

OHIO MORTGAGE LOAN ORIGINATION DISCLOSURE STATEMENT (MLODS)

Revised Code 1322.062 & Ohio Administrative Code 1301:8-7-15

Mortgage Broker's registered name

Mortgage Broker's registered address

Mortgage Broker's phone number

Mortgage Broker's fax number

Certificate of registration number

For the purpose of assisting you, the applicant, in obtaining a mortgage loan, we, the above-named registered Mortgage Broker, will provide the following brokerage services as indicated by a checkmark:

_____ Collect financial information regarding you

_____ Process your loan file

_____ Review your credit history

_____ Preparation of your file for submission to the lender

Other (specify) _____

_____ Verify your financial information

_____ Submit your file for lender approval

_____ Assess lender availability

_____ Counsel you about your application

In consideration for the services provided by the Mortgage Broker, the total & aggregate compensation amount that we will charge you as its fee(s) will be (ranges not permitted) _____ % of the principal amount of the loan and \$_____ to be paid to the Mortgage Broker from the proceeds of the loan at the time of closing for a total of \$_____. If for any reason the loan does not close, you cannot be charged this compensation. The Mortgage Broker may also receive additional compensation, as permitted by applicable law, from the lender or investor of the loan.

Besides the compensation described above that you pay to the Mortgage Broker, if the loan closes you may also be charged for services provided by bona fide third parties. If for any reason the loan does not close, you (check one) will _____ will not _____ be responsible for paying certain services (such as an appraisal or credit report) provided by bona fide third parties in connection with your application for a loan but those payments must be limited to specific services permitted by Revised Code 1322.08. Regardless of whether or not the loan closes, any third party fees that you are to pay must be limited to the actual cost as billed by the third party provider. This disclosure statement does not constitute & you cannot be required by the mortgage broker to enter into, an agreement whereby brokerage services are to be provided exclusively by this mortgage broker.

If there is any change to the services to be provided or the compensation amount you are to pay, you must receive a revised MLODS no later than 24 hours after the change occurs, or the date the loan is closed, whichever is earlier.

By your signature, you, the applicant, acknowledge receipt of this MLODS on _____
Date to be filled in by applicant

Signature of applicant

Signature of any co-applicant

Address of applicant

Phone number of applicant

Typed name of loan officer employed by the Mortgage Broker above

Y/N Revised disclosure (if yes, attach explanation)

Signature of loan officer whose name is typed above

Loan officer's license number

**ADDENDUM TO THE
MORTGAGE LOAN ORIGATION DISCLOSURE STATEMENT
(IF APPLICABLE)**

HIGH LOAN TO VALUE DISCLOSURE

Revised Code 1322.062(A)(1)(j) & Ohio Administrative Code 1301:8-7-15 (A) (9)

You are applying for a loan that is more than 90% of your home's value. It will be hard for you to refinance this loan. If you sell your home, you might owe more money on the loan than you get from the sale.

Signature of Borrower (Date)

Signature of Co-Borrower (Date)

Signature of Loan Officer (Date)

Loan Officer's License Number