

BORROWER INFORMATION DOCUMENT

This document is being provided to you pursuant to the Residential Mortgage License Act of 1987 and Rules promulgated thereunder (38 Ill. 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 American Fidelity Financial Services, Inc., holder of License 4222 and regulated by the State of Illinois, Division of Banking, under the aforesaid Act.

Situations may arise that could affect the processing of the loan but that may not be known by American Fidelity Financial Services, Inc. at the time the application was taken. Examples of such situations include, but are not limited to 1) An appraisal value different from that estimated by the borrower; 2) Credit obligations the borrower fails to report; 3) A change in the borrower's financial circumstances that would result in his or her ineligibility for the loan; or 4) 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, the Veterans' Administration or a private investor.

The following documents will be furnished to the borrower if applicable.

- 1) Settlement Cost Booklet – For purchase loan transactions
- 2) Good Faith Estimate of Costs
- 3) Loan Application
- 4) Mortgage Escrow Account Act
- 5) Consumer Handbook on Adjustable Rate Mortgages

Upon request, the borrower shall be furnished the following documents:

- 1) A sample note and mortgage that will be executed if the loan applied for is approved.
- 2) A sample copy of the commitment letter
- 3) A general description of underwriting standards that will be considered in evaluating the application.

LOAN BROKERAGE DISCLOSURE STATEMENT

American Fidelity Financial Services, Inc. does not make loans and actual funds are provided by another entity that may affect availability of funds.

American Fidelity Financial Services, Inc. an Illinois corporation is the name that is licensed under the Residential Mortgage License Act of 1987. We were previously American Federal Financial Services, Inc.

American Fidelity Financial Services, Inc. brokers loans to various lenders.

RIGHT TO RECEIVE APPRAISAL

American Fidelity Financial Services, Inc. shall provide to the borrower with a copy of all appraisals. American Fidelity Financial Services, Inc. shall provide a complete copy of any appraisal, including any appraisal generated using the Automated Valuation Model, obtained by the lender for use in underwriting the residential mortgage loan within 3 business days of receipt by the licensee, but in no event less than 24 hours prior to the day of closing. The appraisal may be sent via first class mail, commercial carrier, by facsimile or by e-mail, if the borrower has supplied an e-mail address.

The undersigned does hereby acknowledge receipt of all of the above applicable documents as of the _____ day of _____, 20_____.

(BORROWER SIGNATURE)

(CO-BORROWER SIGNATURE)