Truth-in-Lending Disclosure Statement

Lender

Borrower

Date

Loan Number

☐ Preliminary
☒ Final

Property Address:

<table>
<thead>
<tr>
<th>ANNUAL PERCENTAGE RATE</th>
<th>FINANCE CHARGE</th>
<th>Amount Financed</th>
<th>Total of Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>The cost of your credit as a yearly rate. %</td>
<td>The dollar amount the credit will cost you. $</td>
<td>The amount of credit provided to you or on your behalf. $</td>
<td>The amount you will have paid after you have made all payments as scheduled. $</td>
</tr>
</tbody>
</table>

"e" means estimate

INTEREST RATE AND PAYMENT SUMMARY

<table>
<thead>
<tr>
<th></th>
<th>Rate &amp; Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Rate</td>
<td></td>
</tr>
<tr>
<td>Principal + Interest Payment</td>
<td>$</td>
</tr>
<tr>
<td>Estimated Taxes + Insurance (Escrow)</td>
<td>$</td>
</tr>
<tr>
<td>☐ Includes Private Mortgage Insurance</td>
<td></td>
</tr>
<tr>
<td>☒ Includes Mortgage Insurance</td>
<td></td>
</tr>
<tr>
<td>Total Estimated Monthly Payment</td>
<td>$</td>
</tr>
</tbody>
</table>

☐ Final Balloon Payment due : $ 

Demand Feature.
☐ This obligation has a demand feature.
☐ This loan is payable on demand and all disclosures are based on an assumed maturity of one year.

Security. You are giving a security interest in:
☐ the goods or property being purchased.
☒ (brief description of other property)
☐ collateral securing other loans with us.

Assumption. Someone buying this property
☐ cannot assume the remainder of the mortgage on the original terms.
☒ may assume, subject to conditions, the remainder of the mortgage on the original terms.

Filing/Recording Fees. $ 0.00

Truth-in-Lending Disclosure continued on next page
**Property Insurance.** Property insurance may be obtained from anyone that is acceptable to Lender. If property insurance is obtained from or through Lender, the cost is $**N/A** for a **N/A** term of coverage.

☐ Late Charge. If your payment is more than **15** days late, a late charge will be assessed as follows:

**Prepayment.** If you pay off your loan early, you

☐ may ☑ will not have to pay a penalty.

☐ may ☑ will not be entitled to a refund of part of the finance charge.

☑ Required Deposit. The Annual Percentage Rate does not take into account your required deposit.

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

**No Guarantee to Refinance.** 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.

"e" means estimate

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Borrower

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Date _______________________________ Date _______________________________

Date _______________________________ Date _______________________________

☐ Refer to the attached *Signature Addendum* for additional parties and signatures.