## Disclosure Notices

Borrower(s)	Property Address:	
Occupancy Statement This is to certify that I/we intend to occupy the subject property as it is my/our 18 U.S.C., that the above statement for the purpose of obtaining mortgage insurance under the	. <i>U</i> We hereby certify under penalty of U.S. Criminal Cod he National Housing Act is true and correct.	e Section 1010 Title
Fair Credit Reporting Act  An investigation will be made as to the credit standing of all individuals seeking credit in this request made within a reasonable period of time. In the event of denied credit due to an unfmaking such report and of right to request within sixty (60) days the reason for the adverse a Equal Credit Opportunity Act  The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applica applicant has the capacity to enter into a binding contract); because all or part of the applicant exercised any right under the Consumer Credit Protection Act. Income which you receive as a	avorable consumer report, you will be advised of the identity of Consumer Rection, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act ants on the basis of race, color, religion, national origin, sex, marital status, ag nt's income derives from any public assistance program; or because the applicalimony, child support, or separate maintenance need not be disclosed to this	porting Agency e (provided that the ant has in good faith creditor unless you
choose to rely on such sources to qualify for the loan. Income from these and other sources, your sex or marital status. However, we will consider very carefully the stability and probably this law concerning this creditor is:		
Right to Financial Privacy Act  I/We acknowledge that this is notice to me/us as required by the Right to Financial Privacy Act and Urban Development (in the case of an FHA Loan) has a right of access to financial records to me/us. Financial records involving my/our transactions will be available to the VA (in the count will not be disclosed or released to another government agency or department without no	held by financial institutions in connection with the consideration or administrate of a VA loan) or to HUD )in the case of an FHA Loan) without further notice	tration of assistance
Information Disclosure Authorization  I/We hereby authorize you to release to for	or verification purposes, information concerning:	
Employment History, dates, title(s), income, hours worked, etc.	or verneation purposes, mornation concerning.	
Banking (checking & savings) account of record		
Mortgage loan rating, (opening date, high credit, payment amount, loan balance and pa	syment)	
Any information deemed necessary in connection with consumer credit report for real		
This information is for the confidential use of this lending in compiling a mortgage loan credit be used as a duplicate original.  Anti-Coercion Statement  The insurance laws of this state provide that the lender may not require the applicant to tak The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to	e insurance through any particular insurance agent or company to protect th	e mortgaged property.
meets the requirement of the lender. The lender has the right to designate reasonable finance. I have read the foregoing statement, or the rules of the Insurance Commissioner relative ther insurance. I have selected the following agencies to write the insurance covering the propert.  Flood Insurance Notification Federal regulations require us to inform you that the property used as security for this loan is special flood hazards and that in the event of damage to the property caused by flooding in a	eto, and understand my rights and privileges and those of the lender relative y described above:  located in an area identified by the U.S. Secretary of Housing & Urban Develo	opment as having
property.	Total and the state of the stat	in oc avanacie for the
At the closing you will be asked to acknowledge your receipt of this information. If you have		allo moderno destro de
Important: Please notify your insurance agent that the "loss payee" clause for the mo Your Home Tool Kit Booklet	rtgagee on both the hazard and flood insurance must read as follows, unless of	therwise advised:
I/We hereby acknowledge receipt from of a copy of the beard and the Federal Home Loan Bank Board which is provided in addition to other required	ooklet titled "Your Home Tool Kit Booklet" published by the Federal Reserve I adjustable rate mortgage disclosures.	
I/We hereby certify that I/we have read the Notices set forth	above and fully understand all of the above.	
Borrower Date	Borrower	Date
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Date	DOLLOWOL	Date