TRUTH IN LENDING DISCLOSURE STATEMENT

Creditor	Applicant(s)
Mailing Address	Property Address
Loan Number	Preparation Date

ANNUAL PERCENTAGE RATE	**FINANCE CHARGE**	**Amount Financed**	**Total of Payments**
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
E %	**E$**	**E$**	**E$**

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	* AMOUNT OF PAYMENTS	MONTHLY PAYMENTS ARE DUE BEGINNING	NUMBER OF PAYMENTS	* AMOUNT OF PAYMENTS	MONTHLY PAYMENTS ARE DUE BEGINNING

* Includes mortgage insurance premiums, excludes taxes, hazard insurance or flood insurance.

DEMAND FEATURE: ☐ This loan does not have a Demand Feature ☐ This loan has a Demand Feature.

ITEMIZATION: You have a right at this time to an ITEMIZATION OF AMOUNT FINANCED.
I/We ☐ do ☐ do not want an itemization.

REQUIRED DEPOSIT:
☐ The annual percentage rate does not take into account your required deposit.

VARIABLE RATE FEATURE:
☐ This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in:

ASSUMPTION: Someone buying this property
☐ cannot assume the remaining balance due under original mortgage terms.
☐ may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

FILING / RECORDING FEES: $

PROPERTY INSURANCE:
☐ Property / hazard insurance is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.
Hazard insurance ☐ is ☐ is not available through the lender at an estimated cost of for a month term.

LATE CHARGES: If your payment is more than days late, you will be charged a late charge of % of the overdue payment.

PREPAYMENT: If you prepay this loan in full or in part, you
☐ may ☐ will not have to pay a penalty.
☐ may ☐ will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and payment refunds and penalties.
E means estimate.

I/We hereby acknowledge reading and receiving a complete copy of this disclosure. I/We understand there is no commitment for the creditor to make this loan and there is no obligation for me/us to accept this loan upon delivery or signing of this disclosure.

_____ Date _____ Date _____

_____ Date _____ Date _____