

SERVICING DISCLOSURE STATEMENT

App. Date	Application No.	Loan Amount	Dept.	Collateral	Officer	Init.
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References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.

Applicant:

**Lender: ITASCA BANK & TRUST CO.
308 West Irving Park Rd.
Itasca, IL 60143
(630)773-0350**

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal Law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

- We may assign, sell or transfer the servicing of you loan while the loan is outstanding.
- or
- We do not service the mortgage loans of the type for which you applied. We intend to assign, sell or transfer the servicing of your mortgage loan before the first payment is due.
- or
- The loan for which you applied will be serviced at this financial institution and we do not intend to sell, transfer or assign the servicing of this loan.

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/WE HAVE READ THIS DISCLOSURE FORM, AND UNDERSTAND ITS CONTENTS, AS EVIDENCED BY MY/OUR SIGNATURE BELOW. I/WE UNDERSTAND THAT THIS ACKNOWLEDGMENT IS A REQUIRED PART OF THE MORTGAGE LOAN APPLICATION.

APPLICANT:

X _____ X _____
Applicant's Signature Date Co-applicant's Signature Date