Nevada Property Mortgage, LLC.

NOTICE OF IRS DISCLOSURE

TO BE SIGNED AT THE TIME OF APPLICATION

When underwriting a loan application for a borrower who is self-employed or who derives income from other sources (in addition to wages), Lenders use copies of the applicant's tax returns to document the nature and amount of the applicant's income. The income tax returns submitted to the Lender must be the same as the tax returns submitted to the IRS. In addition, the income shown on the tax returns submitted to the Lender must be the same in every respect as the income shown on the tax returns submitted to the IRS.

It is our policy to verify with the Internal Revenue Service (IRS) that the copies of the tax returns submitted to us match the tax returns submitted by the applicant to the IRS. In the event that the tax returns in our loan file differ materially from the information in the IRS's file, it is our policy to attempt to resolve these differences with the applicant.

If the tax returns submitted by you or on your behalf differ from the IRS records, any of the following things could result:

- You may be liable to the Lender or any other third party because of their reliance on the tax returns you submitted.
- The Lender may declare the entire unpaid balance of your loan to be immediately due and payable, even if your loan payments are current.
- If the Lender declares your loan immediately due and you do not pay your loan off, the Lender may foreclose on your property.
- The Lender may refer the matter to Federal and/or State authorities for civil and criminal prosecution.
- The Lender may forward to the IRS a copy of the tax returns you submitted to the Lender.

I understand the information explained in this notice. By signing this document, I certify that the tax returns submitted to the Lender are exact duplicates of those submitted to the IRS. I give my express consent to the Lender to communicate with the IRS concerning any discrepancies and also, to give the IRS copies of the tax returns which I submitted to the Lender.

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Borrower Date Co-Borrower Date