

TRUTH IN LENDING DISCLOSURE STATEMENT

(MADE IN COMPLIANCE WITH FEDERAL LAW)

Lender/Broker: Your Name or Company Here	Applicant(s):
Mailing Address:	Property Address:
Loan Number:	Preparation Date:
<input type="checkbox"/> Initial Disclosure Estimated At Time of Application	<input type="checkbox"/> Final Disclosure Based On Contract Terms

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled.
Estimated %	Estimated \$	Estimated \$	Estimated \$

INTEREST RATE AND PAYMENT SUMMARY	Rate	Payment
Interest Rate		
Principle + Interest Payment		
<input type="checkbox"/> Estimated. Taxes + Insurance (Escrow)		
<input type="checkbox"/> Includes Private Mortgage Insurance		
<input type="checkbox"/> Includes Mortgage Insurance		
Total Estimated Payment		

THERE IS NO GUARANTEE THAT YOU WILL BE ABLE TO REFINANCE TO LOWER YOUR RATE AND PAYMENTS.

Final Balloon Payment Due: \$

DEMAND FEATURE:	<input type="checkbox"/> This loan does not have a Demand Feature
	<input type="checkbox"/> This loan has a Demand Feature.

ITEMIZATION:	You have a right at this time to an ITEMIZATION OF AMOUNT FINANCED.
	I/We do <input type="checkbox"/> do not <input type="checkbox"/> want an itemization.

REQUIRED DEPOSIT:	<input type="checkbox"/> The annual percentage rate does not take into account your required deposit.
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VARIABLE RATE FEATURE:	<input type="checkbox"/> This Loan has a Variable Rate Feature.
	Variable Rate Disclosures have been provided to you earlier.

SECURITY INTEREST:	You are giving a security interest in:	
	<input type="checkbox"/> The goods or property being purchased.	<input type="checkbox"/> Real property you already own.

FILING / RECORDING FEES: \$

LATE CHARGES:	If your payment is more than days late, you will be charged a late charge of / % of the overdue payment.
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PREPAYMENT:	If you prepay this loan in full or in part, you
	<input type="checkbox"/> may <input type="checkbox"/> will not have to pay a penalty.
	<input type="checkbox"/> may <input type="checkbox"/> will not be entitled to a refund of part of the finance charge.

ASSUMPTION:	Someone buying this property:
	<input type="checkbox"/> may assume the remaining balance due under original mortgage terms.
	<input type="checkbox"/> may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.
	<input type="checkbox"/> cannot assume the remaining balance due under original mortgage terms.

INSURANCE:	This loan transaction requires the following insurance:
	<input type="checkbox"/> Property / Hazard Insurance <input type="checkbox"/> Flood Insurance <input type="checkbox"/>
	<input type="checkbox"/> Private Mortgage Insurance <input type="checkbox"/> Mutual Mortgage Insurance <input type="checkbox"/>
	Credit life, accident, health or loss of income insurance is not required in connection with this loan.
	Borrower(s) may obtain hazard and flood insurance through any person of his/her choice provided said carrier meets the requirements of the Lender. If Borrower desires, Property Insurance to be obtained through the Lender's designated agency, the cost will be set forth in a separate insuarncne statement furnished by the Lender.

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

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.

Borrower: _____	Date _____	Borrower: _____	Date _____
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Borrower: _____	Date _____	Borrower: _____	Date _____
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