

GEORGIA TEMPORARY AUTHORITY TO OPERATE DISCLOSURE

Date:

Borrower Name(s):

Property Address:

Mortgage Loan Originator:

The Georgia Department of Banking and Finance requires that we inform you that our company is licensed but the mortgage loan originator responsible for your loan is not currently licensed by the Georgia Department of Banking and Finance. The mortgage loan originator has applied for a mortgage loan originator license with the Georgia Department of Banking and Finance. Federal law (12 U.S.C. § 5117) authorizes certain mortgage loan originators to operate on a temporary basis in the state of Georgia while their application is pending. The Georgia Department of Banking and Finance may grant or deny the license. Further, the Georgia Department of Banking and Finance may take administrative action against the mortgage loan originator that may prevent such individual from acting as a mortgage loan originator before your loan closes.

Your acknowledgement below signifies that you have read and understand this disclosure.

Borrower

Date

Borrower

Date