STATE OF MONTANA · DEPARTMENT OF ADMINISTRATION
DIVISION OF BANKING AND FINANCIAL INSTITUTIONS
301 South Park, Suite 316 · PO Box 200546 · Helena, MT 59620-0546
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E-mail: banking@mt.gov · **Website:** www.banking.mt.gov/mortgage.asp

MORTGAGE LOAN ORIGINATION DISCLOSURE

Loan #:

is a Montana-licensed mortgage loan originator employed by a Montana licensed entity who is authorized to provide mortgage loan origination services to in connection with your Montana residential mortgage loan. Lender(s) whose loan products distributes generally provide their loan products to at a wholesale rate.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

(1) is acting as an independent contractor and not as your agent;
(2) enters into separate independent contractor agreement(s) with one or more lender(s); and
(3) while seeks to assist you in meeting your financial needs, does not distribute products of every lender(s) or investor(s) in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION.
(1) The retail price offers you may include 's compensation.

(2) If you would rather pay a lower interest rate, you may pay higher up-front costs.
(3) If you would rather pay less up front, you may pay all of 's compensation indirectly through a higher interest rate in which case will be paid by the lender.
(4) If you compensate directly, cannot be compensated by any other person for the same transaction.

By signing below, you acknowledge that you have received a copy of this disclosure.

_____
- BORROWER - **- DATE -**

_____
- BORROWER - **- DATE -**

_____ _____
MORTGAGE LOAN ORIGINATOR NMLS #

_____ _____
Employing Entity NMLS #

The State of Montana, Department of Administration, Division of Banking and Financial Institutions (Division) is the licensing agency of mortgage lenders, mortgage brokers, mortgage servicers, and mortgage loan originators. Any consumer with a comment, question, or concern should contact the Division by the means listed within this disclosure.