

BANKERS HOME LOANS DISCLOSURE STATEMENT

I/We, _____, acknowledge that as a mortgage broker, Bankers Home Loans acts as an intermediary between me and potential lenders. I understand that Bankers Home Loans will assist me in finding suitable mortgage products but will not provide loan disclosures directly.

Under California law, I am aware that loan disclosures, including but not limited to Truth in Lending Act (TILA), Initial and Closing Disclosures, will be provided to me directly by the lender(s) with whom I choose to proceed.

Additionally, I acknowledge that Bankers Home Loans has taken the option for loan disclosures and loan documents to be provided to both me and the escrow agent handling the transaction.

Common mortgage loan disclosures provided by lenders may include:

1. Truth in Lending Act (TILA) Disclosure
2. Loan Estimate (LE)
3. Closing Disclosure (CD)
4. Good Faith Estimate (GFE)
5. Mortgage Loan Origination Agreement
6. Adjustable-Rate Mortgage (ARM) Disclosure
7. Appraisal Disclosure
8. Privacy Policy Notice
9. Escrow Account Disclosure
10. Flood Hazard Determination

Bankers Home Loans NMLS ID: 2257871

I understand that it is my responsibility to carefully review all loan disclosures provided by the lender(s) and to seek clarification from the lender(s) regarding any aspects of the loan agreement that I do not fully understand.

Furthermore, I acknowledge that I have the right to obtain fully executed loan documents and may request them directly from the lender or escrow company handling the transaction.

By signing below, I acknowledge that Bankers Home Loans has informed me of the above and that I understand my rights and responsibilities regarding loan disclosures in the mortgage application process.

Client Signature: _____ Date: _____

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