

## BORROWER VERIFICATION DATA ACKNOWLEDGEMENT

Date:

Name of Originator:

Company Name:

Borrower Name(s):

Property Address:

### LENDER REQUIREMENT

Pursuant to CFR § 1026.19(e)(2), **“the creditor or other person is not permitted to require, before providing the disclosures required by § 1026.19(e)(1)(i), that the consumer submit documentation to verify the information collected from the consumer.”** Upon receipt of the six pieces of required information (application) the Lender must issue and deliver a Loan Estimate to the Borrower(s).

### BORROWER ACKNOWLEDGEMENTS

A borrower may voluntarily provide any loan related documentation at the time of application or prior to receiving the required Loan Estimate to support the accuracy of the Lender’s Good Faith estimate and issuance of Loan Estimate to the borrower(s).

Borrower acknowledges that any documentation provided in advance of receiving the Loan Estimate was done voluntarily with the specific intent of advancing their loan application, avoiding duplicate charges for third-party fees, and was not required as a condition before provision of the Loan Estimate to the borrower(s). Such documentation may have been the product of a prior loan application with another lender and that application to the prior Lender has been declined or otherwise cancelled or withdrawn, and confirms their wish to submit a new application to Residential Bancorp.

Borrower further acknowledges that any previously obtained loan documentation in support of a prior application to another Lender was provided voluntarily and/or was not required by the lender as a condition for supplying the Loan Estimate to the borrower.

It is the borrower’s wish that the voluntary providing of such documentation will assist Residential Bancorp, in the acceleration of their potential qualification / approval of their loan.

Print Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Print Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_