



Government Consumer Handbook Disclosure

The Federal Government requires that your lender or mortgage broker provide you with the following Handbooks within three days of application for your mortgage. Your signature below acknowledges receipt of the appropriate Handbook(s) via e-mail, US Mail, in person, or having downloaded them directly from our website at www.TheMortgageIsRight.com/Disclosures. These Handbooks, while not required reading, provide useful information pertaining to your loan or the loan process. Please refer any questions to your Loan Officer.

Available Consumer Handbooks:

Adjustable Rate Mortgages – *Consumer Handbook on Adjustable Rate Mortgages*

Home Equity Lines of Credit – *What You Should Know About Home Equity Lines of Credit: When Your Home is on the Line*

Purchase Transactions – *Buying Your Home: Settlement Costs and Helpful Information*

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