

# Mortgage Loan Origination Disclosure Statement

\_\_\_\_\_  
Mortgage broker's registered name

\_\_\_\_\_  
Mortgage broker's registered address

\_\_\_\_\_  
Mortgage broker's phone number

\_\_\_\_\_  
Mortgage broker's fax number

\_\_\_\_\_  
Certificate of registration number

For the purpose of assisting you, the applicant, in obtaining a mortgage loan, we, the above-named registered mortgage broker, will provide the following brokerage services as indicated by a checkmark:

\_\_\_\_\_ collecting financial information  
\_\_\_\_\_ processing the loan file  
\_\_\_\_\_ reviewing credit history  
\_\_\_\_\_ preparing the file for submission  
other (specify) \_\_\_\_\_

\_\_\_\_\_ verifying financial information  
\_\_\_\_\_ submitting files for lender approval  
\_\_\_\_\_ assessing lender availability  
\_\_\_\_\_ counseling you about your application

In consideration for the services we provide, the total and aggregate compensation amount that we will charge you as our fee(s) will be (ranges not permitted) \_\_\_\_\_ % of the principal amount of the loan and \$\_\_\_\_\_ to be paid to us from the proceeds of the loan at the time of closing. If for any reason the loan does not close, you cannot be charged this compensation. We may also receive additional compensation from the lender or investor of the loan.

Besides the compensation described above that you pay to us as our fee(s), if the loan closes you may also be charged for services provided by bona fide third parties. If for any reason the loan does not close, you (check one) will \_\_\_\_\_ will not \_\_\_\_\_ be responsible for paying certain services (such as an appraisal or credit report) provided by bona fide third parties in connection with your application for a loan but those payments must be limited to specific services permitted by section 1322.08 of the Ohio Revised Code. Regardless of whether or not the loan closes, any third party fees that you are to pay must be limited to the actual cost as billed by the third party provider.

This disclosure statement does not constitute, and you cannot be required by the mortgage broker to enter into, an agreement whereby brokerage services are to be provided exclusively by this mortgage broker.

If there is any change to the services to be provided or the compensation amount you are to pay, you must receive a revised disclosure statement no later than three days after the change occurs, or the date the loan is closed, whichever is earlier.

By your signature, you, the applicant, acknowledge receipt of this disclosure statement on \_\_\_\_\_  
Date (to be filled in by applicant)

\_\_\_\_\_  
Signature of applicant

\_\_\_\_\_  
Signature of any co-applicant

\_\_\_\_\_  
Address of applicant

\_\_\_\_\_  
Phone number of applicant

\_\_\_\_\_  
Printed name of operations manager or loan officer

\_\_\_\_\_  
Signature of operations manager or loan officer whose name is printed above

\_\_\_\_\_  
Loan officer's license number