

Heartland Mortgage

A Division of Heartland Bank

ELECTRONIC DISCLOSURE STATEMENT

Disclosures:

Heartland Mortgage (“The Bank”) will provide required disclosures to you (“User”) both electronically and by postal mail. Certain disclosures will be sent via postal mail within three business days from the date of your submitted application. You may elect to receive all disclosures in paper form by calling the bank at 314.512.8900 or toll-free at 1.800.344.0211. There is no cost to obtain paper copies of any electronic records. Your consent to receive the information electronically applies only to the specific transaction you are conducting with the bank at this time.

In order to receive this information electronically, you will need:

- A personal e-mail address
- A computer or other device with standard e-mail software
- A connection to the Internet
- A printer if you want to print paper copies
- You may also download this disclosure in Adobe Reader

You may also withdraw your consent to use or accept the records electronically at any time. In order to withdraw your consent, you can contact us or call us at the number listed above. Please indicate your name, address, daytime phone number and the type of transaction you are withdrawing your consent to, and other information pertinent to your transaction. If you should change your e-mail address in the future, please forward the updated address to the bank for our records.

Electronic Signature:

Submitting an application through this website constitutes your electronic signature. Any record containing an electronic signature shall be deemed for all purposes to have been “signed” and will constitute an “original” when printed from electronic records established and maintained by The Bank or its agents in the normal course of business. Upon The Bank’s request, User agrees to manually sign or place User’s signature on any paper original of any electronic record that The Bank provides to User containing User’s purported electronic signature.

Acceptance:

If you agree to the receipt of information electronically and wish to continue with the online application process, please indicate your acceptance by clicking the Continue button below. Clicking the Continue button during this online application process, as well as clicking the Submit button, constitutes your agreement to the use of electronic disclosures and your electronic signature.

Please Note: Once you agree to this and the following disclosure(s), you may cancel your application prior to submission at any time by closing your browser or linking to another page. Your application will not be received or accessible by us at any time unless you complete the entire application, click the Submit button and are brought to the Thank You page. Saving an application does not constitute receipt or submission of an application.

AUTHORIZATION TO OBTAIN AND VERIFY CREDIT INFORMATION

By clicking the “Continue” button below I attest that I have read, understand and have saved or printed this disclosure and authorize the bank to obtain and verify my credit information.

The Lender or its agents, successors or assigns of the mortgage loan may obtain or verify information or documents used in processing this loan. I hereby authorize release of information to the Lender or its designee by my (our) employer, bank, accountant, stock broker, mortgage lender, creditor or other source to verify the accuracy of information on my credit and assets or documents the Lender uses in deciding whether to approve the loan.

I further authorize the Lender or its agents, successors or assigns of the mortgage loan to order a residential mortgage credit report and verify other credit information, including past and present mortgage and landlord references.

The information the Lender or its agents, successors or assigns obtains is only to be used in the processing of my (our) mortgage loan application or in the later re-verification of any credit information in the course of an audit or review by the lender, or its agents, successors or assigns of the mortgage loan.

We cannot guarantee approval of your loan application or eligibility into a particular loan program. In addition, we are under no obligation to make a loan to you on any terms unless a written commitment letter is issued and all commitment conditions are satisfied. A commitment letter will not be issued unless your loan application is approved. Approval of your loan application is partly dependent on receipt of all information as found on the Application Checklist pertaining to each individual applicant, as well as receipt of the applicable application fee, also found on the Application Checklist.

Equal Housing Lender

We Do Business in Accordance With the Federal Fair Lending Laws

Under the Federal Fair Housing Act, it is illegal, on the basis of race, color, national origin, religion, sex, handicap, or familial status (having children under the age of 18) to:

- Deny a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling, or to deny any loan secured by a dwelling, or
- Discriminate in fixing the amount, interest rate, duration, application procedures, or other terms or conditions of such a loan, or in appraising property.

If you believe you have been discriminated against, you should send a complaint to:

Assistant Secretary for Fair Housing and Equal Opportunity
Department of Housing & Urban Development
Washington, DC 20410
for processing under the Federal Fair Housing Act.

And to:

Customer Assistance Group
Comptroller of the Currency
1301 McKinney St., Suite 3450
Houston, TX 77010-9050
for processing under Comptroller of the Currency regulations.

Under the Equal Credit Opportunity Act, it is illegal to discriminate in any credit transaction:

- On the basis of race, color, national origin, religion, sex, marital status, or age,
- Because income is from public assistance, or
- Because a right was exercised under the Consumer Credit Protection Act.

If you believe you have been discriminated against, you should send a complaint to:

Customer Assistance Group
Comptroller of the Currency
1301 McKinney St., Suite 3450
Houston, TX 77010-9050