

Idaho Licensee Information Disclosure

(Rule 50.01 IDAPA 12.01.10.50.01)

First Guaranty Mortgage Corporation dba goodmortgage.com Toll Free: 800-296-2275 / 703-556-3333

Licensee Name Home/Main Office Phone Number

5800 Tennyson Pkwy., Ste. 450 Plano Texas 75024

Home/Main Office Address City State Zip

Please review your mortgage loan application for address and contact information specific to the originating branch and mortgage loan originator.

First Guaranty Mortgage Corporation dba goodmortgage.com is acting as a **Lender**.

First Guaranty Mortgage Corporation dba goodmortgage.com shall use its best efforts to obtain a satisfactory mortgage loan on behalf of/for BORROWER, and for compensation will perform services normally and customarily performed in connection with the origination of mortgage loans. These services may include the following:

- taking information from the borrower and filling out the application or similar applicable form;
- analyzing the prospective borrower income/debt and pre-qualifying the prospective borrower to determine the mortgage said borrower can afford;
- educating the prospective borrower in the mortgage financing process, including but not limited to, loan products, closing costs, monthly payments and post-closing changes to rate/payment if applicable;
- collecting financial information and related documents;
- verifying employment and assets;
- verifying mortgage and rental histories;
- ordering appraisals, inspections, flood certifications and preliminary title reports;
- providing state and federal disclosures such as, but not limited to, good faith estimates, truth in lending statements and privacy policies;
- ordering credit reports and assisting borrower in understanding credit problems, credit scores and their effect on the financing request;
- maintaining regular contact with the borrower and their designated parties to keep them apprised of the status of the application;
- ordering and satisfying conditions of a loan approval;
- ordering/preparing closing documents;
- explaining, in detail, all compensation received by goodmortgage.com from BORROWER, and/or on behalf of BORROWER or BORROWER's loan, however paid, whether received directly (front end) or indirectly (back end) or other method.

BORROWER agrees to provide goodmortgage.com true, complete and accurate information upon request. BORROWER agrees to secure any information or documentation that goodmortgage.com may not be able to obtain due to policies of employers, lending agencies, government agencies, etc. BORROWER(S) agrees to pay costs associated with securing said information, if any.

BORROWER acknowledges that acceptance and processing of an application does not constitute a commitment to lend, nor does it constitute an approval of said application. BORROWER understands that the terms and conditions requested may be available at the time of application, but that they may change without notice and that BORROWER(S)' application may not meet the requirements for those terms and conditions.

BORROWER understands that the application may be cancelled in writing at any time. However, if third party costs have been incurred by goodmortgage.com, such as appraisal or credit report, BORROWER agrees to reimburse goodmortgage.com for said third party costs upon receipt of a written itemized statement of costs incurred. goodmortgage.com acknowledges that if it is unable to obtain a satisfactory commitment for BORROWER, within three (3) business days of receiving a written cancellation from BORROWER and the receipt of any third party cost reimbursement, such as appraisal or credit report costs, goodmortgage.com will assign all rights, title and interest in the appraisal, and transmit said appraisal and any documentation provided by the BORROWER, to the licensed or exempt COMPANY requested by BORROWER.

Any COMPLAINT regarding this transaction shall need to be filed in writing with goodmortgage.com, or the Idaho Department of Finance, P.O. Box 83720, Boise, Idaho 83720-0031. Complaint forms may be obtained online on the Department's website at, <http://finance.idaho.gov/complaint.aspx> or if you prefer to receive a complaint form by mail, please call (208) 332-8002 and request that a complaint form be mailed to you.