INTEREST RATE DISCLOSURE

Date:	**Loan No:**

Borrower: **Lender: AFG Mortgage**

Property Address:

This disclosure is provided to you pursuant to New York law (N.Y. Comp. Codes R. & Regs. tit. 3, § 38.3(d))

[Select One]
___ The interest rate on your loan will be set at the current market rate at the earliest to occur of (1) the issuance of a Lock-In Agreement; (ii) time that you and Lender enter into a Commitment Agreement; or (iii) at closing, whichever is earlier.

[Include if Lender's policy]
___ You may select when you want to set your rate by notifying the Lender that you wish to lock-in the rate. Lender will then send you a Lock-In Agreement.

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