

## CUSTOM MORTGAGE

### RIGHT TO FINANCIAL PRIVACY ACT

I/we acknowledge that this is notice to me/us as required by The Right to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA Loan) or Department of Housing and Urban Development (in the case of an FHA Loan) has a right of access to financial records held by financial institutions in connection with consideration or administration of assistance to me/us. Financial records involving me/our transactions will be available to the VA (in the case of a VA Loan) or to HUD (in the case of an FHA Loan) without further notice or authorization but will not be disclosed or released to another government agency or department without my/our consent, except as required or permitted by law.

### ANTI-COERCION STATEMENT

“We collect nonpublic information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, or others; and
- Information we receive from a consumer-reporting agency.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. If you decide to pay off your loan(s), we will adhere to the privacy policies and practices as described in this notice. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.”

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender had the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative thereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agencies to write the insurance covering the property described above:

Insurance Co. Name:

Agent:

### FLOOD INSURANCE NOTIFICATION

Federal regulations require us to inform you that the property used as security for this loan is located in an area identified by the U.S. Secretary of Housing & Urban Development as having special flood hazards and that in the event of damage to the property caused by flooding in a Federally-declared disaster, Federal disaster relief assistance, if authorized, will be available for the property.

At the closing you will be asked to acknowledge your receipt of this information. If you have any questions concerning this notice, kindly contact your loan officer.

I received the following booklet(s) directly from a Mortgage Loan Representative

**BUYING YOUR HOME**  
(SETTLEMENT COSTS AND HELPFUL INFORMATION)

**HANDBOOK ON ADJUSTABLE RATE MORTGAGES**

**WHEN YOUR HOUSE IS ON THE LINE**  
(WHAT YOU SHOULD KNOW ABOUT HOME EQUITY LINES OF CREDIT)

I/we hereby certify that I/we have read the Notices set forth above and fully understand all of the above.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

