

**ADDENDUM TO THE
MORTGAGE LOAN ORGINATION DISCLOSURE STATEMENT**

**HIGH LOANTO VALUE DISCLOSURE - OHIO
Revised Code 1322.062 (A) (1) (j)**

You are applying for a loan that is more than 90% of your home's value. It will be hard for you to refinance this loan. If you sell your home, you might owe more money on the loan than you get from the sale.

Signature of Borrower (Date) Signature of Borrower (Date)

Signature of Loan Officer (Date) Loan Officer License Number

Originating Company Name