



FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit.

FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:

- 1.) My purchase of an insurance product or annuity from you or from any of your affiliates; or
- 2.) My agreement not to obtain, or a prohibition on me from obtaining an insurance product or annuity from an unaffiliated entity.

My signature is acknowledgement that I have received a copy of this form on today's date. I also acknowledge that you have provided this disclosure to me orally.

NOTICE-RIGHT TO RECEIVE COPY OF APPRAISAL

We may order an appraisal to determine the property's value and charge you for this appraisal. We will give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

SERVICING DISCLOSURE STATEMENT NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et. seq). RESPA gives you certain rights under Federal Law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given notice before a transfer occurs.

Servicing Transfer Information

Liberty National Bank may assign, or transfer the servicing of your loan while the loan is outstanding.

TITLE PROTECTION DOCUMENTS

Mortgagee hereby gives notice in connection with the above described transaction that it will seek and obtain an attorney's opinion, or title insurance, in the discretion of the Mortgage solely for its own benefit and assurance of its Mortgage priority position. Such title protection document will not provide the Buyer title protection but will be for the protection of the Mortgagee. Buyer is hereby advised to seek independent, competent advice as to whether additional title protection should be obtained for Buyer's benefit.

with you all the way



FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the consumer Reporting Agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

U.S.A. PATRIOT ACT INFORMATION

To help the government fight the funding of terrorism and money laundering activities, the USA PATRIOT ACT, and Federal Law, requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including business and organization accounts.

WHAT THIS MEANS FOR YOU:

When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license, state ID, or other identifying documents. If you are opening an account on behalf of a business or organization, documents relating to the entity may also be requested.

