



8200 Greensboro Drive, Suite 900  
McLean, Virginia 22102  
Tel: (703) 677-3134  
Fax: (703) 690-4358  
E-Fax: (703) 891-9490

## **BORROWER CERTIFICATION & AUTHORIZATION CERTIFICATION**

### **The undersigned certify the following:**

1. I/We have applied for a mortgage loan from **Nextdoor Mortgage Corporation (NDMC)** in applying for the loan I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and asset and liabilities. I/We certify that all the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. We understand and agree that NDMC reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code Section 1014.

## **AUTHORIZATION TO RELEASE INFORMATION**

### **To Whom It May Concern:**

1. I/We have applied for a mortgage to NDMC. As part of the application process, Nextdoor Mortgage Corporation may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide NDMC, and to any investor to whom NDMC may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balance; credit history; and copies of income tax returns.
3. Nextdoor Mortgage Corporation or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Nextdoor Mortgage Corporation or the investor that purchased the mortgage is appreciated.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Social Security Number



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## EQUAL CREDIT OPPORTUNITY ACT NOTICE

(PLEASE READ CAREFULLY AND SIGN WHERE INDICATED)

1. Notice: The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, (providing the applicant has the capacity to enter into binding contracts), because all or part of the applicant's income derives from public assistance programs, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning the creditor is the Federal Home Loan Bank Board, P.O. Box 56527, Atlanta, GA 30343.
2. Notice: Income from alimony, child support, or maintenance payments received need not be revealed in applying for the loan if you so choose. However, if you are going to claim any income from these sources, such income must be so identified and additional information as to the consistency of such payments may be required.
3. Notice: The designation of any courtesy title such as Mr., Miss, or Ms. is purely optional. You may use your birth-given first name and a combined surname.
4. Notice: You may apply for the loan in your name alone or you may wish to apply with a co-applicant who may, but need not be your spouse. There is no requirement for your co-applicant to apply or otherwise become obligated to repay the debt except to the extent that a co-applicant's income and/or assets are necessary to qualify for the loan.
5. Notice: Information about any co-applicant need not be revealed unless the co-applicant will be contractually liable on the debt or the co-applicant's income and/or assets are to be relied on for the repayment of the loan for which you are applying.
6. Notice: We are required to ask each applicant to supply the answer to race, national origin, sex, marital status and age. This information is being requested by the Federal Government to monitor compliance with federal anti-discrimination statutes. Furnishing this information is optional, except in case of FHA loans where this information is mandatory. Should you decline to provide this information, we are required to complete this information based upon visual observation.
7. Notice: Income will not be discounted because of sex, marital status, or because it is from part-time sources or derived from public assistance programs. However, the probable continuity of such income may be considered.
8. Notice: You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to Nextdoor Mortgage Corporation 8200 Greensboro Drive, Suite 900 McLean, VA 22102. We must hear from you no later than 90 days after we notify you about action taken on your credit application. In your letter give us the following information: Name, Address, Property Address, and Loan Application # (if any).

**I hereby acknowledge receipt of the foregoing statements and fully understand my rights and protections afforded by it.**

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date



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## MORTGAGE LOAN ORIGATION AGREEMENT

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with Nextdoor Mortgage Corporation (NDMC) as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with Nextdoor Mortgage Corporation on \_\_\_\_\_. We are licensed as a “Mortgage Broker” under Virginia and the District of Columbia, and as a “Mortgage Lender” under Maryland.

### Section 1:

**Nature of Relationship:** In connection with this mortgage loan we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

### Section 2:

**Our Compensation:** The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate. The retail price we offer you—your interest rate, total points and fees—will include our compensation. In some cases, we may be paid all of our compensation by either you or the lender. Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees. Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender. You may work with us to select the method in which we receive our compensation depending on your financial needs, subject to the lender’s loan program requirements and credit underwriting guidelines. The amount of fees and charges that you pay in connection with your loan will be estimated on your Good Faith Estimate. The final amounts will be disclosed on your HUD-1 or HUD-1A Settlement Statement. By signing below, applicant(s) acknowledge that you have read and understand this document. By your signature, you also acknowledge that you have received of a copy of this document.

Borrower Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Co-Borrower Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Current Address: \_\_\_\_\_

\_\_\_\_\_

NDMC Authorized Agent: \_\_\_\_\_

Printed Name: \_\_\_\_\_





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**FINANCE AGREEMENT – 2<sup>nd</sup> Mortgage Loan**

Application Date: \_\_\_\_\_

Applicants(s): \_\_\_\_\_

Subject Property Address: \_\_\_\_\_  
 \_\_\_\_\_

This loan Financing Agreement contains the terms of the loan for which you have applied. Please note that this is not a Loan Commitment and that your loan is subject to verification of all the information provided at application, substantiation of the property value and appraisal, as well as, FHA, VA, FNMA, FHLMC, investor, and/or private mortgage insurance approval of applicant and property, which ever is applicable. You will be notified when your application is approved. Except for those portions of this agreement dealing with the "Lock-In" of your interest rate and points (as described below), this agreement will remain in effect until your loan is committed or declined.

Fixed Rate \_\_\_\_\_ HELOC \_\_\_\_\_

INTEREST RATE \_\_\_\_\_ LOAN TERM \_\_\_\_\_

Total Points: \_\_\_\_\_ Lock Expiration Date for Rate and Points: \_\_\_\_\_

We are acting as a mortgage broker and for this service we are charging you a fee of \_\_\_\_\_ % of your loan amount. By signing this document you are agreeing to pay this fee at settlement.

**ACKNOWLEDGMENT OF RATE LOCK-IN**

You acknowledge and agree to the following "lock-in" terms regarding the determination of your interest rate. ***Any terms not locked in are subject to change until settlement.***

Option 1 \_\_\_\_\_ At your request, NEXTDOOR MORTGAGE, CORPORATION (NDMC) has locked the interest rate and points on your above referenced mortgage application. The terms are stated above.

Option 2 \_\_\_\_\_ At your request, the rate and points are on a float basis and have not been quoted or guaranteed and are subject to change. Prior to closing, the rate and the points will be determined for the terms of the loan. You may "lock" the terms of the loan transaction by calling Nextdoor Mortgage Corporation.

Nextdoor Mortgage Corporation is pleased to have the opportunity to work with you in the purchase or re-finance of your home. Under the terms of this agreement, you acknowledge that the speed with which NDMC processes and closes your loan depends on how quickly we receive information and documentation that we have requested from you and from third parties (from whom you have authorized us to receive information). Additional information, documentation and/or letters of explanation may be required during the process. Your timely response to such requests will minimize delays. If the loan is not closed within the lock-in period, we are no longer obligated by the lock-in agreement. There is no fee charged for this lock-in.

Applicant(s) hereby acknowledge(s) receipt of this Loan Financing Agreement and the HUD Guide to Settlement Cost booklet and agree(s) to their terms.

\_\_\_\_\_  
 Applicant Date

\_\_\_\_\_  
 Co-Applicant Date

\_\_\_\_\_  
 NDMC Authorized Agent Date



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**VA RIDER – First Mortgage**

DATE: \_\_\_\_\_ LOAN TYPE: \_\_\_\_\_

BORROWERS: \_\_\_\_\_

CURRENT ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

You have this day in an application to the lender listed above applied for a mortgage loan to be secured by residential real estate located at:

\_\_\_\_\_  
\_\_\_\_\_

**(SUBJECT PROPERTY ADDRESS)**

State law requires that all applicants for a mortgage loan be made aware of the following important information regarding the loan term, interest, points and fees of the loan you have applied for:

1. The loan terms, interest rate and fees quoted at the time of application are subject to change until the settlement date of the loan, unless a firm lock-in commitment is obtained. A lock-in commitment is \_\_\_\_ is not \_\_\_\_ available from the lender.

2. If you choose to obtain a firm lock-in commitment from the lender listed above, you will have the ability to fix for a specified period of time the following features of the loan you have applied for:

- \_\_\_\_\_ Interest Rate
- \_\_\_\_\_ Points
- \_\_\_\_\_ Fees (specify): \_\_\_\_\_
- \_\_\_\_\_ Other (specify): \_\_\_\_\_

There will \_\_\_\_ will not \_\_\_\_ be an additional charge for a lock-in commitment issued by the lender.

3. The estimated processing time for closing the loan is 45 days. This estimated processing time takes into account the time needed for the performance of any local government inspections and any functions necessary to close the loan.

The actual time necessary to process and close the loan may vary from the estimate due to delays in the lender receiving information from you or from others. Therefore, the lender is unable to guarantee that your requested loan will be closed within the estimated time or prior to the expiration of any firm lock-in commitment. If the loan is not closed within the lock in period, the lender is no longer obligated by the lock in agreement and any lock in fee will be refunded only under circumstances set forth in Virginia code and the lock in agreement. For this reason, you should assure yourself that the time period specified in the lock-in commitment is sufficient for your purposes.

I/We certify that we have received a copy of this Notification to Virginia Mortgage Loan Applicants and understand the provisions included in the notification.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
NDMC Authorized Agent

\_\_\_\_\_  
Date



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**VA RIDER – Second Mortgage**

DATE: \_\_\_\_\_ LOAN TYPE: \_\_\_\_\_

BORROWERS: \_\_\_\_\_

CURRENT ADDRESS: \_\_\_\_\_  
 \_\_\_\_\_

You have this day in an application to the lender listed above applied for a mortgage loan to be secured by residential real estate located at:

\_\_\_\_\_  
 \_\_\_\_\_

**(SUBJECT PROPERTY ADDRESS)**

State law requires that all applicants for a mortgage loan be made aware of the following important information regarding the loan term, interest, points and fees of the loan you have applied for:

1. The loan terms, interest rate and fees quoted at the time of application are subject to change until the settlement date of the loan, unless a firm lock-in commitment is obtained. A lock-in commitment is \_\_\_ is not \_\_\_ available from the lender.

2. If you choose to obtain a firm lock-in commitment from the lender listed above, you will have the ability to fix for a specified period of time the following features of the loan you have applied for:

- \_\_\_ Interest Rate
- \_\_\_ Points
- \_\_\_ Fees (specify): \_\_\_\_\_
- \_\_\_ Other (specify): \_\_\_\_\_

There will \_\_\_ will not \_\_\_ be an additional charge for a lock-in commitment issued by the lender.

3. The estimated processing time for closing the loan is 45 days. This estimated processing time takes into account the time needed for the performance of any local government inspections and any functions necessary to close the loan.

The actual time necessary to process and close the loan may vary from the estimate due to delays in the lender receiving information from you or from others. Therefore, the lender is unable to guarantee that your requested loan will be closed within the estimated time or prior to the expiration of any firm lock-in commitment. If the loan is not closed within the lock in period, the lender is no longer obligated by the lock in agreement and any lock in fee will be refunded only under circumstances set forth in Virginia code and the lock in agreement. For this reason, you should assure yourself that the time period specified in the lock-in commitment is sufficient for your purposes.

I/We certify that we have received a copy of this Notification to Virginia Mortgage Loan Applicants and understand the provisions included in the notification.

\_\_\_\_\_  
 Borrower

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Co-Borrower

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 NDMC Authorized Agent

\_\_\_\_\_  
 Date



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## REQUIRED PROVIDER INFORMATION

This document is a supplement to the Estimate of Closing Costs, Prepaid Items and Monthly Payments (Good Faith Estimate). The Lender requires use of the providers designated below. The Good Faith Estimate is based on charges of the designated providers. Within the last 12 months, the Lender has repeatedly used or required borrowers to use the services of the providers designated below. The lender and the providers have a business relationship and the providers are not otherwise associated with the Lender unless specifically noted below.

### APPRAISER

\_\_\_\_\_  
\_\_\_\_\_

None

Nature of relationship other than business

### CREDIT BUREAU

\_\_\_\_\_  
\_\_\_\_\_

None

Nature of relationship other than business

### TITLE AGENT

\_\_\_\_\_  
\_\_\_\_\_

None

Nature of relationship other than business

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
NDMC Authorized Agent

\_\_\_\_\_  
Date



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## DISCLOSURE TO BORROWER RELATING TO ASSIGNMENT, SALE OR TRANSFER OF LOAN SERVICING

### Lender/Broker: Nextdoor Mortgage Corporation

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAWS GIVE YOU CERTAIN RIGHTS. READ THIS STATEMENT AND SIGN IT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA)(12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal Law. This Statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan service provider. "Servicing" refers to collecting your principal, interest and escrow payments. If your loan service provider changes, there are certain procedures that must be followed. This statement generally explains those procedures.

### Transfer Practices and Requirements

If the servicing of your loan is assigned, sold or transferred to a new service provider, you must be given written notice of that transfer. The present loan service provider must send you notice in writing of the assignment, sale or transfer not less than 15 days before the date of transfer. The new loan service provider must also send you notice within 15 days after the date of the transfer. Also, a notice of prospective transfer may be provided to you at settlement (when title of your new property is transferred to you) to satisfy these requirements. The law allows a delay in the time (not more than 30 days after a transfer) for service provider to notify you under certain limited circumstances, when your service provider is changed abruptly. This exception applies only if your service provider is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership by a federal agency.

Notices must contain certain information. They must contain the date of the transfer of the servicing of your loan to the new service provider, the name, address and toll-free or collect call telephone number of the new service provider, and toll-free or collect call telephone numbers of a person or department for both your present service provider and your new service provider to answer your questions about the transfer of servicing. During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your old service provider before its due date may not be treated by the new loan service provider as late, and a late fee may not be imposed on you.

### Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan service provider concerning the servicing of the loan, your service provider must provide you with a written acknowledgment with 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with written clarification regarding any dispute. During this 60 day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

### Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where service providers are shown to have violated the requirements of that Section.

### Servicing Transfer Estimates by Original Lender

The following is the best estimate of what will happen to the servicing of your mortgage loan:

1.  We do not service mortgage loans. We intend to assign, sell, or transfer the servicing of your loan to another party. You will be notified at settlement regarding service provider. OR

2.  We are able to service this loan and presently intend to do so. However, that may change in the future. For all the loans that we make in the 12 month period after your loan is funded, we estimate that the chance that we will transfer servicing of those loans is between:

0 to 25%                       26 to 50%                       51 to 75%                       76 to 100%

This is only our best estimate and it is not binding. Business conditions or other circumstances may effect our future transferring decisions.

3. This is our record of transferring the servicing of the loans we have made in the past:

Year Percentage of Loans Transferred (Rounded to nearest quartile-0%, 25%, 50% or 100%)

2000 100%                      \_\_\_\_\_                      2001 100%                      \_\_\_\_\_                      2002 100%                      \_\_\_\_\_

The estimate in 2 and 3 above do not include transfers to affiliates or subsidiaries. If the servicing of your loan is transferred to an affiliate or subsidiary in the future, you will be notified in accordance with RESPA.

INSTRUCTIONS TO PREPARER: For applications received in calendar year 1991 after the effective date of this notice, the information in 2. above will be for calendar year 1990 only; for applications received in 1992, this information will be for the calendar years 1990 and 1991; and for applications received in 1993 and thereafter, this information will be for the previous three calendar years.

### ACKNOWLEDGMENT OF MORTGAGE APPLICANT

I/We have read this disclosure form and understand its contents, as evidenced by my/our signature(s) below.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date



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## PRIVACY POLICY

### A Message to Our Customers:

At **Nextdoor Mortgage Corporation**, we have a long tradition of integrity and service. These are a part of our company's core values, and are reflected in the way we serve our customers each day. This privacy statement reflects the policy of **Nextdoor Mortgage Corporation**. It describes how "nonpublic personal information," which includes customer and financial information, may be collected and shared, as well as the steps we take to protect this information from unauthorized access.

This policy applies both to current and former customers, and is designed to comply with the privacy provisions in Title V of the Gramm-Leach-Bliley Act, as well as applicable federal privacy regulations.

### Applicability

This Privacy Policy governs our use of nonpublic information, which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

### Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person by telephone or any other means.
- Information about your transactions with us, our affiliated companies, or others.
- Information we receive from outside companies, such as a credit reporting agency or real estate appraiser.

### Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted or required by applicable law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis.

We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include lenders, title companies, credit reporting agencies, and real estate appraisers. Furthermore, we may also provide all of the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements. These companies are legally obligated to maintain the confidentiality of the information we provide to them, and are restricted in their use of his information.

### Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date



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### APPRAISAL DISCLOSURE

You have the right to obtain a copy of the appraisal report in connection with the loan for which you are applying, provided that you have paid for it.

You may obtain a copy of this report by writing to us at the address listed below. We must receive your request no later than 90 days after we have notified you about the action taken on your credit application

Your request must be in writing to the address listed below:

**Nextdoor Mortgage Corporation  
8200 Greensboro Drive, Suite 900  
McLean, Virginia 22102**

If you withdraw your application, you must make a written request for the appraisal report within 90 days of your withdraw to the branch which originated your loan.

Please provide the following information in your request:

Loan Number (if available): \_\_\_\_\_

Borrower(s) Name(s): \_\_\_\_\_

Subject Property Address: \_\_\_\_\_

Nextdoor Mortgage Corporation, will not be liable for any inaccuracy of the appraisal, and prohibits the further use of any appraisal report by the applicant or any third party.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date



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## **PATRIOT ACT INFORMATION DISCLOSURE**

### **IMPORTANT INFORMATION ABOUT APPLICATION PROCEDURES**

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record information that identifies every customer.

What this means for you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I/we acknowledge that I/we received a copy of this disclosure.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date



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## GOOD FAITH ESTIMATE OF LOAN TERMS

### Maryland Properties Only

**Must be signed at application if Borrower does not sign a Lock-in Agreement**

I understand that the terms of my loan are not being locked in at this time and that the interest rate, discount points, and loan programs available now are subject to change. Depending on market conditions, the rate and discount points may increase. I will lock in my loan terms prior to closing with my loan officer.

I understand that the estimated loan terms below are not guaranteed.

Loan Term: \_\_\_\_\_

Type of Loan: \_\_\_\_\_

Interest Rate: \_\_\_\_\_

Index: \_\_\_\_\_

Origination Fee: \_\_\_\_\_

Margin: \_\_\_\_\_

Discount Points: \_\_\_\_\_

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
NDMC Authorized Agent

\_\_\_\_\_  
Date