

LENDER:  
BORROWERS:  
PROPERTY: , ,  
LOAN NO:

**ACKNOWLEDGEMENT OF ADVANCE DISCLOSURE OF  
HOME EQUITY FEES AND CHARGES**

Borrower acknowledges that at least one business day before this loan was closed all owners of the Property received a final itemized disclosure of the actual fees, points, interest, costs, and charges they were charged at closing.

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(Borrower)

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(Borrower)

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(Borrower)

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(Borrower)