

**HIGHER INTEREST RATE IN LIEU OF PRIVATE MORTGAGE
INSURANCE DISCLOSURE**

Pursuant to Conn. Gen. Stat. Ann. § 36a-726(b).

ASAMPLE

Loan #: **TEST**

MIN: **123456789123456789**

Lender does not require you to purchase private mortgage insurance as a condition of obtaining an extension of credit. However, lender will charge you a higher interest rate if the loan-to-value ration exceeds 80%.

ACKNOWLEDGEMENT

I/We have read the above document and acknowledge receiving a copy by signing below.

- BORROWER - CONVENTIONAL ASAMPLE - DATE -

This disclosure must be provided at the time of application for a first mortgage loan if a lender does not require mortgage insurance but does charge a higher interest rate when the loan-to-value ratio exceeds 80%.