

MORTGAGE LOAN ORIGINATION DISCLOSURE STATEMENT ADDENDUM

Borrower(s):

Date:

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

This disclosure is provided to you pursuant to Ohio Rev. Code Ann. § 1322.062(D).

Nature of Relationship: In connection with this residential mortgage loan, you, the borrower(s), has/have requested assistance from

in arranging credit. **We do not distribute all products in the marketplace and CANNOT guarantee the lowest rate.**

Termination: This agreement will continue until one of the following events occur:

1. The loan closes.
2. The request is denied.
3. The borrower withdraws the request.
4. The borrower decides to use another source for origination.
5. The borrower is provided a revised good faith estimate statement.*

NOTICE TO BORROWER(S): Signing this document does NOT obligate you to obtain a residential mortgage loan through this mortgage originator nor is this a loan commitment or an approval; **nor is your interest rate locked at this time unless otherwise disclosed on a separate Rate Lock Disclosure Form. Do not sign this document until you have read and understood the information in it.** You will receive a re-disclosure of any increase in interest rate or if the total sum of disclosed settlement/closing costs increases by 10% or more of the original estimate. Should any such increase occur; mandatory re-disclosure must occur prior to the settlement or close of escrow.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Signature of Licensed Loan Originator

Loan Originator Ohio License Number and NMLS Number

*Language regarding the Good Faith Estimate ("GFE") must be listed on this document as required by Ohio Revised Code 1322.062(D); however, the GFE has been replaced by the "Loan Estimate" as part of changes made to Regulation Z (Truth In Lending) 12 C.F.R. Part 1026. Therefore, for purposes of this Addendum, the language pertaining to the GFE shall have the same meaning as "Loan Estimate."

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