

NEW YORK FAIR CREDIT REPORTING ACT DISCLOSURE

Loan #:

MIN:

Date:

Broker:

Borrower(s):

Property Address:

This Disclosure is provided to you pursuant to the N.Y. Gen. Bus. Law §380-b.

A consumer report (credit report) may be requested and obtained in connection with your application. Upon your request, you will be informed whether or not a consumer report was requested and, if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports, other than investigative consumer reports, may be requested or utilized in connection with an update, renewal, or extension of the credit for which application is made.

By signing below, you acknowledge receipt of this Disclosure.

- BORROWER - - DATE -

- BORROWER - - DATE -