

Mortgage + Care

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Please contact us at (800)481-2708 or www.mortcare.com for a list of mergeable documents.

«f80»

«f81»

«f82», «f83»

«f84»

ACKNOWLEDGMENT OF RISK

I/WE «f5» «f6» «f7» «f8» «f10» «f11» «f12», acknowledge having been advised of the following matters, and I/we state the following facts to be true and correct with respect to my pending loan ("said loan") on my property at «f18» «f19», with «f80».

1. **NO ADVICE:** I am not relying upon any advice given by the employees or principals of «f80» with respect to:
 - A. The desirability, fairness or competitiveness of said loan or its terms.
 - B. The financial risks to me of undertaking said loan obligations; or
 - C. The desirability of said loan (or the purpose for the loan and use of the loan proceeds), in view of my overall present and expected future financial situation.

2. **AWARE OF RISKS:** I have been advised that by granting a trust deed against my property and undertaking the financial obligation of this loan, I am subjecting myself to certain risks, particularly since I may have to sell the real property securing said loan. I realize that this loan entails certain risks, including but not limited to the following:
 - A. This is a short-term loan. It is possible that I -- or my heirs -- may have difficulty selling the property and will receive little or no money for my equity, especially if the real estate market declines;
 - B. The fact that if I pre-pay interest in advance makes said loan more costly than if I paid in arrears;
 - C. The fact that «f80» is being compensated by me for arranging said loan, and that I have or will be advised of, and be required to approve of amount of, said compensation; and

3. **INDEPENDENT COUNSELING:** I have been advised that the employees and principals of «f80» are not qualified to give me financial or economic advice. I have been advised of the desirability of retaining legal and financial council with respect to said loan. By signing below and proceeding with said loan I have satisfied myself that I understand the loan terms, and I wish to proceed with the loan on the proposed terms.

«f5» «f6» «f7» Borrower/Date

«f10» «f11» «f12» Co-Borrower/Date