



1011 High Ridge Rd, Stamford, CT 06905, Toll Free 1 877-794-LEND (5363)

NOTICE TO MORTGAGE LOAN APPLICANTS

Thank you for applying for a mortgage loan from North Atlantic Mortgage Corp. Please read this notice carefully. If you do not understand any part of this notice, ask us to explain what it means to you.

I. NOTICE OF RIGHT TO COUNSEL

(Pursuant to Connecticut General Statutes Section 49-6d)

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 complaints concerning violations of Connecticut General Statutes Section 49-6d to the Connecticut Banking Department.

II. APPRAISAL REPORT NOTICE

(Pursuant to Connecticut General Statutes Section 36a-755)

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 request it from us at 203-329-8430

III. INTERIM FINANCING DISCLOSURE

(Pursuant to Connecticut General Statutes Section 49-6a)

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

IV. NOTICE IS NOT A COMMITMENT

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

By signing below, you acknowledge receipt of a copy of these disclosures.

Applicant _____ Date _____

Applicant _____ Date _____