

Licensee Information Disclosure

(Rule 50.01 IDAPA 12.01.10.50.01)

Northwest Housing Services, LLC (208) 467-9144
 NMLS#20512 Mortgage Broker/Lender License #MBL-2489

Licensee Name	Home/Main Office Phone Number		
12360 Landau Way	Nampa	ID	83686
Home/Main Office Address	City	State	Zip
12360 Landau Way	Nampa	ID	83686
Originating Office Address	City	State	Zip

<u>Richard Patrick Budahl</u>	<u>208 467 9144</u>
Loan Originator NMLS-29491 MLO-10207	Phone Number

We are acting as a Broker Lender Loan Modifier

We are acting as an Independent Contractor Agent on your behalf.

Licensee shall use its best efforts to obtain a satisfactory mortgage loan or loan modification commitment on behalf of/for BORROWER, and for compensation will perform services normally and customarily performed in connection with the origination of mortgage loans or mortgage loan modifications. These services may include the following:

- Yes No taking information from the borrower and filling out the application or similar applicable form;
 - Yes No analyzing the prospective borrower income/debt and pre-qualifying the prospective borrower to determine the mortgage said borrower can afford;
 - Yes No educating the prospective borrower in the mortgage financing process, including but not limited to, loan products, closing costs, monthly payments and post-closing changes to rate/payment if applicable;
 - Yes No collecting financial information and related documents;
 - Yes No verifying employment and assets;
 - Yes No verifying mortgage and rental histories;
 - Yes No ordering appraisals, inspections, flood certifications and preliminary title reports;
 - Yes No providing state and federal disclosures such as, but not limited to, good faith estimates, truth in lending statements and privacy policies;
 - Yes No ordering credit reports and assisting borrower in understanding credit problems, credit scores and their affect on the financing request;
 - Yes No maintaining regular contact with the borrower and their designated parties to keep them apprised of the status of the application;
 - Yes No ordering and satisfying conditions of a loan or modification approval;
 - Yes No ordering/preparing closing documents;
 - Yes No **explaining, in detail, any and all compensation received by LICENSEE from BORROWER, and/or on behalf of BORROWER or BORROWER's loan or loan modification, however paid, whether received directly (front end) or indirectly (back end) or other method.**
- Yes No **Other:**

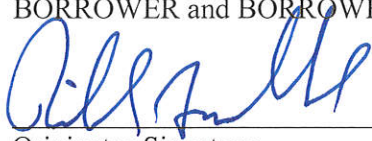
BORROWER agrees to provide LICENSEE true, complete and accurate information upon request. BORROWER agrees to secure any information or documentation that LICENSEE may not be able to obtain due to policies of employers, lending agencies, government agencies, etc. BORROWER(S) agrees to pay costs associated with securing said information, if any.

BORROWER acknowledges that acceptance and processing of an application does not constitute a commitment to lend or modify, nor does it constitute an approval of said application. BORROWER understands that the terms and conditions requested may be available at the time of application, but that they may change without notice and that BORROWER(S)' application may not meet the requirements for those terms and conditions.

BORROWER understands that the application may be cancelled **in writing** at any time. However, if third party costs have been incurred by the LICENSEE, such as appraisal and credit report, BORROWER agrees to reimburse the LICENSEE for said third party costs upon receipt of a written itemized statement of costs incurred. The LICENSEE acknowledges that if it is unable to obtain a satisfactory commitment for BORROWER, within three (3) business days of receiving a written cancellation from BORROWER and the receipt of any third party cost reimbursement, such as appraisal and credit report costs, LICENSEE will assign all rights, title and interest in the appraisal, and transmit said appraisal and any documentation provided by the BORROWER, to the licensed or exempt COMPANY requested by BORROWER.

Any COMPLAINT regarding this transaction shall need to be filed in writing with the LICENSEE, or the Idaho Department of Finance, P.O. Box 83720, Boise, Idaho 83720-0031. Complaint forms may be obtained on the internet at <http://finance.idaho.gov> or if preferred to receive by mail, by calling (208) 332-8002.

By signing below, LOAN ORIGINATOR certifies that a copy of this signed disclosure has been delivered to the BORROWER and BORROWER acknowledges receipt of a copy of said disclosure.



Originator Signature

NMLS-29491 MLO-10207

_____ Date

Borrower Name (printed)

_____ Date

Borrower Signature

Borrower Name (printed)

_____ Date

Borrower Signature