

FLOOD DISASTER PROTECTION ACT OF 1973

I/We acknowledge that I/We have been advised that flood insurance may or may not be required on the subject property. I/We understand that I/We will be required to purchase a flood insurance policy prior to loan closing if the subject property is located in a flood hazard area.

I/we hereby acknowledge that we have been advised of the Flood Disaster protection act of 1973 and the requirements that I/We provide such insurance coverage on any property located within an area designated as a Flood Hazard area. Should the subject property fall within a flood hazard area as defined in the Act, then I/We authorize Florida Mortgage Corporation, its successors and/or assigns to purchase such insurance and I/We further agree to pay promptly the cost thereof.

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal in full. We must receive your written request no later than 45 days after we notify you about the action taken on your application or you officially withdrew your application. If you would like a copy of the appraisal report, contact in writing Florida Mortgage Corporation, 2420 Enterprise Road, Suite 105, Clearwater, FL 33763.

PRIVACY NOTICE

Florida Mortgage Corporation collects non-public information about you from the following sources:

1. Information we receive from you on applications or other forms.
2. Information about your transactions with us or others.
3. Information we receive from a consumer-reporting agency.

We do not disclose any non-public personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

We restrict access to your personal and account information to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public information.

Borrower

Date

Co-Borrower

Date