

EXHIBIT C

Borrower's Acknowledgement Disclosure

1. I have applied for a mortgage loan from Lone Star Bank. In applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I have made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. I fully understand that I am applying for a mortgage loan with the assistance of Lone Star Bank and that this loan will be underwritten, closed and funded through Gershman Investment Corp ("Lender").
3. I fully understand that Lone Star Bank will be paid through loan closing by Gershman Investment Corp., for completing the application and various other steps in the loan process.
4. I fully understand that as part of the application process, the Lender and the mortgage guaranty insurer (if any), may verify information contained in the loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
5. I authorize you to provide to the Lender, and to any investor to whom the Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

Acknowledgement of Mortgage Loan Applicant(s)

I have read the foregoing Disclosure Statement, understand its contents, and agree to the terms listed above, as evidenced by my signature below.

Borrower

Date

Co-Borrower

Date