

American Federal Mortgage Corp.

One Laurel Drive – Flanders, NJ 07836 – (888) 321-4687

ACKNOWLEDGMENT OF RECEIPT OF EQUAL CREDIT OPPORTUNITY ACT STATEMENT OF RIGHTS AND DISCLOSURES REQUIRED UNDER THE REAL ESTATE SETTLEMENT AND PROCEDURES ACT AND NON-DISCRIMINATION ACT

A. I/We acknowledge the receipt of the notices and warnings herein:

1. Notice: The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, age, sex or marital status, the fact that all or part of the applicant's income is derived from a public assistance program, or the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency which administers compliance with this law concerning this housing finance agency is the Federal Home Loan Bank Board, Consumer Affairs Division, P.O. Box 56527, Atlanta, Georgia 30343.
2. Warning: No person may be required to designate a courtesy title, such as Mr., Mrs., or Miss.
3. Notice: When applying for a loan, you may use your birth-given name, first and surname or birth-given first name and a combined surname.
4. The Federal government has requested that information regarding race, national origin, sex, marital status and age of applicants for home loans be gathered in order to monitor compliance with federal home anti-discrimination statutes which prohibit creditors from discrimination against applicants on their basis. The law provides that a lender may neither discriminate on the basis of this information, nor on whether or not it is furnished. You are not required to furnish this information, but are encouraged to do so. However, if you choose not to furnish it, under Federal regulations this lender is required to note race and sex on the basis of visual observation or surname.

B. I/We hereby acknowledge receipt this day of HUD booklet entitled "Buying Your Home", and an estimate of the charges likely to be incurred at settlement.

C. An appraisal of the property you propose to finance will be conducted at your expense (included in the application fee). The purpose of the appraisal is to substantiate the security interest of the Lender. This is one of the considerations which is employed in underwriting your loan. You have the right to a copy of the appraisal report, if any, used in connection with your application for credit. If you want a copy, please write to us at the mailing address above. We must hear from you no later than 90 days after we notify you about the action taken on your loan application or you withdraw your application.

1. The appraisal does not include specific structural or system inspections. In the event such inspections are desired, it is the sole responsibility of the purchaser to obtain them.

D. You have the right to file a written loan application and to receive a copy of this institutions underwriting standards.

Applicant Signature

Applicant Signature

Property Address

Date Mailed