



Borrowers - Know Your Rights!

ATTENTION BORROWER: This may be the largest and most important loan you get during your lifetime. You should be aware of certain rights before you enter into any loan agreement.

1. You have the **RIGHT** to shop for the best loan for you and compare the charges of different mortgage brokers and lenders.
2. You have the **RIGHT** to be informed about the total cost of your loan including the interest rate, points and other fees.
3. You have the **RIGHT** to ask for a **Good Faith Estimate** of all loan and settlement charges before you agree to the loan and pay any fees.
4. You have the **RIGHT** to know what fees are not refundable if you cancel the loan agreement.
5. You have the **RIGHT** to ask your mortgage broker to explain exactly what the mortgage broker will do for you.
6. You have the **RIGHT** to know how much the mortgage broker is getting paid by you and the lender for your loan.
7. You have the **RIGHT** to ask questions about charges and loan terms that you do not understand.
8. You have the **RIGHT** to a credit decision that is not based on your race, color, religion, national origin, sex, marital status, age, or whether any income is from public assistance.
9. You have the **RIGHT** to know the reason if your loan was turned down.
10. You have the **RIGHT** to ask for the HUD settlement costs booklet "Buying Your Home."

Borrower(s) Signature & Date:

X _____

X _____

X _____

X _____

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For Information Call
HUD 1 (800) 217-6970

U.S. Mortgage Home Loan Center

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