

Express Mortgage Lenders, Inc.

INTEREST RATE ACKNOWLEDGMENT

I/We have applied for a loan through Express Mortgage Lenders, Inc. a loan broker, and acknowledge that the interest rate on the loan will be determined at the time of loan approval, and may either be higher or lower than today's current market rate.

I/WE also understand that the interest rate indicated on the application is for illustration purposes only and is not a binding commitment.

---

BORROWER'S SIGNATURE

DATE

---

BORROWER'S SIGNATURE

DATE