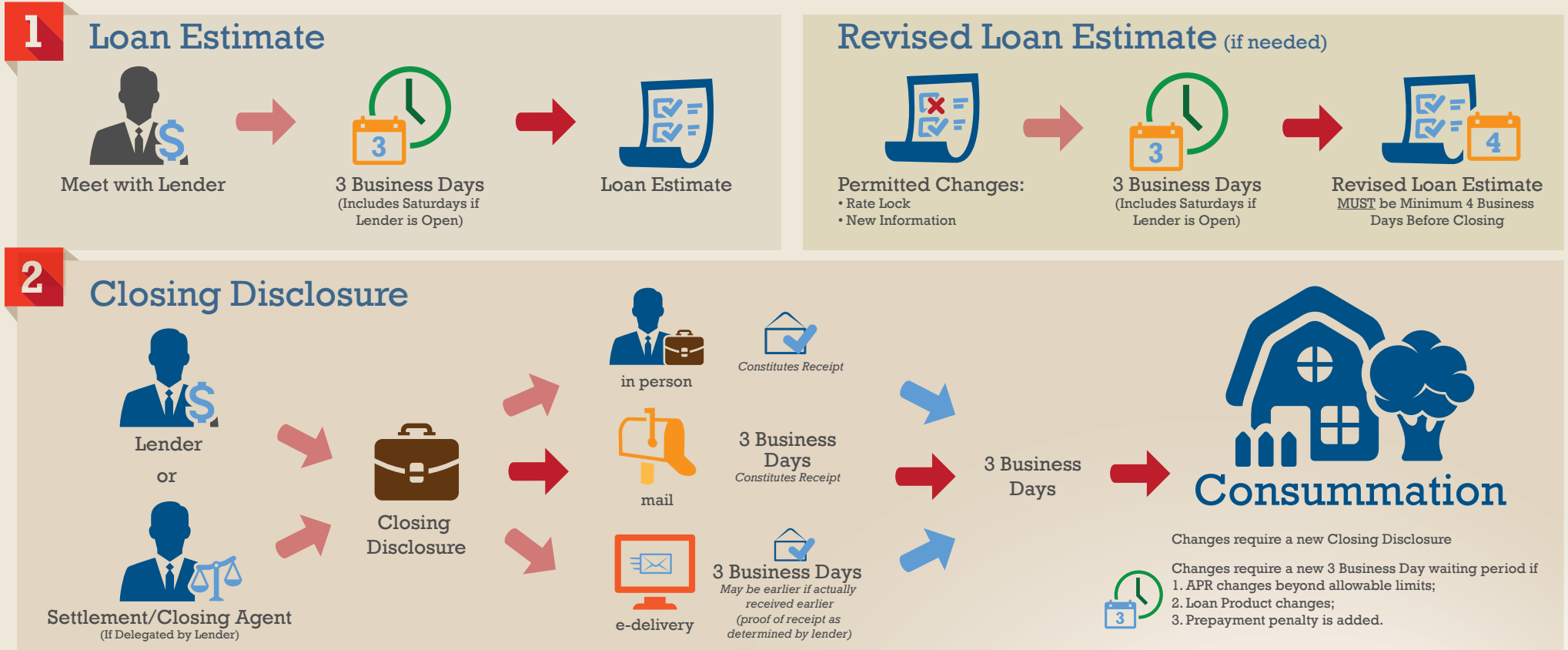


New Lending Disclosure Timeline

Effective for loan applications received on or after August 1, 2015

Home Loans

2 Mandatory Disclosures



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