



Borrower Name(s)

Date:

Property Address:

Loan Number:

USA PATRIOT ACT AND PRIVACY DISCLOSURE

The PATRIOT Act is a Federal law aimed at protecting our country from financial crimes and terrorist attacks requires financial institutions to collect and keep identifying information about each person who opens a new account. We will actively comply with these requirements in an effort to help protect our country and community from harm.

Important Information about the Mortgage Application Process

To help the government fight the funding of terrorism and money laundering activities, the PATRIOT Act requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. Here's what this means to you: When you apply for a loan, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

How Our Compliance with the PATRIOT ACT Benefits You

When we verify your information, it may also help prevent someone from stealing your identity and attempting to borrow money in your name. To help protect you from identity theft, and to comply with the USA Patriot Act, we may use various techniques to verify the information that you provide. These verification methods include, but are not limited to:

- Using independent sources such as a consumer reporting agency, public database, or other source to confirm the information you provide.
- Calling you to confirm that you have applied for a loan.
- Obtaining a credit report for loan applicants.
- Checking references with other financial institutions.

PRIVACY POLICY UNDER THE USA PATRIOT ACT

We maintain rigorous information security programs and policies to protect your personal and financial information. These policies are stringent and enforced, with employee training provided regularly. We treat your confidential information with the utmost care because earning and maintaining your trust is our business. Access to non-public information is limited to employees who need to know specific information to provide products and services to you.

To learn more contact the Financial Crimes Enforcement Network at www.fincen.gov.

ACKNOWLEDGEMENT

By signing below, You acknowledge receipt of a copy of this Disclosure.

Borrower

Date

Borrower

Date

Mortgage Loan Officer:

Date

