

## LOAN ESTIMATE BORROWER ACKNOWLEDGMENT

Date Prepared:

Borrower Name(s):

Subject Property Address:

I / We, the undersigned acknowledge receipt of the Loan Estimate (LE) dated: \_\_\_\_\_ showing an estimate of the settlement charges and loan terms if I/we are approved for this loan.

I/We acknowledge that the interest rate, some of the loan origination charges, and the monthly payment shown can change until the interest rate is locked. I/We acknowledge that:

- 1) Some of the charges at settlement may not increase from the amount shown on the Loan Estimate,
- 2) Some of the charges at settlement may be up to 10% higher in total than the amount shown on the Loan Estimate, and
- 3) Some of the charges at settlement may increase from the amount shown on the Loan Estimate without limitation.

I/We acknowledge that settlement costs can increase or loan terms may change if:

- a) I/We request changes to the mortgage loan identified on the Loan Estimate, or
- b) Information about me/us or the transaction that the lender relied on in issuing the Loan Estimate changes or is later found to be inaccurate.

I/We acknowledge that signing of this intent to continue form is not a loan approval or commitment to lend.

If I/we do not check the box to continue with my/our loan application and sign and return this form to my/our lender within 10 business days from the Date Prepared as shown above, I/we understand and agree that the estimate of settlement charges shown on the Loan Estimate may no longer be available.

I/We **DO** want to continue with my/our loan application

I/We **DID** receive a copy of Your Home Loan Toolkit

I/We **DID** receive a list of Home Ownership Counseling Agencies Notice

I/We **DO NOT** want to continue with my/our loan application

\_\_\_\_\_  
**Borrower**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Borrower**

\_\_\_\_\_  
**Date**

I certify that the Loan Estimate was provided to the borrower within (3) business days of application and that the borrower's chose to continue with the application.

\_\_\_\_\_  
**Mortgage Loan Originator**

\_\_\_\_\_  
**Date**