

DISCLOSURE TO BORROWER

Borrower(s) _____

Property: _____

It is our hope that this mortgage will enable you save your home, reestablish your credit, and eventually refinance at a much lower market rate in the next 24 months.

We have credit counseling available, and we hope that you will take advantage of it in order to reestablish your credit, as well as obtain a lower interest rate and lower payment in the near future.

If you find that you are unable to make your payments, you must consider putting your home on the market. This will allow you to save your equity, and do much less damage to your credit. If you decide you need to sell your home, we

If you find you can't make your payments, please be advised:

- 1 We are a lender of last resort. **We will aggressively collect this debt if you default.**
- 2 If you do not make your monthly payments on time you will incur a large fee.
- 3 If you do not make your payments we will **foreclose on your house and you will have to move.**
- 4 Your **interest rate is adjustable**; you will be notified if your payment is going to change.
You agree to submit updated income and expense information at your one year anniversary to determine if
- 5 you can qualify for conventional financing. **Any new non-conforming loan we will make you will include new origination and discount fees.**
- 6 You further agree to contact us **immediately** if you cannot make your mortgage payments.
- 7 No one in our company can verbally amend any agreements; any changes must be in writing.

We sincerely hope that this is the start of a successful business relationship, please contact your loan originator with any questions you may have now and in the future.

Your Loan Processor is:

Janet Karabin
303-741-6161 x236
Fax: 303-479-9237

Our Mailing Address is:

New Point Lending, LLC
5500 Greenwood Plaza Blvd., Suite 210
Greenwood Village, CO 80111

Your Loan Broker is:

Name: _____
Phone# _____
Fax # _____

Borrower:

Date

Borrower:

Date