

ATTORNEY REPRESENTATION DISCLOSURE

Pursuant to N.J. Stat. Ann. § 46:10A-6(b).

Date:

Lender:

Borrower(s):

Your interests and the interests of the lender are or may be different and may conflict. The lender's attorney represents only the lender's interests and does not represent your interests. You are therefore advised to employ an attorney of your choice licensed to practice law in New Jersey to represent your interests.

ACKNOWLEDGEMENT

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

Borrower Date

Borrower Date

Borrower Date

Borrower Date

NOTICE: This disclosure must be provided prior to a borrower's acceptance of a lender's offer to make a mortgage loan.