

GENERAL LOAN DISCLOSURE ACKNOWLEDGMENT (CONVENTIONAL)

Applicant(s):
Property:

I/We have received the following disclosures, as evidenced by my/our signature(s) below.

IMPORTANT FEDERAL NOTICES:

- NOTICE TO APPLICANTS
- RIGHT TO FINANCIAL PRIVACY ACT NOTICE
- RIGHT TO RECEIVE COPY OF APPRAISAL
- CONSUMER PRIVACY POLICY
- DISCLOSURE FOR OPENING A NEW ACCOUNT

GENERAL DISCLOSURES:

- SERVICING DISCLOSURE STATEMENT
- SERVICE PROVIDER DISCLOSURE
- QUALITY CONTROL AUTHORIZATION
- APPRAISAL DISCLAIMER
- SIGNIFICANT CHANGES
- LENDER NOT YET OBTAINED (*Brokered Loans*)

I/We acknowledge that I/we have received the following:

- Quality of Assistance Standards
- HUD Settlement Cost Booklet
- And if your loan has an adjustable rate feature, the Consumer Handbook on Adjustable Rate Mortgages

QUALITY OF ASSISTANCE STATEMENT

It is our policy to provide the same quality of assistance to every mortgage applicant. We require each of our employees involved in the origination, processing, underwriting and closing of your mortgage application to exercise his or her best personal and professional efforts to insure that this policy is consistently followed.

ACKNOWLEDGMENT(S)

I/We hereby certify that I/we have applied for a mortgage from Golf Savings Bank. In applying for the loan, I/we completed a loan application containing various information on the purposes of the loan, the amount and the source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information. I/We understand and agree that Golf Savings Bank reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution. I/We fully understand that this is a Federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements when applying for this mortgage, applicable under the provisions of Title 18, United State Code, Section 1014.

ACKNOWLEDGEMENT OF RECEIPT OF THE SERVICING DISCLOSURE STATEMENT

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/we understand that this acknowledgement is a required part of the mortgage loan application.

AUTHORIZATION TO RELEASE INFORMATION

I/We have applied for a mortgage loan from Golf Savings Bank. As part of the application process, Golf Savings Bank may verify information contained in my/our loan application and other documents required in connection with the loan, either before the loan is closed or as part of its quality control program. I/We authorize you to provide Golf Savings Bank and any investor to whom Golf Savings Bank may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to employment history and income, bank, money market and similar account balances, credit history, and copies of income tax returns. Golf Savings Bank or any investor that purchases the mortgage may address this authorization to any party names in the loan application. A copy of facsimile of this authorization may be accepted as an original.

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

Applicant	_____	Date	_____
Co-Applicant	_____	Date	_____
Co-Applicant	_____	Date	_____
Co-Applicant	_____	Date	_____

Loan Originator:

Best Time to call: _____

Day - Phone # _____ Day-Phone # _____

After Hours # _____ After Hours # _____

Pager _____ Pager _____

Cell Phone # _____ Cell Phone # _____

E-Mail _____ E-Mail _____

- Monitored Consistently
- Monitored Occasionally
- Monitored Consistently
- Monitored Occasionally