

BORROWER'S BILL OF RIGHTS

Lender
FIRST BANK, UPPER MICHIGAN
1400 DELTA AVENUE
GLADSTONE, MI 49837

Borrower

1. You have the RIGHT to shop for the best loan for you and compare the charges of different mortgage brokers and lenders.
2. You have the RIGHT to be informed about the total cost of your loan including the interest rate points, and other fees.
3. You have the RIGHT to obtain a "good Faith Estimate" of all loan and settlement charges before you agree to the loan or pay any fees.
4. You have the RIGHT to know what fees are nonrefundable if you decide to withdraw your loan application.
5. You have the RIGHT to ask your mortgage broker to explain exactly what the mortgage broker will do for you.
6. You have the Right to know how much the mortgage broker is getting paid by you and the lender for your loan.
7. You have the RIGHT to ask questions about the charges and loan terms that you do not understand.
8. You have the RIGHT to a credit decision that is not based on your race, color, religion, national origin, sex, marital status, age, or whether any income is derived from public assistance.
9. You have the RIGHT to know the reason if your loan application is turned down.
10. You have the RIGHT to receive the HUD settlement costs booklet "Buying Your Home".

By signing below, I/we acknowledge receiving a copy of this notice.

Borrower

Date

Borrower

Date