



*Serving the Industry Since 1959*

**DISCLOSURE PURSUANT TO VIRGINIA CODE SECTION 6.1-2.9:5**

You have applied for a first mortgage ("the Loan") from Mid-Island Mortgage Corp. The following Disclosures are pursuant to Virginia Law:

- The interest rate and points on your loan may be locked-in at any time up to five days prior to closing.
- All terms of your loan, which are not locked, are subject to change until settlement.

\_\_\_\_\_  
*Borrower's Initials*

\_\_\_\_\_  
*Co-Borrower's Initials*

\_\_\_\_\_  
*Mid-Island Mortgage Corp. Initials*

- Mid-Island Mortgage Corp. estimates that, if your loan is approved, it will take approximately 45 days from application to close the loan.

By signing below, you acknowledge receipt of this Disclosure on the date indicated and certify that the date on which your completed application for the loan was delivered or mailed to Mid-Island Mortgage Corp. for processing is \_\_\_\_\_ (date of application).

\_\_\_\_\_  
*Borrower*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Co-Borrower*

\_\_\_\_\_  
*Date*