

## OREGON STATUTE OF FRAUD

Borrower(s):

Date:

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

This disclosure is provided to you pursuant to ORS § 41.580(3)(a).

**Under Oregon law, most agreements, promises and commitments made by us concerning loans and other credit extensions which are not for personal, family or household purposes or secured solely by the borrower's residence must be in writing, express consideration and be signed by us to be enforceable.**

### 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.**