

EQUAL CREDIT OPPORTUNITY ACT STATEMENT OF RIGHTS
AND DISCLOSURES REQUIRED UNDER THE
REAL ESTATE SETTLEMENT AND PROCEDURES ACT

A. I (We) acknowledge receipt of the notices and warnings contained herein:

1. Notice: The Federal Equal Credit 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 Trade Commission, Equal Credit Opportunity, Gelman Bldg., 2120 L St., N.W., Washington, D.C. 20037.
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 a 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 anti-discrimination statutes which prohibit creditors from discriminating against applicants on these basis. The law provides that a lender may neither discriminate on the basis of this information nor on whether or not it is furnished. Furnishing this information is optional.

B. I (We) hereby acknowledge receipt on this day of HUD Booklet entitled " Settlement Costs ", and an estimate of the charges likely to be incurred at settlement.

MORTGAGE SERVICING TRANSFER DISCLOSURE

This disclosure contains information about our policy concerning the servicing of mortgage loans. Although we are an originator of mortgage loans, the servicing of the mortgage may be transferred at any time while the loan is outstanding.

- During 2004, 2003 and 2002 we transferred over 75% of our servicing on our closed loans.
- Presently, there is an intent to assign the servicing to another external entity.
- For the next 12 month period, over 75% of our loans will have the servicing transferred to another party.
- If we transfer your loan to a third party for servicing we will notify you in advance.

PHOTO ID

To help the government fight the funding of terrorism and money laundering activities, The Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a mortgage. In order to comply with this requirement you can provide us with a copy of your driver's license or other photo ID or you can present the original photo I.D. to the settlement agent at the time of closing. The above information is not a requirement of the Department of Motor Vehicles in order to receive a mortgage loan.

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Borrower	Co-Borrower
Date	Date
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Subject Property	