

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditor from discriminating against applicants on the basis of race, religion, national origin, marital status, sex, age (providing that the applicant has the capacity to enter into a legally binding contract), because all or part of the applicants income is derived form any public assistance program, or because the applicant has exercised in good faith any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law, relative to Advisor’s Mortgage LLC is the Federal trade Commission, Equal Credit Opportunity, Washington, DC, 20580.

RIGHT TO FINANCIAL PRIVACY ACT NOTICE

This is notice to you, the applicant/borrower, as required by the Right To Financial Privacy Act of 1978, that the Department of Housing and Urban Development or the Veteran’s Administration has the right of access to financial records held by financial institutions in connection with consideration or administration of assistance to you. Financial records involving your transaction will be available to the FHA or VA without further notice or authorization, but will not be disclosed or released to another government agency or department without your consent, except as permitted by law.

RIGHT TO RECEIVE A COPY OF THE APPRAISAL REPORT NOTICE

You have the right to receive a copy of the appraisal report used in connection with your application for credit. If you would like a copy, please notify us in writing within 90 days of the date that we notify you of action taken on your application or within 90 days of the date that you withdraw your application. If you want a copy, please make your request in writing to: Advisor’s Mortgage LLC, 1811 Weir Drive Suite 145, Woodbury, MN 55125.

AGREEMENT WITH RESPECT TO FLOOD INSURANCE

If it is determined that the property to be secured by the mortgage has been identified as having special flood hazards by the Secretary of Housing and Urban Development or the Federal Emergency Management Agency, the purchase of a flood insurance policy which is satisfactory to the lender will be required.

THE FOLLOWING HAVE BEEN RECEIVED BY THE APPLICANT(S);

- the ECOA notice
- the Right To Financial Privacy Act Notice
- the Right To Receive a Copy of the Appraisal Report Notice
- the Agreement With Respect To Flood Insurance
- the HUD informational booklet
- the lender’s Good faith Estimate of Settlement Costs
- the Right To Financial Privacy Act Certification
- the Consumer Handbook on ARM’s

The above statements constitute legally binding agreements, if you do not understand them, seek competent legal advice. Advisor’s Mortgage LLC employees or representatives may not provide any legal advise and statements made by them may not be interpreted as legal advice. I have reviewed and understand all of the above and acknowledge receipt of this document.

BORROWER

DATE

BORROWER

DATE