

Loan Quality Initiative Disclosure

Date:

Loan number:

Property Address:

I/We acknowledge that, pursuant to FNMA's Loan Quality Initiative, any inquiries by potential creditors that appear on my/our credit reports are subject to direct verification by my/our Lender prior to loan closing.

I/We understand that any undisclosed open credit accounts may affect our loan approval, may delay our loan closing, and may impact the interest rate which we have been quoted.

Borrower (Date)

Borrower (Date)

Borrower (Date)

Borrower (Date)