

# TRUTH IN LENDING DISCLOSURE STATEMENT

BORROWER(S):  
 CREDITOR:  
 PROPERTY:

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.  <div style="text-align: right;">%</div>	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.  <div style="text-align: right;">\$</div>	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.  <div style="text-align: right;">\$</div>	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.  <div style="text-align: right;">\$</div>	<b>Total Sale Price</b> The total cost of your purchase on credit, including your downpayment of  <div style="text-align: right;">\$</div>
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 <[PMTMODEL/1]

### INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	%
Principal + Interest Payment	\$
Est. Taxes + Insurance (Escrows)	\$
<b>Total Est. Monthly Payment</b>	<b>\$</b>

[PMTMODEL/1]>  
 <[PMTMODEL/2]

### INTEREST RATE AND PAYMENT SUMMARY

	INTRODUCTORY Rate & Monthly Payment (for first )	MAXIMUM EVER (as early as )
Interest Rate	%	%
Principal Payment	<b>-none-</b>	\$
Interest Payment	\$	\$
Est. Taxes + Insurance (Escrows)	\$	\$
<b>Total Est. Monthly Payment</b>	<b>\$</b>	<b>\$</b>

[PMTMODEL/2]>  
 <[PMTMODEL/3]

### INTEREST RATE AND PAYMENT SUMMARY

	INTRODUCTORY Rate & Monthly Payment (for first )	[MAXIMUM during FIRST FIVE YEARS ]	MAXIMUM EVER (as early as )
Interest Rate	%	%	%
Principal + Interest Payment	\$	\$	\$
Est. Taxes + Insurance (Escrows)	\$	\$	\$
<b>Total Est. Monthly Payment</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

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<PMTMODEL/4|

**INTEREST RATE AND PAYMENT SUMMARY**

	<b>INTRODUCTORY Rate &amp; Monthly Payment (for first )</b>	<b>[MAXIMUM during FIRST FIVE YEARS ]</b>	<b>MAXIMUM EVER (as early as )</b>
Interest Rate	%	%	%
Principal Payment	<b>-none-</b>	\$	\$
Interest Payment	\$	\$	\$
Est. Taxes + Insurance (Escrows)	\$	\$	\$
<b>Total Est. Monthly Payment</b>	\$	\$	\$

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<PMTMODEL/5|

**INTEREST RATE AND PAYMENT SUMMARY**

[This loan offers you several monthly payment options. This table shows you what your payments would be under two of these options **if the interest rate reached its maximum of** % in the of this loan.]

[All payments shown in the table include for estimated taxes and insurance [(escrow)].

	[ intro]	[1st adjustment]	[2nd adjustment]	+ every after
Maximum Interest Rate	% [(intro rate)]	%	%	% (max. ever)
<b>Full Payment Option</b>	\$	\$	\$	\$
<i>Monthly payments cover all principal and interest.</i>				
<b>Minimum Payment Option</b>	\$	\$	\$	\$
<i>Initial monthly payments cover no principal and only some interest and increase your loan amount.</i>				

You will borrow an additional \$ by if you make only minimum payments on this loan.

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<BALLOONPMT/1|

Final Balloon Payment due : \$

|BALLOONPMT/1>

<INTRORATE/1|

You have a discounted introductory rate of % that ends after . In the , even if market rates do not change, this rate will increase to %.

|INTRORATE/1>

There is no guarantee that you will be able to refinance to lower your rate and payments.

**Construction Loan:**  If checked, this loan provides for interest-only payments during the construction period. Beginning \_\_\_\_\_, you will make periodic interest-only payments during the construction period, followed by payments of principal and interest as scheduled above.

**Variable Rate:**  If checked, this loan contains a variable rate feature.  Disclosures about the variable rate feature were provided to you earlier.  Disclosures about the variable rate feature are provided in the attached Variable Rate Disclosure Addendum.

**Assumption:** Someone buying your property  cannot, unless otherwise provided by federal law,  may, subject to conditions, be allowed to assume the remainder of the loan on the original terms.

**Security:** You are giving a security interest in:  
 the property being purchased  your property.

<[LATECHARGE/1]  
**Late Charge:** If a payment is more than \_\_\_\_\_ days late, you will be charged \$ \_\_\_\_\_ / \_\_\_\_\_ %.

[LATECHARGE/1]>  
 <[LATECHARGE/2]  
**Late Charge:** If a payment is not received by the end of \_\_\_\_\_ days after the date it is due, you will be charged \_\_\_\_\_ % of the overdue  payment  payment of principal and interest (or interest if your payment consists only of interest), but not less than U.S. \$ \_\_\_\_\_ and not more than U.S. \$ \_\_\_\_\_.

[LATECHARGE/2]>  
**Prepayment:** If you pay this loan early you  may  will not have to pay a penalty. You  may be or  will not be entitled to a refund of part of the finance charge.

**Deposit:**  If checked, the annual percentage rate does not take into account your required deposit.

**Demand:**  If checked, this loan has a demand feature

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application. See your contract documents for any additional information about non-payment, default, any required payment in full before the scheduled date, and any prepayment refunds and penalties.

**Property Insurance:** Property insurance is required on this loan. Flood insurance may be required if the property is located in an area designated as an area having special flood hazards. You may obtain property insurance and, if required, flood insurance from anyone you want that is acceptable to Creditor.

<[CREDITLIFE/1]  
**Credit Insurance** Credit life insurance and/or credit disability insurance:  
 is not required to obtain credit from Creditor and will not be provided by Creditor.  
 is not required to obtain credit from Creditor, but will be provided by Creditor if you request the insurance and agree to pay the additional cost by signing below next to the coverage you want. No such insurance will be in force until the terms of your insurance contract have been fulfilled.  
 is required to obtain credit from Creditor, but will not be provided by Creditor.  
 is required to obtain credit from Creditor and will be provided by Creditor, as shown below.

Type	Premium	Term	Signatures(s)
Single/Joint Credit Life	\$ _____	_____ mos.	I/We want credit life insurance at _____ the stated premium _____
Single/Joint Credit Disability	\$ _____	_____ mos.	I/We want credit disability _____ insurance at the stated premium _____
Single Credit Life and Disability	\$ _____	_____ mos.	I/We want credit life and disability _____ insurance at the stated premium _____

[CREDITLIFE/1]>  
**Filing Fee:** \$ \_\_\_\_\_ (e)

“e” means estimate

all dates and numerical disclosures except the late payment disclosures are estimates.

The undersigned hereby acknowledge receipt of a completed copy of this Disclosure. This Disclosure does not constitute a contract or a commitment to lend.

\_\_\_\_\_  
(Borrower) (Date)

\_\_\_\_\_  
(Borrower) (Date)

\_\_\_\_\_  
(Borrower) (Date)

\_\_\_\_\_  
(Borrower) (Date)

<[INTCONSTR/1|

**NOTE: Payments shown above do not include reserve deposits for taxes, property or flood insurance.**

[INTCONSTR/1|>