

Borrower Disclosures in Brokered Transactions

Thank you for choosing us as your mortgage broker in connection with your loan application for the property located at:

12333 COLONY PRESERVE DR, Boynton Beach, FL, 33436, USA

In order to continue, we are required to give you the following disclosures on behalf of the lender to whom we have submitted your loan application ("Lender").

Appraisal and Automated Valuation Model Notice

Lender may order an appraisal to determine the property's value and charge you for this appraisal. At your request, Lender will promptly give you a copy of any appraisal, even if your loan does not close. Please let us know if you would like a copy of your appraisal, and we will pass that request along to Lender. You can pay for an additional appraisal for your own use at your own cost. By signing this form, you waive the right to receive a copy of the appraisal or other written valuation within the time required by ECOA section 1002.14(a)(1). Should there be a clerical revision, meaning no material change in methodology or any change in the appraised value, on the existing appraisal or other written valuation, you waive your right to an updated copy of the appraisal/valuation within the time required by section 1002.14(a)(1). You understand that you need not waive this right, but that declining not to waive this right could delay the closing of the loan.

Consent to Run Credit Check and Background Report

The undersigned person(s) authorize the lender to order a consumer credit report from one or more consumer reporting agencies and verify other credit information pertaining to them, including past and present mortgage and landlord references, with a consumer reporting agency or any other source, at the time of application and at various times during the term of the loan in connection with the servicing, monitoring, collection or enforcement of the originated loan. The undersigned person(s) further authorize the lender to run a background report on you from a third party provider in connection with this loan application.

Scope of Work and Draw Disbursal Acknowledgement

For borrowers with rehab funds, please acknowledge the following:

- The scope of work that is submitted at closing represents all anticipated costs to the best of my knowledge and all work intended to be completed at the property.
- All draws are for reimbursement only. This means that all work must be completed and paid for prior to being reimbursed via the construction holdback.
 - Material purchases will not be reimbursed until they are installed in the property.
- Documentation must be provided at each draw.
 - This includes, but is not limited to, disbursement request form, invoices, lien waivers (conditional or unconditional).
 - Additional documentation may be required at the request of the draw analyst.
- All payments must be current for all loans in servicing with the lender prior to draw disbursal.
- Any voluntary or involuntary liens must be released prior to the disbursal of any draw funds. Liens which may or may not affect the priority of the lender's lien are violations of the mortgage documents and may result in default.

Agreed and acknowledged:

Borrower

Signature Date

Name

Co-Borrower (if applicable)

Signature Date

Name