

Express Mortgage Lenders, Inc.

FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, natural origin, sex, marital status, age (providing that the applicant has the capacity to enter into a binding contract); because the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning Express Mortgage Lenders, Inc. is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

RIGHT TO FINANCIAL PRIVACY ACT NOTICE

This notice to you, as required by the right to Financial Privacy Act of 1978, that by your signature hereon, you are authorizing EXPRESS MORTGAGE LENDERS, INC. to obtain a credit report from a Credit Reporting Agency; to order and obtain deposit verifications for all loans and charge accounts listed by you on your loan application; to obtain loan verifications for all loans and charge accounts listed by you on your loan application; and to obtain employment verifications from all employers, present and prior, listed by you on your application. If you are self-employed, you are hereby agreeing to provide a copy of your complete income tax returns for the previous two years, as well as an audited Profit and Loss STATEMENT on your business, if applicable. Further, you are authorizing EXPRESS MORTGAGE LENDERS, INC. (for the purpose of consideration of or administration of assistance to you) to provide copies of the above information to:

Veterans Administration	Federal National Mortgage Association
Private Mortgage Insurer	Federal Housing Administration

Federal Home Mortg. Corp. Investor, other than FNMA, FHLMC

Other _____

Borrower _____ Date _____

Co-Borrower _____ Date _____

(CONTINUED FROM OBVERSE)

Financial Records involving your transaction will be made available only to the above stated agency(ies) without further notice or authorization from you and **WILL NOT BE DISCLOSED OR RELEASED BY EXPRESS MORTGAGE LENDERS, INC.** to any other agency or department without your consent, except as required or permitted by law.

FHA FINANCIAL PRIVACY CERTIFICATION

This is a notice to you as required by the right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD without further notice or authorization but will not be disclosed or released to another Government Agency or Department without your consent, except as required or permitted by law.

I/We acknowledge that we have been advised of the above, understand and agree to the same, and have received a copy of this notice.

BORROWER'S SIGNATURE

DATE

BORROWER'S SIGNATURE

DATE