RECEIPT OF WORKSHEETS

I, _________________________, acknowledge receipt of the following completed forms which have been explained to me by a representative of the Illinois Department of Financial Institutions (DFI):

-ESTIMATED MONTHLY INCOME AND EXPENSES WORKSHEET

-BALANCE SHEET

-MORTGAGE RATIO WORKSHEETS
   PART I:  LOAN-TO-VALUE RATIO
   PART II:  INCOME RATIO
   PART III:  LONG TERM DEBT RATIO

-PROJECTION OF VARIABLE PAYMENT WORKSHEET

-AVAILABLE FUNDS WORKSHEET

____________________________       ______________________________
(Loan Applicant’s Signature)            (DFI Representative’s Signature)

_____________                           ____________
(Date)                                      (Date)