

RIGHT TO CHOOSE INSURANCE PROVIDER

Borrower Name:

Property Address:

Loan Number:

This disclosure is provided to you pursuant to Arkansas Code Ann. § 23-66-606(1)(B)

The lender requires that you obtain hazard/property insurance on the above referenced property that is being used as security for the loan.

You have the right to obtain this insurance through an agent or insurance company of your choice. The policy and company must meet the financial standards required by investors and meet the lender's underwriting requirements.

Obtaining an insurance policy through any particular agent or insurer will not affect the credit decision or credit terms in any way.

ACKNOWLEDGEMENT

By signing below I/We acknowledge I/we have read and understand all of the information disclosed above and have received a copy of this disclosure.

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date