



The term for which the agreement is to remain in force before return of the advance or fee for nonperformance can be required is 30 days from the date of application date.

All documents provided by you or at your expense to the Mortgage Broker are your property and shall, at your request, be returned to you or transferred to any person designated by you (without further expense to you) if the loan is not consummated, provided that any such document is not prohibited by law from being transferred or returned.

Should you have any questions regarding your application, you may contact our representative shown below:

Representative's Name :	<u>Zach Emswiler</u>
Mortgage Broker's Name:	<u>South River Mortgage</u>
Address :	<u>1 Park Place, Suite 275, Annapolis, MD 21401</u>
Telephone Number:	<u>410-876-7166</u>

\_\_\_\_\_  
**Francis Smith**

South River Mortgage

Mortgage Broker Representative

I/We have read this disclosure and fully understand my/our obligations.

\_\_\_\_\_  
**Francis Smith**

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