HIGH LOAN TO VALUE DISCLOSURE

Addendum to Mortgage Loan Origination Disclosure Statement (Mandatory disclosure, if applicable)

Revised Code 1322.062(A)(1)(j)

"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 t	han you get from the sale."
Signature of Borrower (Date)	Signature of Co-borrower (Date)
Signature of Loan Originator (Date)	Loan Originator's License Number

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