

**ACKNOWLEDGMENT OF RECEIPT OF YOUR HOME LOAN TOOL KIT/CHARM HANDBOOK**

Date:

Property Address:

Borrower Name(s):

Broker/Lender:

I/We have received a copy of the CFPB's **"Your Home Loan Toolkit"** within three (3) days of applying for a mortgage loan as required by the Real Estate Settlement Procedures Act (RESPA) and the TILA-RESPA Integrated Disclosures Rule (TRID).

A copy of the **"Your Home Loan Toolkit"** can also be found at:

[http://files.consumerfinance.gov/f/201503\\_cfpb\\_your-home-loan-toolkit-web.pdf](http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf)

**If applying for an adjustable rate mortgage loan:**

I/We have also received the **"Consumer Handbook on Adjustable Rate Mortgages"** (CHARM) within three (3) days of applying for an adjustable rate mortgage loan as required by the Real Estate Settlement Procedures Act (RESPA) and the TILA-RESPA Integrated Disclosures Rule (TRID).

A copy of the **"Consumer Handbook on Adjustable Rate Mortgages"** can also be found at:

[http://files.consumerfinance.gov/f/201401\\_cfpb\\_booklet\\_charm.pdf](http://files.consumerfinance.gov/f/201401_cfpb_booklet_charm.pdf)

Borrower Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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Date: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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Date: \_\_\_\_\_