

CUSTOMER IDENTIFICATION DISCLOSURE

As required by the United States of America Patriot Act (USAPA), I hereby acknowledge that I will help the government fight the funding of terrorism and money laundering activities by providing proper identification with the application of my mortgage loan. I have been advised that the USAPA requires all financial institutions, including mortgage companies, to obtain, verify and record information that identifies each person who opens an account.

When you apply for a mortgage loan with our company, we will ask for your name, address, date of birth and other information that allows us to identify you. We agree to provide copies of driver's license or other identifying documentation if asked by the lender.

By executing this form you acknowledge that you are required to provide documentation to enable us to verify your identity, comply with the provisions of the Bank Secrecy Act, as amended by the USA Patriot Act, and complete the processing of your loan application and that I/we agree to provide identifying documents requested.

I certify I have read and understand all of the above information.

Borrower signature (full name including middle initial)

Date

Social Security Number

Date of birth (mm/dd/yy)

Co-borrower signature (full name including middle initial)

Date

Social Security Number

Date of birth (mm/dd/yy)

Loan Officer Certification for Face to Face Applications:

By signing below, I certify that I have reviewed the customer's identification information on the date listed.

Loan officer signature

Date