

The State of Minnesota requires you to give the enclosed  
**"DISCLOSURE FOR MINNESOTA RESIDENTS"**  
to each of its residents who enroll on the Equity Acceleration Program.  
For your protection, we require you to also send a copy of the  
Disclosure to USMR (attached to Part A), and we recommend that you  
keep a copy for yourself as well. For your convenience, we have  
created a 3-on-a-page Disclosure sheet. You may make additional  
photocopies of the Disclosure sheet as needed. Please call our  
Program Support Department at 772-225-3564 if you have any  
questions about this procedure.

Thank you!

## DISCLOSURE FOR MINNESOTA RESIDENTS

Pursuant to Minnesota Statute 332.302 governing Collection, Credit Service, and Debt Prorating Organizations, USMR, the accelerated mortgage payment provider managing your account, makes the following disclosures to mortgagor(s):

- (1) If the original terms of the Mortgage, Mortgage Note or Escrow Agreement ever come into default as a result of non-payment by U.S. Mortgage Reduction, Inc. (USMR), the accelerated mortgage payment provider and/or the lender(s) shall mail or otherwise deliver to the mortgagor(s) a written notice within 30 days of the default; and
- (2) A written account transaction summary statement will be sent via US Mail to the mortgagor for each calendar year. This statement shall reflect the dates and amounts of funds collected by USMR pursuant to this agreement, payments made to the lender or lenders on behalf of the mortgagor(s) by date and amount, and unremitted balances (if any) held by USMR at the close of the annual accounting period in the Client Account.

**Attach this Disclosure to WHITE copy of Part A for USMR Office**

✂ Cut Here ✂

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**Attach this Disclosure to YELLOW copy of Part A for Client**

✂ Cut Here ✂

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**Attach this Disclosure to PINK copy of Part A for EAP Independent Representative**