TRUTH IN LENDING DISCLOSURE STATEMENT

Creditor:	Application:
Mailing Address	Property Address
Loan Number	Preparation Date

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.
%	$	$	$

PAYMENT SCHEDULE

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	MONTHLY PAYMENTS ARE DUE BEGINNING	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	MONTHLY PAYMENTS ARE DUE BEGINNING

DEMAND FEATURE: ☐ This loan does not have a Demand Feature. ☐ This loan has a Demand Feature.

ITEMIZATION: You have a right at this time to an ITEMIZATION OF AMOUNT FINANCED.
☐ I do ☐ I do not want an itemization.

REQUIRED DEPOSIT: ☐ The annual percentage rate does not take into account your required deposit.

VARIABLE RATE FEATURE: ☐ This loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in

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.

FILING / RECORDING FEES: $

PROPERTY INSURANCE:
☐ Property / hazard insurance is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.
☐ Hazard insurance ☐ is ☐ is not available through the lender at an estimated cost of   for a   year term.

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

PREPAYMENT: If you prepay this loan in full or in part, you
☐ may ☐ will not   have to pay a penalty.
☐ may ☐ will not   be entitled to a refund of part of the finance charge.

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

☐ means estimate.

I/We hereby acknowledge reading and receiving a complete copy of this disclosure. I/We understand that in no commitment for the creditor to make this loan and there is no obligation for me/us to accept this loan upon delivery or signing of this disclosure.

_____ Date:	_____ Date:
_____ Date:	_____ Date:

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