

Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. The Federal Agency that administers compliance with the laws concerning this creditor is the FEDERAL TRADE COMMISSION, EQUAL CREDIT OPPORTUNITY, WASHINGTON, D.C.

Notice Regarding Your Uniform Residential Appraisal Report

You are advised that you have the right, under the Equal Credit Opportunity Act, to obtain a copy of your Uniform Residential Appraisal Report.

If you wish a copy, please write to us at the address shown below. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Please send your written request to: Lender: Country Mortgages by Farm Credit
Address: PO Box 488; Plant City, FL 33565
Telephone Number: 800-713-7550

In your letter, give us the following information:

- Loan or application number (if known)
- Date of application
- Name(s) of loan applicant(s)
- Property address
- Current mailing address

A copy of your Uniform Residential Appraisal Report shall be mailed to you within 30 days after receipt of your request.

Please acknowledge receipt of this Notice by signing and dating below.

Fair Credit Reporting Disclosure

As part of assembling the loan application the Lender will request a consumer credit report which will disclose information concerning your credit standing, creditworthiness and credit capacity. This notice is given pursuant to the FAIR CREDIT REPORTING ACT OF 1970, SECTION 601 TO 602, inclusive. If your loan is rejected because of derogatory information, this information will be disclosed to you upon receipt of a written demand therefore made to the Credit Reporting Agency from whom the credit report was received.

Settlement Costs Booklet Acknowledgment

I/We acknowledge receipt of the special information booklet for home buyers pertaining to the closing costs for a loan related to the purchase of a home.

Borrower's Certification and Authorization

I hereby authorize Country Mortgages by Farm Credit (the "Lender"), its successors and assigns, to verify my past and present employment, earnings records, bank accounts, stock holdings, any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender, its successors and assigns, to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

The information the Lender, its successors and assigns, obtains is only to be used in the processing of my application for a mortgage loan.

Borrower
Date

Date

Borrower