



VIRGINIA

## DUAL CAPACITY DISCLOSURE

Pursuant to Virginia Code Ann. § 6.2-1616

Borrower(s):

Date:

Loan Number:

Property Address:

Mortgage Broker:

License #:

NMLS ID #:

Loan Originator:

License #:

NMLS ID #:

### NOTICE

WE HAVE OFFERED TO ASSIST YOU IN OBTAINING A MORTGAGE LOAN. IF WE ARE SUCCESSFUL IN OBTAINING A LOAN FOR YOU, WE WILL CHARGE AND COLLECT FROM YOU A FEE OF \_\_\_\_\_% OF THE LOAN AMOUNT.

WE DO NOT REPRESENT ALL OF THE LENDERS IN THE MARKET AND THE LENDERS WE DO REPRESENT MAY NOT OFFER THE LOWEST INTEREST RATES OR BEST TERMS AVAILABLE TO YOU. YOU ARE FREE TO SEEK A LOAN WITHOUT OUR ASSISTANCE, IN WHICH EVENT YOU WILL NOT BE REQUIRED TO PAY US A FEE FOR THAT SERVICE.

IF YOU ARE A MEMBER OF A CREDIT UNION YOU SHOULD COMPARE OUR INTEREST RATES AND TERMS WITH THE MORTGAGE LOANS AVAILABLE THROUGH YOUR CREDIT UNION.

### ACKNOWLEDGEMENT

I/We have read the above document and acknowledge receiving a copy by signing below.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

*This disclosure must be provided at the time an entity first offers mortgage broker services to a borrower when such entity or affiliate has otherwise acted as a real estate broker, agent or salesman in connection with the sale of real estate securing the mortgage loan.*

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