

DISCLOSURE STATEMENT

I. Introduction

This disclosure statement is provided to you by First Liberty Home Mortgage, LLC, a licensed mortgage broker. We are committed to providing you with exceptional service throughout the mortgage loan process.

II. Our Services

As your mortgage broker, we will:

1. Assist you in completing your loan application and gathering necessary documentation.
2. Work with multiple lenders to find loan options that best suit your financial needs.
3. Provide you with loan product information, including interest rates, terms, and estimated closing costs.
4. Facilitate communication between you and the lender throughout the loan approval process.
5. Support you in understanding the terms and conditions of your mortgage loan.

III. Compensation

Our compensation is typically paid by the lender in the form of a commission based on the loan amount. This commission is disclosed to you in the Loan Estimate (LE) and the Closing Disclosure (CD) provided by the lender. You will not incur any direct fees for our services unless otherwise disclosed in writing.

IV. Conflicts of Interest

We are committed to acting in your best interest. However, it's important to note that we may receive compensation from lenders for providing referrals, which could create a financial incentive. We will always disclose any relationships with lenders or service providers that may pose a conflict of interest.

V. Loan Terms

The terms of your mortgage loan, including the interest rate, loan amount, closing costs, and other terms, will be outlined in the Loan Estimate (LE) and Closing Disclosure (CD) provided by the lender. Please carefully review these documents and reach out to us if you have any questions or concerns.

VI. Privacy

We take your privacy seriously. We will collect and use your personal information only as necessary to facilitate your loan application and in compliance with applicable privacy laws. For more information, please refer to our Privacy Policy.

VII. Complaints

If you have any concerns or complaints about our services, please contact us immediately. We are committed to resolving any issues promptly and to your satisfaction.

VIII. Contact Information

If you have any questions or need further information, you can reach us at:

First Liberty Home Mortgage

2415 E. Camelback Rd., #700

Phoenix, AZ 85016

NMLS ID: 222256