



NOTIFICATION TO VIRGINIA MORTGAGE LOAN APPLICANTS

LENDER: American Freedom Mortgage Date: _____

ADDRESS: 2731 Wetmore Avenue, Suite 305, Everett, WA 98201-3571

APPLICANT(S): _____

ADDRESS: _____

TYPE OF LOAN: _____ () Purchase () Refinance

You have this day, an application to the lender listed above, applied for a mortgage loan to be secured by residential real estate located at _____
_____.

State law requires that all applicants for a mortgage loan be made aware of the following important information regarding the loan term, interest, points and fees of the loan you have applied for:

1. The loan terms, interest rate, and fees quoted at the time of application are subject to change until the settlement date of the loan, unless a firm lock-in commitment is obtained.
2. A firm lock-in commitment is available from the lender.
3. If you choose to obtain a firm lock-in commitment from the lender listed above, you will have the ability to fix for a specified period of time the following features of the loan you have applied for:

Interest rate: _____% Points: _____

Fees: ---As per Good Faith Estimate---

Other: _____ \$ _____

There () will () will not be an additional charge for a lock-in commitment issued by the lender.

The estimated processing time for closing the loan is _____ days. This estimated processing time takes into account the time needed for the performance of any local government inspections and any functions necessary to close the loan.

The actual time necessary to process and close the loan may vary from the estimate due to delays in the Lender receiving information from you or the others. Therefore, the Lender is unable to guarantee that your requested loan will be closed within the estimated time prior to the expiration of any firm lock-in commitment. For this reason, you should assure yourself that the time period specified in the lock-in commitment is sufficient for your purposes.

I/We certify that we have received a copy of this Notification to Mortgage Loan Applicants and understand the provisions included in the notification.

DATE EXECUTED:

REPRESENTATIVE