

BORROWER'S DISCLOSURE NOTICES

Applicant(s):

Property Address:

AFFIDAVIT OF OCCUPANCY

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

- Primary Residence - Occupied by Applicant(s) within 30 days of closing
- Secondary Residence - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. (Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement).
- Investment Property - Not owner-occupied. Purchased as an investment to be held or rented.

The Applicant(s) acknowledge it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

Applicant

Date

Applicant

Date

ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial as to the company and the adequacy of coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agent or company to write the insurance covering the property described above:

Insurance Company Name

Insurance Agent

Insurance Agent's Address

Insurance Agent's Telephone Number

Applicant

Date

Applicant

Date

FAIR CREDIT REPORTING ACT

Pursuant to the Fair Credit and Reporting Act, this company is not authorized to furnish a copy of any credit report to applicants or to another third party in the event of transfer that may be requested/authorized by you the applicants. You may request information concerning your credit file directly from the credit reporting agency.

Applicant

Date

Applicant

Date

FHA LOANS ONLY

IF YOU PREPAY YOUR LOAN ON OTHER THAN THE REGULAR INSTALLMENT DUE DATE, YOU MAY BE ASSESSED INTEREST CHARGES UNTIL THE END OF THE MONTH.

GOVERNMENT LOANS ONLY

This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA loan) or the Department of Housing and Urban Development (in case of an FHA loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you.

Financial Records involving your transaction will be available to the VA (in case of a VA loan) or to HUD (in the case of an FHA loan) without further notice or authorization but will not be disclosed or released to another government agency or department without your consent except as required or permitted

Applicant

Date

Applicant

Date