



VIRGINIA DISCLOSURE

Virginia Dual Capacity Disclosure

BORROWER

DATE

COBORROWER

LOAN NUMBER

PROPERTY ADDRESS

BROKER

LOAN ORIGINATOR

NMLS

NMLS

This disclosure is provided to you pursuant to Va. Code Ann. § 6.2-1616(C).

You are hereby notified that you are not required to enter into any arrangement for real estate broker or real estate salesperson services with a real estate broker or real estate salesperson to whom we have referred you.

You are hereby notified that (Broker &/or LO Name) _____
will be receiving compensation for providing both mortgage broker services and real estate broker or real estate salesperson services in connection with the sale of the real estate that secures this mortgage loan.

You are hereby notified that 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.

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.

DATE

Borrower

DATE

CoBorrower