



## Financial Disclosure and Release RUSA form #

We at Realty USA Southwest hope Your Home Buying Experience is like most of them, Very Pleasant. Here are some recommended precautions for Buyers regarding the selection of your Home Mortgage Financing Program.

### *Be An Informed Consumer— It's Your Money !*

Be sure that your Mortgage Lender or Broker provides you with this Information Booklet:

#### *“Consumer Handbook on Adjustable-Rate Mortgages”*

- A) *Adjustable Rate Loans: Be aware that at some point your ARM Loan will adjust, therefore your Monthly Payment will adjust also.*
- B) *Negative Amortization Loans: Remember that this type of loan will have you ending up Owing More Than YOU BORROWED.*
- “B & C” Paper: If your credit is poor, you will Pay Higher Interest Rates & Will Almost Always Have a PREPAYMENT PENALTY.*

### *Take the Time To Understand The Pro's & Con's Of Your Mortgage !*

Be sure that your Mortgage Lender or Broker provides you with this Information Booklet:

#### *“Buying Your Own Home”* *Settlement Costs and Helpful Information*

- A) *Find out what your Potential Lender, Title & Closing Costs are BEFORE YOU MAKE AN OFFER.*

*Be Advised: That Inflating the Price Of Your New Home to Get Additional Money or Defrauding the Seller or Lender IN ANY WAY IS A FELONY ! The Old Saying Was True Then As It Is Now, “HONESTY IS THE BEST POLICY”.*

I/We agree that Realty USA Southwest *does not make any representation or warranties nor assume responsibility for the conditions of the Buyers New Home Loan*. I hereby expressly release, hold harmless, and indemnify Realty USA Southwest, Inc. and its agents from any and all liability regarding the selection of My/Our Home Loan.

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Buyer

\_\_\_\_\_  
Date

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Buyer

\_\_\_\_\_  
Date