

ELECTRONIC DELIVERY

Before we can deliver loan disclosures, property appraisal reports, and other information utilizing electronic delivery methods, we must obtain your consent. Please carefully review the ELECTRONIC DISCLOSURE STATEMENT that is included with your loan application disclosure package. Once you've agreed in writing and given us consent to the use of electronic records, you will receive a secure/encrypted email from our electronic agent DataMotion; with additional instructions that help us to comply with the E-Sign Act and Federal regulations.

Please provide the email address for each Member/Borrower on the home loan and/or on Title:

Member Name	Member Email Address	Preferred Contact Phone Number
Member Name	Member Email Address	Preferred Contact Phone Number

If you would prefer NOT to receive loan disclosures and/or property appraisal reports in an electronic format, please confirm the mailing address that you would like these to be mailed to:

Member Name	Mailing Address	Preferred Contact Phone Number
Member Name	Mailing Address	Preferred Contact Phone Number

LOAN QUALITY INITIATIVE STATEMENT

As part of the Loan Quality Initiatives issued by government agencies, lenders are required to determine that liabilities incurred up to and concurrent with your loan closing are disclosed and evaluated as part of your loan qualifications. It is important to understand that changes in your **CREDIT REPORT** can put your transaction in jeopardy therefore we would like you to keep these things in mind:

- **Do not open or apply for any new Installment loan accounts of any type.**
- **Do not open or apply for any new credit cards.**
- **Do not exceed your existing credit card high balance limit.**

- Do not increase existing credit lines.
- Do not close any of your existing un-used credit cards.
- Any credit report inquiries made may result in a drop in your credit scores. This would include cell phone, cable/satellite service, credit card of any type, car loan, bank overdraft protection, bank loan, etc. Do not apply for any type of credit during this mortgage process.
- Any inquiries made into your credit that are not shown on the original credit report must be explained in writing to prove that no new debt has been incurred.
- Credit card balances can, and will, affect your credit scores. The amount owed on your credit card compared to the available balance is a determining factor of your credit scores. Do not pay off your balance or add to your balance without consulting your loan officer first.

Additionally, prior to your loan closing, we will re-verify your **EMPLOYMENT** information. You should inform your loan originator of events such as changes in existing employment, acceptance of new employment, and employment termination as these events will need to be evaluated by Underwriting and could cause delays or even prohibit your loan closing.

Please acknowledge that you have read and understand the information above.

Member Signature	Date	Member Signature	Date

HOMEOWNERS INSURANCE

Please provide us with the following information:

Insurance Company:	
Insurance Agent Name:	
Contact Number:	
Policy Number:	
Annual Premium:	
Additional Information we should know:	