

Northeast Family Federal Credit Union

233 Main Street, P.O. Box 180
Manchester, CT 06045-0180

Acknowledgment of Receipt of Disclosures

I/We hereby acknowledge receipt of the following disclosures:

1. Right to view Appraisal Report
2. Right to Counsel
3. Fair Lending Notice
4. Statement of Estimated Closing Costs
5. NFFCU Home Equity Line of Credit Disclosure
6. "When Your Home Is On The Line" Booklet

Name of Applicant:

Signature of Applicant

Date

Name of Applicant

Signature of Applicant

Date

Acknowledgment of sending these notices to applicant(s) by financial institution

The above listed notices were mailed to _____ on _____.

Name of financial institution representative: _____

Signature of financial institution representative: _____

Northeast Family Federal Credit Union

Borrower(s): _____ Loan Amount: \$ _____ Date: _____

Debt Consolidation Worksheet

Creditor Name And Mailing Address	Account Number	Current Balance & Due Date
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_____	_____	\$ _____
_____	_____	Due Date _____

_____	_____	\$ _____
_____	_____	Due Date _____

_____	_____	\$ _____
_____	_____	Due Date _____

_____	_____	\$ _____
_____	_____	Due Date _____

_____	_____	\$ _____
_____	_____	Due Date _____

_____	_____	\$ _____
_____	_____	Due Date _____

_____	_____	\$ _____
_____	_____	Due Date _____

Borrower(s) Signature(s)

NORTHEAST FAMILY FEDERAL CREDIT UNION
233 Main Street, P.O. Box 180
Manchester, CT 06045-0180
(860) 646-8870 or (800) 201-2031

BORROWER(S) SIGNATURE AUTHORIZATION FORM

I/We hereby authorize Northeast Family Federal Credit Union (the "Lender") to verify my/our past and present employment, earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my/our mortgage loan application.

I/We further authorize Northeast Family Federal Credit Union (the "Lender") to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. I/We understand that a photocopy of this form will also serve as authorization.

The information the lender obtains is only to be used for the purpose of processing my/our mortgage loan application.

Borrower

Date

Co-Borrower

Date

Date:

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

- We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Applicant Date

Applicant Date

Applicant Date

Applicant Date

Applicant Date

Applicant Date

IMPORTANT NOTICES TO MORTGAGE APPLICANT(S)

I. APPRAISAL REPORT

In processing your application, Northeast Family Federal Credit Union will have an appraisal completed on your property. This appraisal is intended for our mortgage purposes only. The appraisal report will be available for your review, and at your request a copy of it will be furnished to you.

II. YOUR RIGHT TO COUNSEL

You have the right to have an attorney of your choice represent you in any mortgage transaction. Fees charged by your attorney are your responsibility to pay and not that of Northeast Family Federal Credit Union.

Connecticut General Statutes Section 49-6d requires us to notify you of the following:

- A. You may have legal interests that differ from ours.
- B. You may not be required by us to be represented by our attorney.
- C. You may waive the right to be represented by an attorney.
- D. You may direct any complaints or violations of Section 49-6d to the Connecticut Banking Department.

III. FAIR LENDING NOTICE

It is illegal to discriminate in the provision of, or the availability of, financial assistance because of the consideration of:

- 1. Trends, Characteristics, or Conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
- 2. Race, Color, Religion, Sex, Marital Status, Sexual Orientation, National Origin, or Ancestry.

It is illegal to consider the racial, ethnic, religious, or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation, or refinancing of one- to four-unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

NATIONAL CREDIT UNION ADMINISTRATION

1775 Duke Street

Alexandria, VA 22314-4328

Telephone: (703) 518-6300

NORTHEAST FAMILY FEDERAL CREDIT UNION
Statement of Estimated Closing Costs

DATE: _____

APPLICANT(S): _____

In connection with the "closing" or "settlement" of a mortgage loan, the borrower is typically required to incur various "closing" or "settlement" costs. The lender estimates that you can expect to incur the "closing" or "settlement" costs listed on this sheet in connection with the loan for which you have applied.

<u>CLOSING COST/SETTLEMENT CHARGE</u>	<u>ESTIMATED COST OR RANGE OF COST</u>
<u>ITEMS PAYABLE IN CONNECTION WITH THE LOAN</u>	
A. Loan Origination Fee	\$0.00
B. Loan Discount	\$0.00
C. Appraisal Fee (\$75.00-\$120.00)	Paid By NFFCU
D. Mortgage Insurance Initial Premium	\$0.00
E. Application Fee	\$0.00
F. Credit Report Fee (\$5.00)	Paid by NFFCU
G. Mortgage Processing Fee	\$0.00
H. Flood Insurance Tracking (\$14.00)	Paid By NFFCU
<u>TITLE CHARGES</u>	
A. Settlement of Closing Fee	\$0.00
B. Abstract or Title Search (\$80.00-175.00)	Paid By NFFCU
C. Title Examination	\$0.00
D. Title Insurance Binder	\$0.00
E. Document Preparation Fee	\$0.00
F. Notary Fees to NFFCU	\$0.00
G. NFFCU Attorney Fee	\$0.00
H. Title Insurance (Premium determined by loan amount)	
<u>GOVERNMENT RECORDING AND TRANSFER CHARGES</u>	
A. Recording of New Loan (\$108.00-\$171.00)	Paid By NFFCU
B. Recording of Paid Mortgage (\$53.00)	Paid By NFFCU
<u>ADDITIONAL SETTLEMENT CHARGES</u>	
A. Plot Plan	\$0.00
B. Municipal Lien Certificate	\$0.00
C. Fire Inspection Certificate	\$0.00
D. Other	\$0.00
E. Other	\$0.00
<u>TOTAL ESTIMATED CLOSING COSTS</u>	\$0.00

The items listed on this sheet are merely estimates of the costs which you can reasonable expect to incur. The lender has disclosed these estimates in good faith based upon its knowledge of and experience with "closing" or "settlement" costs on comparable loans.

* If I make a full prepayment and close my Home Equity Line of Credit within one (1) year of the date of this loan, I will reimburse Northeast Family FCU for the full amount of the closing costs.

 Borrower Signature

 Borrower Signature

REQUEST TO INVESTIGATE CREDIT RATING

To Whom It May Concern:

I/We hereby authorize you to release for verification purpose to:

**Northeast Family Federal Credit Union
233 Main Street, P.O. Box 180
Manchester, CT 06045-0180**

information concerning:

- ~ Employment History, Dates, Title, Income, Hours Worked
- ~ Banking and Savings Accounts of Record
- ~ Mortgage Loan Rating (Opening Date, High Credit, Payment Amount, and Payment History)
- ~ Any other information deemed necessary in connection with a Consumer Credit Report for a real estate transaction.

This information is for the confidential use in compiling a mortgage loan credit report for a conventional home loan lender.

A photographic or carbon copy of this authorization (being a photographic or carbon copy of the signature(s) of the undersigned) may be deemed the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help expedite my real estate transaction.

Thank you.

Signature of Borrower

Date

Signature of Borrower

Date