



INSURANCE DISCLOSURE

Date:

Borrower Name(s):

Property Address:

Lender: **FINANCE FACTORS, LIMITED
1164 BISHOP STREET, SUITE 300
HONOLULU, HI 96813**

This insurance disclosure applies to all insurance products which you are offered or may purchase in connection with your obtaining a loan from or through **FINANCE FACTORS, LIMITED** (the "Lender").

Insurance products are not deposit products of the Lender.

Insurance products are not insured or guaranteed by the Lender or any of its affiliates.

Insurance products are not insured by the FDIC or any other agency of the United States.

The Lender may not condition your loan on your purchase of an insurance product from the lender or any of its affiliates.

The Lender may not condition your loan on your agreement not to obtain an insurance product from an entity that has no affiliation with the Lender.

The Lender may not, as a condition of your loan, prohibit you from obtaining an insurance product from an entity that has no affiliation with the Lender.

Insurance products and coverages may be purchased from an insurer of your choice, subject, however, to the Lender's right to refuse to accept, for reasonable cause, an insurer offered or selected by you.

The insurance disclosure is provided pursuant to Part 343 of the FDIC Rules and Regulations, and Section 1026.4(d)(2) of Regulation Z, implementing regulation of the Truth-in-Lending Act.

By signing below, you hereby acknowledge that you have been advised of these insurance disclosures verbally, and that you have also received, read and understood this written insurance disclosure.

_____ Date

_____ Date

FOR LENDER USE ONLY

If applicable, insurance disclosures given verbally and acknowledged as having been received by customer on _____

Person giving verbal disclosures and receiving acknowledgment: _____

