

NOTICE TO MORTGAGE LOAN APPLICANTS
(FIRST MORTGAGE LOANS)

Thank you for applying for a mortgage loan from **Express Home Mortgage Company**. Please read this notice carefully. If you do not understand any part of this notice, ask us to explain.

I. NOTICE OF RIGHT TO COUNSEL

1. You may have legal interests that differ from ours.
2. You may not be required by us to be represented by our attorney.
3. You may waive the right to be represented by an attorney.
4. You may direct any complaint concerning violations of Connecticut General statutes Section 49-6d to the Connecticut Banking Department.

II. APPRAISAL REPORT NOTICE

If we obtain an appraisal in connection with your mortgage loan application, you have a right to a copy of the appraisal report. If you would like a copy of the appraisal report, please call us at (203) 798-0278 or write to us at the address stated above.

III. INTERIM FINANCING DISCLOSURE

We do not offer "interim financing". "Interim Financing" means a short term loan, the proceeds of which would be used by you to purchase your home and which would be due and payable upon the sale of your current residence.

IV. NOTICE IS NOT A COMMITMENT

We are under no obligation to make a loan to you on any terms unless and until a written commitment letter is issued. A commitment letter will not be issued unless your loan application is approved.

V. ACKNOWLEDGEMENT OF RECEIPT BY APPLICANT

By signing below, you agree that you applied for a mortgage loan today, _____, 200__, and that you have received a copy of this notice.

Applicant Date

Applicant Date