

**TRUTH IN LENDING DISCLOSURE AS REQUIRED BY FEDERAL LAW AND FEDERAL RESERVE REGULATION Z  
REAL PROPERTY TRANSACTION SECURED BY A LIEN ON DWELLING  
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)**

LENDER \_\_\_\_\_ LOAN NUMBER \_\_\_\_\_

BORROWER(S): \_\_\_\_\_ CLOSING DATE \_\_\_\_\_

PROPERTY ADDRESS: \_\_\_\_\_ TYPE LOAN \_\_\_\_\_

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.  %	<b>FINANCE CHARGE</b> 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.  \$
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Estimated     Final

**PAYMENT SCHEDULE:**

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS ( PRINCIPAL AND INTEREST)	WHEN PAYMENTS ARE DUE

**DEMAND FEATURE:**     This loan does not have a Demand Feature.     This loan has a Demand Feature as follows:

**VARIABLE RATE FEATURE:**     This transaction is subject to a variable rate feature. Variable Rate disclosures have been provided at an earlier time.

**SECURITY:** You are giving a security interest in the property located at:

**FILING / RECORDING FEES:**    \$ \_\_\_\_\_

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

**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.

**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.

Hazard Insurance in the amount of \_\_\_\_\_ and flood insurance in the amount of \_\_\_\_\_ with loss payable clause to the Lender is required as a condition of this loan . This insurance may be purchased from any insurance company of the Borrower's choice who is acceptable to the Lender.

Credit life or disability insurance is not required in connection with this transaction. If such coverage is declined, it may be purchased through any person of Borrower's choice or it is available through Lender upon submission of a separate application. This insurance is not in effect and no charge is made for such coverage until a separate application has been submitted and approved.

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

**You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.**

**\* means ESTIMATE**

I/We hereby acknowledge reading and receiving a completed copy of this disclosure along with copies of documents referred to in this disclosure.

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BORROWER/DATE

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BORROWER/DATE

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BORROWER/DATE

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BORROWER/DATE