

Notice to Borrowers about Spanish and English Language Documents

Your mortgage loan transaction will be conducted in English. All the information you receive, such as the estimate of costs (the Loan Estimate), and the official documents you will sign, such as the Loan Application, Mortgage and Note will be in English.

We want you to understand the transaction. Buying a house or refinancing a loan is important and expensive. You should have someone you trust who is fluent in English review all of the loan-related documents with you. You also may want to contact a HUD Approved Housing Counselor to help you with the mortgage process. You can find instructions on how to find a counselor at the end of this notice. We also offer translation services. If you are interested, please ask a service representative about this.

Spanish language translations are meant to complement the English language documents. To help you understand your transaction, we will provide Spanish versions of some of the transaction documents. These documents are for reference only and will not be the official documents you sign. The official documents you sign will be in English. As a reference, the documents available in Spanish include:

- Your Home Loan Tool Kit
- Loan Application
- Loan Estimate
- Written List of Service Providers
- Verification of Employment
- Verification of Deposit
- The Request for Taxpayer Identification Number and Certification (W-9)
- Closing Disclosure
- Deed of Trust / Mortgage
- Note
- Adverse Action (if your application is denied)
- Glossary

How to Find a Spanish-Speaking HUD-Approved Housing Counselor. You can find a list of HUD-Approved Housing Counselors in your state at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

1. Click on your state. (A list of HUD-approved housing counselors in your state will appear.)
2. To narrow your search to Spanish-speaking housing counselors in your area, click on the phrase "Click here to narrow your search" above the chart. (The languages the housing counselors speak are on the left side of the chart.)

or

- Call HUD at 800-569-4287 for help in finding a counselor.

More information about the lending process in Spanish can be found at the [Consumer Financial Protection Bureau \(CFPB\) website](#).