

Borrower(s) Acknowledgement
Receipt of Early Disclosures / Collection of Payment(s) Outside of Closing

Borrower _____

Co-Borrower _____

Subject Property Address:

I hereby acknowledge that on _____ / _____ / _____ I (we) have received initial disclosures
DATE (must not be pre-printed)

Including, but not limited to the following:

- Good Faith Estimate
- Truth-In-Lending (with APR)

My loan application was taken:

- Face to face**
- By Phone
- By FAX**
- By web / email**
- By regular mail**
- Other** (explain): _____

- Any PAYMENT, or PAYMENT INFORMATION (including credit card authorization), for services outside of closing (including, but not limited to, the payment for appraisal) other than the credit report fee, was collected or authorized on:

_____ / _____ / _____
DATE (must not be pre printed)

- No Upfront Fees were collected at the time I (we) received Good Faith Estimate/ Truth-in-Lending disclosures, and will be collected at closing.

- **No payment or payment information can be collected until borrower(s) acknowledge receipt of early disclosure. If disclosures are mailed they are presumed received after 3 business days (excluding Saturdays and federal holidays).**
- **Borrowers understand that they do not have to complete this transaction simply because they received / signed disclosures or competed/ signed loan application.**
- **I certify that that no representative of the mortgage company collected payment for any item other than credit report prior to me receiving the early disclosers; specifically the Truth in Lending and Good Faith Estimate.**

Borrower

Co-Borrower

DATE (must not be pre-printed)

DATE (must not be pre-printed)

Loan Officer: _____