

Express Mortgage Lenders, Inc.

NOTICE IRS DISCLOSURE

TO BE SIGNED AT THE TIME OF LOAN APPLICATION

When underwriting a loan application for a borrower who is self employed, or who derives income from sources other than or in addition to wages lenders use copies of the applicant's tax returns. Those submitted to the Lender must be the same as the tax returns submitted to the IRS, and the income shown on the tax returns submitted to the IRS must be the same.

It is the policy of many lenders to verify with the Internal Revenue Service that the copies of tax returns submitted by you to us actually match the tax returns submitted by you to the IRS. In the event that the tax returns in our loan file (and submitted to a lender) differ materially from the information in the IRS file, any of the following things could happen to you:

-You may be liable to the lender or any other third party because of their reliance on the tax returns you submitted.

-The Lender may declare the entire unpaid balance of your loan to be immediately due and payable, even if your loan payments are current.

-If the Lender declares your loan immediately due and you do not pay off your loan, the Lender may foreclose on your property and you could lose your home.

-The Lender may refer the matter to State and/or Federal authorities for civil and criminal prosecution.

-The Lender may forward to the IRS a copy of the tax return you submitted to the Lender.

I understand the information explained in this notice. By signing this document, I certify that the tax returns submitted are exact duplicates of those submitted to the IRS. I give my express consent to Express Mortgage Lenders, Inc. and/or the Lender to communicate with the IRS concerning my tax returns, any discrepancies therein, and to give the IRS copies of the tax returns which were submitted with my application to the Lender.

Applicant	Date	Applicant	Date
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