



### Borrower Final Loan Terms Acknowledgement

For the purposes of this acknowledgment the following terms apply:

- **Initial GFE/TIL:** The American Freedom Group, Inc. Good Faith Estimate(s) (GFE) and Truth In Lending (TIL) disclosure(s) prepared when you applied for your loan.
- **Revised GFE/TIL:** Any revised American Freedom Group, Inc. Good Faith Estimate(s) (GFE) and Truth In Lending (TIL) disclosure(s) provided to you after you received your Initial GFE/TIL.
- **Loan Term disclosures:** Terms of the loan such as but not limited to the interest rate, loan fees, discount points, Annual Percentage Rate (APR), prepayment penalties and Adjustable Rate Mortgage (ARM) adjustments.

**I/we acknowledge one of the following for my/our first mortgage (check one only):**

- Not applicable.
- The final Loan Terms I/we signed for at escrow for my/our first mortgage either match or are better than those presented to me/us on the American Freedom Group, Inc. Initial GFE/TIL and loan term disclosures.
- The final Loan Terms I/we signed for at escrow for my/our first mortgage are less favorable than those presented to me/us on the American Freedom Group, Inc. Initial GFE/TIL and loan term disclosures. However, American Freedom Group, Inc. provided me/us with a Revised GFE/TIL and/or and loan term disclosures within three days from the date the revisions were made, and at least three days prior to my/our signing the final paperwork at escrow. Furthermore, American Freedom Group, Inc. verbally explained the reasons for the terms becoming less favorable, and I/we understand the reasons and accept these less favorable terms.

**I/we acknowledge one of the following for my/our second mortgage (check one only):**

- Not applicable.
- The final Loan Terms I/we signed for at escrow for my/our second mortgage either match or are better than those presented to me/us on the American Freedom Group, Inc. Initial GFE/TIL and loan term disclosures.
- The final Loan Terms I/we signed for at escrow for my/our second mortgage are less favorable than those presented to me/us on the American Freedom Group, Inc. Initial GFE/TIL and loan term disclosures. However, American Freedom Group, Inc. provided me/us with a Revised GFE/TIL and/or and loan term disclosures within three days from the date the revisions were made, and at least three days prior to my/our signing the final paperwork at escrow. Furthermore, American Freedom Group, Inc. verbally explained the reasons for the terms becoming less favorable, and I/we understand the reasons and accept these less favorable terms.

In addition to the above, I/we acknowledge:

1. The loan mortgage product(s) I/we have selected are suitable for me/us based on, but not limited to, my/our current and projected income, my/our current and projected assets, and my/our financial objectives.
2. I/we believe American Freedom Group, Inc. acted in my/our best interest and in the utmost good faith to provide me/us a mortgage loan(s) that's appropriate for me/us.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date