



LIBERTY

NATIONAL BANK

NMLS # 715479

**REAL ESTATE SETTLEMENT PROCEDURES ACT
EARLY DISCLOSURE ACKNOWLEDGEMENT**

The enclosed disclosures contain important information relating to your Mortgage Loan Application received by Liberty National Bank. You should read each document carefully and keep them for your records.

CUSTOMER ACKNOWLEDGEMENT:

Applicant(s) hereby acknowledge the receipt of a Mortgage Application Disclosure packet containing the following disclosures:

- Booklet entitled "Your home loan toolkit" (if applicable)
- Booklet entitled "Consumer Handbook on Adjustable-Rate Mortgages"
- Right to receive a copy of the appraisal
- Disclosure Statement to Mortgage Loan Applicants-Loan Servicing
- Early Federal Credit Insurance Disclosure
- Liberty National Bank Privacy Policy
- USA Patriot Act Notice
- Title Protection Documents
- Affiliated Business Disclosure
- List of Home Ownership Counseling Organizations
- Fair Credit Reporting Act

Applicant(s) received the above mentioned disclosure packet at the time of application for credit or within three days of application. By signing below applicant(s) hereby state that the above listed disclosures have been read and are understood.

Applicant(s) have also been provided with a Good Faith Estimate of Charges in regards to this loan application. After reviewing all documents provided if applicant(s) wish to proceed with this application you must notify Liberty National Bank within ten (10) business days of this date. If you do not notify us of your intent to proceed with this loan request within ten (10) business days of this date Liberty National Bank will not be bound by Good Faith Estimate provided.

Borrower

Date: _____

Co-Borrower

Date: _____

with you all the way

