

TRUTH-IN-LENDING DISCLOSURE FOR REAL ESTATE MORTGAGE LOANS

L E N D E R	B O R R O W E R
----------------------------	--------------------------------------

APPLICATION #

DATE OF DISCLOSURE

(In this disclosure statement, the words "I," "me," "my," and "mine" refer to each consumer listed above. The words "you," "your," and "creditor" refer to

Words, numbers or phrases preceded by a are applicable only if the is marked.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I will have paid after I have made all payments as scheduled, based on the current annual percentage rate.
(e) %	\$ (e)	\$ (e)	\$ (e)

My payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
		PAYMENT IS DUE ON (e)

Construction Loan:

Variable Rate:

Security: I am giving you a mortgage on real estate located at

Late Charge:

If payment is more than _____ days late, I will be charged _____ % of the interest and principal payment.

Assumption:

- Someone buying my principal dwelling may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms.
- Someone buying my principal dwelling cannot assume the remainder of the mortgage on the original terms.

Prepayment: If I pay off early, I **WILL / WILL NOT** have to pay a penalty, and I will not be entitled to a refund of any part of the finance charge.

All above numerical disclosures except for the late charge are estimates.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties and creditor's policy regarding assumption of the obligation.

"e" means an estimate.

Initials

Initials

"By initialing, the Borrower(s) acknowledge(s) that this page is 1 of 2 of the Truth-In-Lending Disclosure For Real Estate Mortgage Loans."

TRUTH-IN-LENDING DISCLOSURE FOR REAL ESTATE MORTGAGE LOANS

L E N D E R		B O R R O W E R	
----------------------------	--	--------------------------------------	--

APPLICATION #

DATE OF DISCLOSURE

(In this disclosure statement, the words "I," "me," "my," and "mine" refer to each consumer listed above. The words "you," "your," and "creditor" refer to

Words, numbers or phrases preceded by a are applicable only if the is marked.

Recording Fees: \$

Insurance: I may obtain all required property insurance (including flood hazard insurance) from anyone I want that is acceptable to creditor.

Itemization of Amount Financed of \$

(C minus D)

A. \$		Amount given to me directly
B. \$		Amount paid on my account(s) with creditor
C. \$		Principal amount of loan
D. \$		Prepaid finance charge (itemized below)
	\$	for "points" paid by me
	\$	for _____ days prepaid interest
	\$	for _____
	\$	for _____
	\$	for _____

Insurance: Credit life and credit disability insurance are not required to obtain credit and will not be provided unless I agree to pay the additional cost by signing below. No requested insurance will be in force until I have completed an application, an insurance company has issued a policy, the effective date of that policy has arrived and the premium called for has been paid.

TYPE	PREMIUM	SIGNATURE
Credit Life		I apply for Credit Life Insurance
Credit Disability		I apply for Disability Insurance
Credit Life & Credit Disability		I apply for Credit Life and Disability Insurance

I understand that this is not a contract and does not reflect all of the terms and conditions of the mortgage transaction to which the disclosures reflected on this form relate.

All parties signing below acknowledge receiving a filled-in copy of this disclosure statement.

DATE SIGNATURE DATE SIGNATURE

"By initialing, the Borrower(s) acknowledge(s) that this page is 2 of 2 of the Truth-In-Lending Disclosure For Real Estate Mortgage Loans."