

<<f80>>

<<f81>>

<<f82>>, <<f83>>

## DECLARATION OF ORAL DISCLOSURE

Escrow No. <<f48>>

Date : <<f29>>

Each item checked below has been explained to <<f5>> <<f6>> <<f7>> <<f8>> <<f10>> <<f11>> <<f12>> and the Borrower(s) have been asked to initial each such item, only if they fully understand the item explained.

- INTEREST RATE
- MONTHLY PAYMENT
- ANNUAL PERCENTAGE RATE (APR)
- CHOICE OF MONTHLY PAYMENT  
(Interest only, amortized, partially amortized)
- TERM OF LOAN
- BALLOON PAYMENT
- LATE CHARGES AND WHEN ASSESSED
- PREPAYMENT PENALTY AND PRIVILEGE
- TOTAL INTEREST FOR THE TERM OF THE LOAN
- COMMISSION OR LOAN ORIGINATION FEE
- ESCROW AND LOAN PROCESSING CHARGES
- DUE ON SALE CLAUSE
- ACCRUED INTEREST, IF ANY, ON FIRST PAYMENT
- RIGHT TO CANCEL PURSUANT TO REGULATION Z
- ARBITRATION AGREEMENT
- OTHER

I, <<f75>>, acting under a license issued by the Department of Real Estate, hereby declare, under penalty of perjury, that I have orally called to the attention of and explained the items checked above to:

\_\_\_\_\_  
<<f5>> <<f6>> <<f7>> - Borrower/Date

\_\_\_\_\_  
<<f10>> <<f11>> <<f12>> - Borrower/Date

\_\_\_\_\_  
<<f75>> for <<f80>>  
(Signature of the Licensee)