

AMERICAN FREEDOM GROUP, INC.

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MORTGAGE LOAN ORIGINATION DISCLOSURE

American freedom Mortgage, INC. is a licensed mortgage broker in Montana authorized to provide mortgage brokerage services to you in connection with your real estate loan. Lenders whose loan products we distribute generally provide their loan products to us as a wholesale rate. The rate you pay may be higher.

1. Nature of Relationship, in connection with this mortgage loan;
 - a. American freedom Mortgage, INC is acting as an independent contractor and not as your agent;
 - b. American freedom Mortgage, INC enters into separate independent contractor agreements with various lenders; and
 - c. While American freedom Mortgage, INC seeks to assist you in meeting your financial needs, American freedom Mortgage, INC does not distribute products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available.

2. Our Compensation;
 - a. The retail price American freedom Mortgage, INC offers you, including the interest rate, total points and fees, will include American freedom Mortgage, INC compensation.
 - b. In some cases, American freedom Mortgage, INC may be paid a portion of American freedom Mortgage, INC's compensation by both you and the lender.
 - c. Alternatively, American freedom Mortgage, INC may be paid a portion of American freedom Mortgage, INC compensation both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay more money in upfront points and fees. Also, in some cases, you would rather pay less money up front, you may be able to pay some all or all of our compensation indirectly through a higher interest rate, in which case American freedom Mortgage, INC will be paid directly by the lender.
 - d. American freedom Mortgage, INC may also be paid by the lender based on the value of the mortgage loan or related servicing rights in the market place or based on other services, goods, or facilities performed or provided by American freedom Mortgage, INC to the lender.

By signing below, you acknowledge that you have received a copy of this disclosure.

Borrower

Date

Borrower

Date