

AFFIDAVIT OF BORROWER ACKNOWLEDGING STATUS OF BROKER

To: Direct Federal Mortgage Inc,

Borrower Name: _____

("The Borrower") hereby acknowledges, warrants and represents to Direct Federal Mortgage Inc ("Lender"):

A. The Borrower acknowledges that

Broker Name: Direct Federal Mortgage Inc

(the "Broker") is not now, nor has ever been, an employee or agent of Lender. The Broker is acting as an independent third party in this transaction, without any authority to make any representations or warranties on behalf of the Lender. The Broker does not have any authority or power to bind the Lender.

B. The Borrower acknowledges that the Lender expressly disclaims any and all commitments, agreements, warranties and representations which may have been made by the Broker.

C. The Borrower represents and warrants to the Lender that:

1. The Broker has made no representations or warranties of any kind to the Borrower;
2. The Borrower is not relying on any promises commitments, agreements, representations or warranties of the Broker; and,
3. The Lender is relying on this Affidavit of the Borrower in making any loan requested by the Borrower.

Name: _____

Signature: _____ Date: _____

Name: _____

Signature: _____ Date: _____