

Mortgage Disclosure Improvement Act (MDIA) Affidavit

Loan Number: _____

Borrowers* understand that they are NOT required to complete this agreement merely because they have received this disclosure or signed a loan application and/or Loan Estimate (LE).

Borrowers also acknowledge that they did not pay any application fees other than a credit report fee, if applicable, BEFORE receiving a Loan Estimate (LE).

I certify the above is true and accurate

Print Borrower Name

Print Co-Borrower Name

Borrower Signature

Co-Borrower Signature

Date

Date

***Borrower(s):**

All borrowers and those who have an interest in the property must sign (ie. Spouse not acting as a borrower on refinance loans, a parent on title but not on loan, and an individual required to sign the mortgage in order to obtain a security interest). Multiple forms should be completed if more than two persons qualify as borrowers on a loan application.