



**IMPORTANT INFORMATION ABOUT PROCEDURES
FOR OPENING A NEW MORTGAGE LOAN ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens a mortgage loan account.

What this means to you: When you open a mortgage loan account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

The information being requested and observed is for compliance with the requirements of Section 326 of the USA Patriot Act implementing customer identification and verification requirements. The information in no way will be used in making the credit decision on your completed application.

This disclosure was reviewed with applicant by:

- ☐ Face-to-to face interview
- ☐ By Mail
- ☐ By Telephone
- ☐ Via Internet

Loan Officer Signature

Loan Officer Name (print)

Date of Signature



Patriot Act: Identification Certification Form

(This form is only to be utilized when identification given by borrower/co-borrower cannot be copied or copy is unreadable)

I, _____, an employee of Flagstar Bank, certify that I have taken the minimum identification information for the applicant(s) indicated below, and that I have verified the information through an un-expired acceptable government -issued identification document evidencing nationality and/or bearing a photograph or similar safeguard which can not be copied.

The document information used to verify the customer(s) identity is as follows:

Borrower Name: _____ **Loan #** _____

Date of Birth: _____

- 1) Name of document: _____
- 2) Identification number on the document: _____
- 3) Place of issuance: _____
- 4) Date of issuance: _____
- 5) Country of issuance: _____
- 6) Expiration date: _____

Co-Borrower Name: _____

Date of Birth: _____

- 1) Name of document: _____
- 2) Identification number on the document: _____
- 3) Place of issuance: _____
- 4) Date of issuance: _____
- 5) Country of issuance: _____
- 6) Expiration date: _____

X _____
Signature

Date of signature

Print name of signer

Note: For applications with more than two applicants additional pages may be used.

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