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FINANCIAL PLANNING & INVESTMENT ACTIVITIES DISCLOSURE

Direct Finance Corp. is not associated with any financial planners or advisors. We do not receive any form of compensation from any financial planners or advisors. You are advised that financial planning and investment activities are outside of Direct Finance Corp. and its loan officer's scope of services, that we shall have no involvement with your financial planning and investment activities, and no referral fee will be paid to or received by us from any financial planners or advisors for any referral made by us.

Furthermore, Direct Finance Corp:

- A. Does not market or sell any investment or insurance products to any client for whom they are originating a forward or reverse mortgage;
- B. Complies fully with all applicable portions of the National Housing Act, 12 USC 1701 *et seq.*, as amended from time to time, and regulations promulgated thereunder;
- C. Does not voluntarily refer reverse mortgage clients or prospective reverse mortgage clients to financial advisers, agents, brokers, or dealers who sell annuities or other investment products, provided, however, if such a referral is requested by prospective clients, or a family member of any client or prospective client, Direct Finance Corp. and its loan officers may provide the client or prospective client with a written list of three (3) financial advisers, agents, brokers, or dealers;
- D. Does not direct clients to sign forms indicating that they will not purchase annuities or other investment products with their reverse mortgage loans proceeds if Direct Finance Corp. and/or its loan officers have previously been informed that the client intends to purchase annuities or other investment products funded with their reverse mortgage proceeds; and
- E. Will not falsely represent information to lenders or other financial institutions concerning clients' and prospective clients' investments and investment intentions.

Direct Finance Corp. does not recommend or encourage you to use your loan proceeds to fund new or existing investments or annuities. You are strongly cautioned against using any portion of your loan proceeds for purchasing annuities or investing in any other financial or investment product. If you intend to invest your loan proceeds in annuities or other investment products, you are strongly recommended to obtain independent financial advice before doing so.

_____	_____	_____	_____
Borrower	Date	Co-Borrower	Date

Mortgage Broker Licenses: MA #MB1535, NH #8276-MBR, RI #20001192LB, and ME #1535. Nationwide Mortgage Licensing System (NMLS) #1535. We arrange but do not make mortgage loans.