

**Your Home Loan Toolkit Delivery and CHARM
Certification** Required on Access, Jumbo Elite, and Jumbo AUS

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 and CHARM Booklet (CHARM Booklet - ARM transactions only) 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