NEW YORK FAIR CREDIT REPORTING DISCLOSURE

Date:	**Loan No:**

Borrower: **Lender: AFG Mortgage**

Property Address:

This disclosure is provided to you pursuant to New York law (N.Y. Gen. Bus. Law § 380-b(b)).

A consumer report may be ordered in connection with your loan application. If you would like to know whether a consumer report was ordered, please contact the Lender.

Upon your request, Lender will inform you whether or not a consumer report was requested, and, if a consumer report was requested, Lender will provide you with the name and address of the consumer reporting agency that furnished the consumer report.

Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the loan for which you are applying.

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

_____ _____

Borrower Date Borrower Date

_____ _____

Borrower Date Borrower Date