

ESCROW WAIVER

Loan Number: 388765436

Lender: NLC FINANCIAL

Borrower: JASON SAMPLE, LINDSEY SAMPLE

Property: 123 MAIN STREET, SOMEWHERE, CALIFORNIA 90000

NLC FINANCIAL ("Lender")
hereby waives its normal requirement providing for the escrow of, among other things, and to the extent applicable, taxes, insurance, ground rents and assessments.

Borrower hereby agrees to pay these items promptly when due and to provide receipts to Lender upon request as proof of payment. Failure to pay such items when due or to make mortgage payments as agreed shall give Lender the right to reinstate the requirement that these items be paid to Lender to be placed in escrow and paid monthly for the remaining term of the loan.

Borrower hereby acknowledges and understands that the consequences of not establishing an escrow account may include, without limitation, the following:

- (1) Borrower may incur fees associated with this escrow waiver;
- (2) In most cases, Borrower may contact Borrower's servicer to set up an escrow account if the Borrower decides to do so even after the closing of Borrower's mortgage loan;
- (3) Borrower is responsible for personally and directly paying the non-escrowed items in addition to paying the mortgage loan payment; and
- (4) If Borrower fails to pay non-escrowed items, Lender may obtain the required insurance on Borrower's behalf at a potentially higher cost (which may include any potential commission payments to the Lender), and/or there could be reduced coverage for Borrower of the insurance Lender obtains.

The undersigned hereby agrees to these terms and conditions.

Borrower JASON SAMPLE Date

Borrower LINDSEY SAMPLE Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date