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«f80»«f81»
«f82», «f83»

SECTION 32 NOTICE

Creditor: «f38»

«f39»

Borrower: «f5» «f6» «f7»

«f10» «f11» «f12»

Important Notice to Loan Applicants:

You are not required to complete this agreement merely because you have received these disclosures or have signed a loan application. If you obtain this loan, the lender will have a mortgage on your home.

YOU COULD LOSE YOUR HOME, AND ANY MONEY YOU HAVE PUT INTO IT, IF YOU DO NOT MEET YOUR OBLIGATIONS UNDER THE LOAN.

DHD 10/28/02 Fixed

You are borrowing \$\langle f20\rangle

The **ANNUAL PERCENTAGE RATE** on your loan will be «f132»%.

Your regular monthly payments will be in this order:

Amount of Monthly Payment

\$ \(\sigma \) \(\text{Number of Monthly Payments} \) \(\sigma \) \(\sigma \) \(\text{23} \)

At the end of your loan, you will still owe us \$«f25»

«f5» «f6» «f7» - Borrower/Date