

# Fifth Third Mortgage Company

Rev - 9.2013

I/We hereby acknowledge receipt of the Mortgage Loan Disclosure Booklet. I/We understand that the booklet is provided to explain certain aspects of my/our Mortgage Loan. I/We have read and understand the documents in this booklet. The documents include:

- Borrower's Signature of Authorization
- Affiliated Business Arrangement Disclosure
- Servicing Disclosure Statement
- Notice of Availability and Offer of Owner's Title Insurance
- IRS 4506-T Request for Transcript of Tax Return
- IRS 8821 Tax Information Authorization
- Privacy Policy for Consumer Information
- Lender Paid Mortgage Insurance Program Disclosure
- Notice About Appraisal of Your Property and Credit Life and Disability Insurance
- Important Information Regarding Insurance Requirements and Your Property Taxes
- Mortgage Guaranty Insurance Disclosure
- Choice of Insurance Disclosure
- Borrowers Bill of Rights and Consumer Caution and Home Ownership Counseling Notice (Michigan properties)
- HUD Approved Housing Counseling Agencies in Michigan (Michigan properties)
- Fair Housing Rights & Responsibilities (Applicants for Investment Properties Only)
- Adjustable Rate Mortgage Program Disclosures:
  - LIBOR 1/1, 3/1, 5/1, 7/1 and 10/1 ARMS including Jumbo
  - Construction Permanent LIBOR 3/1, 5/1, 7/1 and 10/1 ARMS including Jumbo
  - FHA (LIBOR) 5/1 ARM
  - Home Possible Program 5/1 and 7/1 ARMS including Construction Permanent
  - My Community 5/1, 7/1, and 10/1 ARMS (LIBOR)
  - Private Banking - Interest Only 5/1, 7/1 and 10/1 ARMS including Jumbo and Construction Permanent
- Buying Your Home Settlement Costs and Helpful Information
- Consumer Handbook on Adjustable Rate Mortgages
- Interest Only/Payment-Option ARM Booklet

## SERVICING DISCLOSURE STATEMENT and NOTICE ABOUT APPRAISAL OF YOUR PROPERTY ACKNOWLEDGEMENT OF MORTGAGE LOAN APPLICANT

I/We have read these disclosure forms, and understand their contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgement is a required part of the mortgage loan application.

 10/8/14  
Borrower \_\_\_\_\_ Date \_\_\_\_\_ Borrower \_\_\_\_\_ Date \_\_\_\_\_  
Borrower \_\_\_\_\_ Date \_\_\_\_\_ Borrower \_\_\_\_\_ Date \_\_\_\_\_

Phone Application  Mail Application  Face-to-face Application  Internet Application

I hereby acknowledge that I have provided this Mortgage Loan Disclosure Book to the applicant on the date above or within three (3) business days from that application date.

[Signature]  
Loan Officer \_\_\_\_\_ Date 10-3-14

\_\_\_\_\_  
Nationwide Mortgage Licensing System & Registry (NMLS) # \_\_\_\_\_  
 \_\_\_\_\_  
Application (Unfi) Number \_\_\_\_\_

# CONFIDENTIAL

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