

Truth-in-Lending Disclosure Statement

Lender	Borrower	Date
		Loan Number
<input type="checkbox"/> Preliminary <input checked="" type="checkbox"/> Final		

Property Address:

"e" means estimate			
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.
%	\$	\$	\$

INTEREST RATE AND PAYMENT SUMMARY		
	Rate &	Monthly Payment
Interest Rate		
Principal + Interest Payment	\$	
Estimated Taxes + Insurance (Escrow)	\$	
<input type="checkbox"/> Includes Private Mortgage Insurance <input checked="" type="checkbox"/> Includes Mortgage Insurance		
Total Estimated Monthly Payment	\$	

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

Truth-in-Lending Disclosure continued

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

Borrower

_____ Date _____ Date

_____ Date _____ Date

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