

Express Mortgage Lenders, Inc.

BROKER DISCLOSURE STATEMENT

BORROWER(S) UNDERSTAND(S) AND AGREE(S) THAT:

1. Broker cannot warrant or guarantee the terms of any loan program. READ YOUR *FINAL LOAN DOCUMENTS CAREFULLY*.
2. Broker represents many lenders and is not responsible for lender's actions, omissions, or negligence. Borrower agrees to hold Broker harmless and indemnify Broker from and against all costs, expenses (including Broker's attorney fees) and damages which arise out of or in connection with any such action, omission or negligence of lender or any other party.
3. Borrower warrants to Broker that all information provided to lenders through Broker is accurate. If Broker is joining in any legal action arising out of Borrower's alleged negligence or fraud, Borrower agrees to hold Broker harmless and indemnify Broker from and against all costs, expenses (including Broker's attorney fees) and damages which arise out of or in connection with any such legal action.

CONTRACTUAL INDEMNITY AGREEMENT

The undersigned agrees to save and hold Express Mortgage Lenders, Inc., and all of its officers, directors, shareholders, employees and contractors, harmless from and against any and all claims, disputes, litigation and or judgments arising from any incorrect information supplied by the undersigned concerning, without limitation, personal financial information and the property to be secured by the subject deed of trust which the undersigned has failed to disclose.

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BORROWER'S SIGNATURE

DATE

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