

ATTENTION!

INSTRUCTIONS TO LENDER:

The following
“DISTRICT OF COLUMBIA MORTGAGE LOAN DISCLOSURE”
must be formatted to meet the requirements set by
The Mortgage Disclosure Amendment Act of 2007

The Mortgage Disclosure Amendment Act of 2007 requires the following disclosure to be given to a borrower within 3 business days of an application for a non-conventional mortgage loan (**any mortgage loan that is not a fixed-rate mortgage loan with an amortization period of 30 years or less**).

The separate disclosure must be:

- 1) Printed in a 12-point type font
- 2) Printed on RED paper (if physically given to the borrower(s))
- 3) Provided on a single sheet of 8-1/2 by 11 inch paper, front and back
- 4) Provided in plain English, or in the language of the mortgage lender's presentation to the Borrower

This disclosure is provided in a 12-point type font and prints on two pages of 8-1/2 by 11 inch paper. **Therefore, you must reproduce this form on a red-colored, single sheet of 8-1/2 by 11 inch paper and modify the print conditions to satisfy the duplex (front and back) printing requirement.** In reproducing the two pages to a single-page, duplex format, do not reduce the size of the original pages as provided or the reproduced disclosure may not be compliant with the requirements of the Act.