

Loan No.: \_\_\_\_\_

**NOTICES AND DISCLOSURES****Important Information About Procedures for Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Disclosure for Appraisals:** Lender will make arrangements for an appraisal or property valuation to be used internally in the evaluation of your loan application. In doing so, the Lender does not warrant the sales price, value, and/or conditions of the property, nor should you rely on any appraisals or other property valuations arranged for by the Lender in making your decision to purchase and/or borrow against the property.

**Disclosure of Right to Receive a Copy of an Appraisal:** If you are applying for a loan to be secured by a 1 to 4 family dwelling, you have the right to a copy of any appraisal or other property valuation used in connection with your application for credit as long as you have paid sufficient funds to cover the cost of the appraisal.

If you have not received a copy of your report at the time your loan request is closed, denied, or withdrawn, and you would like a copy, please write to us at Washington Mutual, Attn: Home Loan Administration, 3860MBA, 17877 Von Karman, Irvine, CA 92614. In your letter, give us (1) your name, (2) your loan/application number, and (3) your mailing address. We must hear from you no later than 90 days after notification of the action taken, withdrawal of your credit application, or loan funding, as applicable.

**Non-Discriminatory Underwriting Guidelines:** Anyone who inquires about the availability of credit from Lender has the right to receive a copy of our non-discriminatory underwriting guidelines. To obtain a copy of these underwriting guidelines, simply contact the manager at any one of our offices.

**Lender's Attorney:** It is the responsibility of the Lender's Attorney to protect the Lender's interest. Applicant may, at Applicant's expense, engage an attorney of Applicant's choice to represent Applicant's interest in the transaction.

**Ohio Law:** The Ohio Laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice To HUD/FHA Applicants:** *This is notice to the applicants as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.*

**Indian Tribal Lands:** If the type of land ownership is Indian Tribal Trust, Individual Trust or Allotments, the financial records involving your transaction may be available to the Bureau of Indian affairs and/or the U.S. Department of Interior without further notice or authorization as required to obtain their approval for your loan.

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**CERTIFICATION AND AUTHORIZATION**

**Environmental - Applicant's Certification:** By signing below, I do hereby represent and warrant that I am not aware of any substances, materials or products which may be an environmental hazard such as, but not limited to, asbestos, formaldehyde, radon gas, lead-based paint, fuel or chemical storage tanks (above or below ground) and contaminated soil or water on the subject property. I acknowledge that the Lender is relying on this representation and warranty as a material part of its loan application process. I also am not aware of any landfill on the property or portion thereof.

Exceptions to the above: \_\_\_\_\_

I further acknowledge: (1) receipt of applicable disclosures from the seller in purchase transactions; (2) that lead-based paint may exist in housing constructed prior to 1978; (3) that the Lender performs no environmental investigation on my behalf and owes no duty to me to identify lead-based paint or any other environmental condition which might impact the property or its residents; and (4) that it is my sole obligation to investigate for potential impact to the property from environmental conditions.

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**Certifications:** I certify by signing below that (1) if an Adjustable Rate Mortgage has been selected, I have received a copy of the Consumer Handbook on Adjustable Rate Mortgages and the appropriate Adjustable Rate Mortgage Loan Disclosure Statement; (2) all of the loan application information provided is true and complete; (3) I understand any intentional or negligent misrepresentation(s) of the information provided in conjunction with our application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I have made on the application; and (4) any significant change from the information provided at time of application until the final Loan Application is signed may have a bearing on the approval of my application for a home loan.

**Insurance Quote(s):**

I understand that Lender's affiliate, Washington Mutual Insurance Services, Inc. would like to contact me with a quote for hazard and, if applicable, flood insurance. Unless this box is checked, I authorize Lender to share information contained in my application with Washington Mutual Insurance Services for this purpose. Unless this box is checked, I further authorize Washington Mutual Insurance Services to obtain a credit report from a third party credit bureau on me for purposes of preparing this quote. Purchasing hazard or flood insurance from Washington Mutual Insurance Services is not a requirement for obtaining the loan.

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**CREDIT AUTHORIZATION RELEASE**

By signing below, I hereby authorize  Washington Mutual Bank  Washington Mutual Bank fsb  Washington Mutual Bank, FA (the "Lender"), and any of its agents and assignees, to verify my employment record(s), banking accounts, credit history, and/or any other information which any of them finds necessary in connection with my home loan application.

I understand that as a part of the verification process, a credit report will be ordered from a consumer reporting agency prior to loan closing as a part of the application process, and may be ordered after closing as a part of the Lender's Quality Control Program. A credit report may also be completed as a part of Lender's servicing or collection of the loan, or in consideration of any other product or service which the Lender may consider offering me in the future and at any time throughout the life of the loan. I understand that use of a photocopy of this form may be necessary to verify one or more of my credit references. I authorize this use and request that a photocopy be honored.

**By signing below, each Applicant hereby acknowledges (1) making the above certifications and authorizations and (2) that each Applicant has received and understands the above notices and disclosures.**

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Social Security Number Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Social Security Number Date