

BORROWER INFORMATION DOCUMENT

Date:

Borrower Name:

Property Address:

Loan Number:

A. This document is being provided to you pursuant to the Residential Mortgage Brokers License Act and related rules. Its purpose is to list those exhibits and materials you should receive with your application with

("Lender"), which is regulated by the Missouri Commissioner of Finance whose phone number is (573) 751-3242

B. Attached hereto are:

1. A Good Faith Estimate of the costs associated with obtaining your mortgage loan.
2. "Buying your Home - Settlement Costs and Helpful Information" - This booklet describes the settlement process associated with executing a mortgage for the purchase of the security real estate.
3. A copy of your Loan Application that will have to be signed and delivered to Lender in order for your mortgage loan application to be processed.
4. "Consumer Handbook on Adjustable Rate Mortgages" - This booklet describes the features of adjustable rate mortgages (issued if the mortgage is an adjustable rate mortgage representing a first lien).
5. A checklist of the materials, authorizations, and documents that will be required to be provided by you in order to underwrite the loan, if applicable.

A Truth-in-Lending statement will be delivered shortly.

C. Other significant information which could potentially affect the processing of your mortgage loan but which may be unknown to Lender at the application time shall be disclosed if, and when, such information becomes known. Such other information could be:

- a. An appraisal value different from that estimated by the borrower;
- b. Credit obligations which the borrower fails to report;
- c. A change in the borrower's financial circumstances which would result in his/her ineligibility for the loan; or
- d. A material change or discontinuation of a loan program by an investor or other entity, such as the U.S. Department of Housing or Veterans Administration or a private investor.

D. Within three (3) business days of receiving your written request, the Lender must confirm or deny in writing any specific oral statements or promises made to you.

I/We have read this disclosure and attachments 1 through 5 above and understand its and their contents, as evidenced by my/our signature(s) below.

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