

Mortgage+Care

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Please contact us at (800)481-2708 or www.mortcare.com for a list of mergeable documents.

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT (THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Broker: <f80>
 Creditor: <f200><f201><f202><f203>
 Date: <f29> Loan Number: <f2>

Check box if applicable:

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. <f132> % e	FINANCE CHARGE The dollar amount the credit will cost you. \$ <f133> e	Amount Financed The amount of credit provided to you or on your behalf. \$<f134> e	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$<f221> e	XX Total Sale Price The total cost of your purchase on credit including your down payment of \$
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You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

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

PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due	Number of Payments	Amount of Payments	When Payments Are Due	Number of Payments	Amount of Payments	When Payments Are Due
Monthly Beginning:			Monthly Beginning:			Monthly Beginning:		
<f263> 1	<f24> <f25>	<f31> <f27>						

XX **DEMAND FEATURE:** This obligation has a demand feature.

VARIABLE RATE: The annual percentage rate may increase during the term of this transaction if the "Index" increases.

The rate may not increase more often than every months commencing on.

Rate change limit: Any change in the rate shall not exceed % more than the immediately preceding rate.

Any increase in rate will take the form of higher payments.

Unpaid interest will be added to the principal.

If the interest rate increases by % on , your regular payment would increase to \$ on .

The "INDEX" is the:

"Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lenders," published by the Federal Home Loan Bank Board.

Weekly Average Yield on United States Treasury securities adjusted to a constant maturity of year(s), as made available by the Federal Reserve Board.

Weekly Auction Average Rate on United States Treasury bills with a maturity of months, as made available by the Federal Reserve Board.

INSURANCE: The following insurance is required to obtain credit:

Credit life insurance and credit disability **XX** Property insurance Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor.

If you purchase property flood insurance from creditor you will pay \$ for a one year term.

SECURITY: You are giving a security interest in: <f18>, <f19>

The goods or property being purchased Real property you already own.

FILING FEES: \$ <f102>

LATE CHARGE: If a payment is more than <f36> days late, you will be charged <f131>% of the payment.

PREPAYMENT: If you pay off early, you

XX may will not have to pay a penalty.

may **XX** will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

may **XX** may, subject to conditions may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

*means an estimate **XX** all dates and numerical disclosures except the late payment disclosures are estimates.

The undersigned acknowledge receiving and reading a completed copy of this disclosure.

Neither you nor the creditor previously has become obligated to make or accept this loan, nor is any such obligation made by the delivery or signing of this disclosure.

(Applicant)

(Applicant)

(Applicant)

(Applicant)

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