

Your Home Loan Toolkit Delivery and CHARM Certification
Required on Expanded Plus, Elite Plus and Simple Access Loans

Date: _____ **Loan Number:** _____

Borrower(s) Name: _____

Property Address: _____

Broker Name: _____

The Know Before You Owe mortgage disclosure rule, mandated by the Dodd-Frank Act, requires the Your Home Loan Toolkit: A Step-By-Step Guide, if applicable, and CHARM Booklet be given to the borrower(s) within 3 days of loan application.

By signing below, I/we acknowledge that I/we did receive the above referenced applicable documents from my/our broker identified above within three (3) days of my/our loan application date of _____.
(mm/dd/yyyy)

| | | |
|---------------------------|------------------------------|-------------|
| _____ | _____ | _____ |
| Borrower Signature | Borrower Name (print) | Date |
| _____ | _____ | _____ |
| Borrower Signature | Borrower Name (print) | Date |
| _____ | _____ | _____ |
| Borrower Signature | Borrower Name (print) | Date |
| _____ | _____ | _____ |
| Borrower Signature | Borrower Name (print) | Date |