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application. If you have questions concerning the terms of the loan, contact the lender. One or more of the following credit bureaus will provide the credit score:

Experian	Equifax Credit Information Services	Trans Union
PO Box 9554	PO Box 740256	PO Box 2000
Allen, TX 75013	Atlanta, GA 30374	Chester, PA 19022

Real Estate Settlement Procedures Act (RESPA)

By my (our) signature below, I (we) hereby acknowledge receipt of a copy of the special information booklet entitled, "Settlement Costs, a HUD Guide".

The loan applied for is an adjustable rate mortgage (ARM). I (we) hereby acknowledge the receipt of the special information booklet entitled "Consumer Handbook on Adjustable Rate Mortgages".

The loan applied for is a home equity line of credit (HELOC). I (we) hereby acknowledge the receipt of the special information booklet entitled "When Your Home is on the Line".

Equal Credit Opportunity Notice

The Federal Equal Credit Opportunity Act prohibits from discrimination against credit applicants on the basis of race or color, religion, national origin sex, marital status, or age. The Federal Agency, which administers compliance with this law concerning this private mortgage company, is the Federal Trade Commission, Washington, DC 20580. Additionally, the Federal Fair Housing Act also prohibits discrimination on the basis of race, color, religion, sex, physical disability, familial status, or national origin.

Occupancy Statement

Primary Residence

I/We hereby certify that my/our intent in seeking this loan is to obtain financing for the purchase of a home to be used as my/our principal residence, with occupancy to begin within 30 days after closing and extend for an indefinite period of time in the future.

I/We recognize that any loan made pursuant to this application is contingent upon owner occupancy, and agree that (1) failure to occupy the property as provided in this certification shall constitute a DEFAULT under the terms of the loan; and (2) in case of such default, I/we must, upon recall of the loan by Cherry Creek Mortgage Co., Inc. its successors and/or assigns, immediately pay the full balance of the loan and any other amounts to which the company is entitled, upon default.

Vacation Home

I/We hereby certify that my/our intent in seeking this loan is to obtain financing for the purchase of a home to be used as my/our vacation home.

I/We recognize that any loan made pursuant to this application is contingent upon occupancy as a vacation home, and agree that (1) failure to occupy the property as provided in this certification shall constitute DEFAULT under the terms of the loan; and (2) in case of such default, I/we must, upon recall of the loan by Cherry Creek Mortgage Co., Inc., its successors and/or assigns, immediately pay the full balance of the loan and any other amounts to which the company is entitled, upon default.

It is further understood that I/we may be required to sign a document at closing indicating that the home being financed must be available for my/our use 100% of the time.

Servicing Disclosure Statement

Applicant Initials _____

Revised 01/16/09



NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. Federal law gives you certain rights. Read this statement and sign it only if you understand its contents.

You are applying for a mortgage loan covered by the real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. 2601 et seq.) RESPA gives you certain rights under Federal Law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Check the appropriate box under the "servicing Transfer Information."

Servicing Transfer Information

- We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.
or
 We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
or
 The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Authorization to Release Information

I/We hereby authorize Cherry Creek Mortgage Co., Inc., hereinafter referred to as "Lender", any investor to whom Lender may sell my mortgage, and the mortgage guaranty insurer (if applicable), to verify my/our past and present employment earnings records, bank accounts, stock holdings, and any other asset balances needed to process my/our mortgage loan application. I/We further authorize Lender and the mortgage guaranty insurer (if applicable), to order a consumer credit report and verify other credit information including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

The information obtained is only to be used in the processing of my/our application for a mortgage loan or as part of the Lender's and mortgage guaranty insurer's quality control program.

Privacy Act Notice: The information to be obtained will be used by the Lender and any federal agency insuring, guaranteeing or purchasing the mortgage to determine whether you qualify as a prospective borrower under the Lender's and the agency's underwriting standards. The information will not be disclosed outside the Lender and the federal agency without your consent except to the person or company verifying the information including, but not limited to, your employer, bank, lender and any other credit reference as needed to verify other credit information and as permitted by law. You do not have to give us this information, but if you do not, your mortgage loan application may be delayed or rejected. The information we obtain is authorized by Title 38, U.S.C. Chapter 37 (if VA); and 12 U.S.C. Section 1701 et seq. (if HUD/FHA).

Rate and Discount Commitments

Without a written Rate and Discount Commitment executed by the Lender any verbally discussed interest rate and or discount points are not binding upon the Lender.

Brokered Loans

From time to time Cherry Creek Mortgage Co., Inc. will use a source of funding for mortgage loans other than our own. We have entered into independent contractor agreements with various lenders in an effort to assist you in meeting your financial needs. We do not distribute the products of all lenders in the market and cannot guarantee the lowest price or best terms available in the market.

If we choose to use a source of funding other than our own, we will be acting as an independent contractor and not as your agent. The price we offer you – your interest rate, total points and fees – will include our compensation. In some cases, either you or the lender may pay us all of our compensation. Alternatively, both you and the lender may pay us a portion of our compensation. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees. Also, in some cases if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender. We also may be paid by the lender based on (i) the value of the mortgage loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

The amount of fees and charges that you pay in connection with loans that fall within this category will be estimated on your Good Faith Estimate. The final amounts will be disclosed on your HUD-1 or HUD 1A Settlement Statement.

Right to Receive Appraisal

If an appraisal report was required as part of the loan program you chose, you have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided below. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In order to obtain a copy of the appraisal report and if you have not already paid for the cost of the appraisal, you must do so at the time you make your request. In your letter, please provide 1) your name, 2) your loan number, and 3) the property address. Send request to: Cherry Creek Mortgage Co., Inc., 7600 East Orchard Road, #250-N Greenwood Village, CO 80111, Attention: Compliance Department.

Appraisal and Appraisal Alternatives

As part of the review of your loan request we will obtain an appraisal and in some cases an alternative type of property valuation review. The purpose of the appraisal and or property valuation is to determine the acceptability of the subject property as collateral for the requested loan. These reports are obtained for our lending purposes only and should NOT be relied upon to predict the resale value of the home.

Don't Commit Loan Fraud

It is important for you to understand that you are required to provide complete and accurate information when applying for your mortgage loan. To provide false social security number(s) that have not been assigned by the Social Security Administration is a punishable crime.

Applicant Initials _____

Revised 01/16/09



AUTHORIZATION TO RELEASE INFORMATION

I/We hereby authorize Cherry Creek Mortgage Co., Inc., hereinafter referred to as "Lender", any investor to whom Lender may sell my mortgage, and the mortgage guaranty insurer (if applicable), to verify my/our past and present employment earnings records, bank accounts, stock holdings, and any other asset balances needed to process my/our mortgage loan application. I/We further authorize Lender and the mortgage guaranty insurer (if applicable), to order a consumer credit report and verify other credit information including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

The information obtained is only to be used in the processing of my/our application for a mortgage loan or as part of the Lender's and mortgage guaranty insurer's quality control program.

The undersigned authorizes Cherry Creek Mortgage Co., Inc. to order payoff statements if deemed necessary and authorizes the current lien holder to charge the payoff fee associated with this request to the account. We understand that the typical cost is \$5.00 to \$25.00 and re-authorization for an amount over \$25.00 will be required from us.

Privacy Act Notice: *The information to be obtained will be used by the Lender and any federal agency insuring, guaranteeing or purchasing the mortgage to determine whether you qualify as a prospective borrower under the Lender's and the agency's underwriting standards. The information will not be disclosed outside the Lender and the federal agency without your consent except to the person or company verifying the information including, but not limited to, your employer, bank, lender and any other credit reference as needed to verify other credit information and as permitted by law. You do not have to give us this information, but if you do not, your mortgage loan application may be delayed or rejected. The information we obtain is authorized by Title 38, U.S.C. Chapter 37 (if VA); and 12 U.S.C. Section 1701 et seq. (if HUD/FHA).*

I/We have received a copy of this disclosure.

Borrower Name

Date

Borrower Signature

Co-Borrower Name

Date

Co-Borrower Signature

If you believe you have been subject to discrimination because of your race, color, religion, sex, familial status, or national origin, you should call HUD Fair Housing and Equal Opportunity Complaint hotline: (800) 669-9777. This information must be delivered to you at the time of initial loan application. Return the original to your lender as proof of notification and keep a copy for your records. You, the borrower(s) must be certain that you understand the transaction. Sign above only after you have read this entire page. Seek professional advice if you are uncertain.