

NEW YORK FAIR CREDIT REPORTING ACT DISCLOSURE

Borrower(s): _____ Date: _____

Loan Number: _____

Property Address: _____

Lender/Broker: _____

Loan Originator: _____

This disclosure is provided pursuant to N.Y. Gen. Bus. Law § 380-b(b) and (c)

A consumer report may be requested with your loan application. Upon request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report.

Subsequent consumer reports, other than investigative consumer reports, may be requested or utilized in connection with an update, renewal, or extension of the credit, employment, insurance, or rental or lease of residences for which application was made.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below

_____ Borrower	_____ Date
_____ Borrower	_____ Date
_____ Borrower	_____ Date
_____ Borrower	_____ Date