HOME LOAN TOOLKIT ACKNOWLEDGMENT

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

Borrower: _____ Loan Number: _____

Co-Borrower: _____ Date: _____

Property Address: _____

Dear Loan Applicant,

The *Real Estate Settlement Procedures Act (RESPA)* requires lenders and mortgage brokers to give you this booklet, *'Your Home Loan Toolkit: A Step-by-Step Guide'* within three days of applying for a mortgage loan. RESPA is a federal law that helps protect consumers from unfair practices by settlement service providers during the home-buying and loan process.

The undersigned acknowledge receipt of the booklet *'Your Home Loan Toolkit: A Step-by-Step Guide'* from either the Mortgage Loan Originator or directly from the Consumer Financial Protection Bureauôs (CFPB) Website:
http://www.consumerfinance.gov/blog/understanding-the-mortgage-process-your-home-loan-toolkit/

"Your Home Loan Toolkit: A Step-by-Step Guide"
http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf

Please sign below to acknowledge that you have received and reviewed the following booklet with sections applicable to your loan situation:

Borrowerôs Signature: _____ _____
Date

Co-Borrowerôs Signature: _____ _____
Date

** If you do not have internet access, please request from Loan Officer either a PDF or Paper version of this booklet. **
Please consider the environment before printing. In accordance with the Paperwork Reduction Act, US CODE, TITLE 44 - PUBLIC PRINTING AND DOCUMENTS, CHAPTER 35 - COORDINATION OF FEDERAL INFORMATION POLICY Ä3501

Printed handbooks can be ordered online through the Direct Distribution System or by telephone at 1 (800) 767-7468.