

# Mortgage+Care

The fields in this document are filled in by Mortgage+Care Loan Origination Software.  
Please contact us at (800)481-2708 or [www.mortcare.com](http://www.mortcare.com) for a list of mergeable documents.

«f80»  
«f81»  
«f82», «f83»

## LENDER DISCLOSURE ACKNOWLEDGEMENT

Loan No. «f2»

On «f3» before any lender documents were signed, I orally brought to the attention of and explained to the undersigned lender each of the items checked below as it pertains to this loan:

- Interest Rate on Note - «f22»%;
- Yield after deducting for servicing fees;
- Amount of Monthly Return - \$«f230». It is understood that this amount will be sent in accordance with the terms of the servicing agreement, executed jointly with this disclosure, should the borrower make the payment;
- Late Charge Terms:
  - a. Amount of Late Charge \$«f35»;
  - b. Assessed 10 days after the scheduled due date;
  - c. Percent of Late Charge retained by servicing agent is %.
- Balloon Payment - \$«f25»;
- Date of Balloon Payment - «f27»;
- Due on Sale Clause;
- Arbitration Agreement;
- Comprehensive Dispute Resolution Program;
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_

I declare that the foregoing is true and correct.

Date: «f3»

\_\_\_\_\_  
Investment Counselor: «f365»

I acknowledge that the above investment counselor brought each of the items checked above to my attention and explained them to me. Further, the following documents were presented in the investment package and were reviewed by me and, where any document was not understood by me, fully explained to me to my complete satisfaction:

- Promissory Note.
- Deed of Trust.
- Loan Application.
- Credit Report.
- Appraisal.
- Preliminary Title Report.
- Lender Purchaser Disclosure Statement.
- Lender Escrow Instructions and all documents referenced therein.
- Servicing Contract.
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_

Other: \_\_\_\_\_

Our level of understanding and sophistication for this type of investment is as follows:

- This is the first Trust Deed investment we have ever made and have little knowledge of this type of investment. However, we are not investing into this transaction without the risks being explained to us by the above referenced investment counselor. In addition, we acknowledge receipt of the Department of Real Estate booklet titled, "Trust Deed Investments - What You Should Know."
- We have participated in more than one Trust Deed investment and have a moderate understanding of this type of investment. We understand the risks of this type of investment. We acknowledge that the Department of Real Estate booklet titled, "Trust Deed Investments - What You Should Know" has been given to us previously.
- We have participated in a high volume of Trust Deed investments and have a high understanding of this type of investment. We understand the risks of this type of investment and have been involved in transactions which resulted in foreclosure and advancing sums to protect the security of our investment. We acknowledge that the Department of Real Estate booklet titled, "Trust Deed Investments - What You Should Know" has been given to us previously.

I declare that the foregoing is true and correct.

---

«f38» - Lender(s)/Date

---

«f39» - Lender(s)/Date