



Mortgage Broker Pledge to Borrower

American Freedom Mortgage pledges the following to our borrowers:

1. American Freedom Group, Inc. will act in the upmost good faith toward your loan transaction based on the financial information you provide, including but not limited to your current and projected income, current and projected assets, and your financial objectives.
2. American Freedom Group, Inc. will carry out all lawful instructions provided by you.
3. American Freedom Group, Inc. will disclose to you all material facts of which might reasonably affect your interests or ability to receive your intended benefit from your mortgage loan.
4. American Freedom Group, Inc. will use reasonable care in performing our duties to you.
5. American Freedom Group, Inc. will encourage you to perform due diligence before committing to a loan through methods such as but not limited to shopping other lenders and/or by directing you to mortgage loan educational sources.

Borrower Responsibility Acknowledgement

1. I/we recognize that American Freedom Group, Inc. is not required to offer or obtain access to loan products and services other than those that are available to the American Freedom Group, Inc. at the time of the my/our transaction.
2. I/we are responsible for performing due diligence before committing to a loan through methods such as but not limited to shopping other lenders and/or through mortgage loan educational sources.
3. I/we are responsible for determining if the loan product we obtain is 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.
4. I/we recognize that American Freedom Group, Inc. cannot guarantee they will provide me/us with the best possible loan terms, including provisions such as but not limited to the Annual Percentage Rate (APR), interest rate, loan fees or changes in market interest rates after I/we agree to lock.
5. I/we recognize that as a mortgage broker American Freedom Group, Inc. cannot guarantee continued availability of lender loan programs and/or guidelines since they change on a regular basis.
6. I/we recognize that American Freedom Group, Inc. cannot project how future economic conditions may affect the suitability of the mortgage loan I/we choose.

Borrower

Date

Borrower

Date

American Freedom Group, Inc. Representative

Date

