

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Date:

Broker :

Address :

Borrower(s) :

Address :

Lines containing an "x" are applicable:

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. <p style="text-align: center;">%</p>	FINANCE CHARGE The dollar amount the credit will cost you. <p style="text-align: center;">\$</p>	Amount Financed The amount of credit provided to you or on your behalf. <p style="text-align: center;">\$</p>	Total of Payments The amount you will have paid after you have made all payments as scheduled. <p style="text-align: center;">\$</p>	x Total Sale Price The total cost of your purchase on credit including your down-payment of <p style="text-align: center;">\$</p>
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INTEREST RATE AND PAYMENT SUMMARY	
	Rate & Monthly Payment
Interest Rate	%
Principal + Interest Payment	\$
Est. Taxes + Insurance (Escrow) .[Includes [Private] Mortgage Insurance]	\$
Total Est. Monthly Payment	\$

DEMAND FEATURE: This obligation has a demand feature.

VARIABLE RATE FEATURE: Your loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.

INSURANCE: The following insurance is required to obtain credit:

Credit life insurance and credit disability Property Insurance Flood Insurance Private Mortgage Insurance

SECURITY: You are giving a security interest in:

The goods or property being purchased Real property you already own.

FILING FEES: \$

LATE CHARGE: If payment is more than 15 days late, you will be charged 5% of the payment

PREPAYMENT: If you pay off early, you

may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

may may, subject to conditions may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

"e" means an estimate all dates and numerical disclosures except the late payment disclosure are estimates.

Each of the undersigned acknowledge receipt of a complete copy of this disclosure. The disclosure does not constitute a contract or a commitment to lend. There is no guarantee that you will be able to refinance to lower your rate and payments. You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

** NOTE: Payments shown above do not include reserve deposits for taxes, assessments, and property or flood insurance.