Disclosure Notices

Affidavit of Occupancy: Applicant(s) hereby real property described below, their occupancy state	certify and acknowledge that, upon taking title to the us will be as follows:
[] Primary Residence – Occupied by Applicant(s)	within 30 Days of Closing.
[] Second Home – To be occupied by Applicant(s) etc.), while maintaining a principal residence elsew) at least 15 days yearly, as a second home (vacation, nere.
[] Investment Property – Not owner occupied. Pur	chased as an investment to be held or rented.
	ounishable by fine and/or imprisonment, to knowingly ication as applicable under the provisions of Title 18,
seeking credit in this application. The nature and so written request made within a reasonable period of unfavorable consumer report, you will be advised or	f the identity of the Consumer Reporting Agency in sixty (60) days, the reason for the adverse action,
USA Patriot Act Requirements, Notification to Customer: Pursuant to requirements of law, including the USA Patriot Act, all financial institutions are required to obtain information and take necessary actions to verify your identity.	
may elect to have your Property Taxes and Insuran	equired with all lenders and programs. However, you ce payments included in your monthly mortgage for you and pay the Taxes and Insurance when due.
[] I/We do not want to impound (LTV shout)[] Impound Taxes[] Impound Insurance	uld be 80% or less)
Hazard Insurance: Borrower is required to sel subject property.	ect the agency to write the insurance covering the
Insurance Company	Agent
Address	() Phone
The Borrower(s) acknowledge having read the fore	going disclosures:
Print Name	Print Name
Borrower Signature Date	Co-Borrower Signature Date
Property Address / City / State / Zip	

Disclosures