Loan Number:

ILLINOIS BORROWER INFORMATION DOCUMENT

Date:

Borrower Name(s):

Property Address:

Lender:

This document is being provided to you pursuant to the Residential Mortgage License Act of 1987 and the Rules promulgated thereunder (38 III. Adm. Code 1050). The purpose of this document is to set forth those exhibits and materials you should receive or be receiving in connection with your residential mortgage loan application with , holder of License and regulated by the State of Illinois, Division of Banking, under the aforesaid Act.

Attached hereto are:

1. A Loan Estimate of the costs associated with obtaining your mortgage loan.
2. A good faith estimate of the amount and nature of charges to be paid that are disallowed for payment by a borrower, if the mortgage is FHA insured or VA guaranteed.
3. "Your Home Loan Toolkit" – This booklet describes the settlement process associated with executing a mortgage for the purchase of the security real estate.
4. A copy of your Loan Application that will have to be signed and delivered to Lender in order for your mortgage loan application to be processed.
5. A copy of the Illinois Mortgage Escrow Account Act, if the mortgage is not FHA insured or VA guaranteed.
6. Option to Pledge a Time Deposit Account in Lieu of an Escrow Account (if the mortgage is not FHA-insured or VA-guaranteed).
7. "Consumer Handbook on Adjustable Rate Mortgages" – This booklet describes the features of adjustable rate mortgages (issued if the mortgage is an adjustable rate mortgage representing a first lien).
8. A checklist of the materials, authorizations, and documents that will be required to be provided by you in order to underwrite the loan, if applicable.

   Other significant information which could potentially affect the processing of your mortgage loan but which may be unknown to Lender at the application time shall be disclosed if, and when, such information becomes known. Such other information could be:

   (A) An appraisal value different from that estimated by the borrower;

   (B) Credit obligations that the borrower fails to report;

   (C) A change in the borrower's financial circumstances that would result in his/her ineligibility for the loan; or

   (D) A material change or discontinuation of a loan program by an investor or other entity, such as the U.S. Department of Housing and Urban Development, Veterans Administration or a private investor.

Upon request, you will be provided the following information:

1. A sample of the note to be executed if your loan application is approved;
2. A sample of the mortgage to be executed if your loan application is approved; and
3. A general description of the underwriting standards that will be considered in evaluating your application.

I/We have read and acknowledge receiving this disclosure and attachments 1 through 8 above and understand its and their contents, as evidenced by my/our signature(s) below.

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Borrower Name (First, Middle, Last) Date Co-Borrower Name (First, Middle, Last) Date