

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

Creditor(s): <f38> et al
C/O <f80>

Date: <f29>

Loan #: <f2>

<f5> <f6> <f7> <f8> <f10> <f11> <f12>
<f13>, <f14>, <f15>

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
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You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

You have the right to receive at this time an itemization of the Amount Financed.

I want an itemization. I do not want an itemization.

Your payment schedule will be:

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

INSURANCE

Credit Life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life	\$0.00	I want credit life insurance _____ Signature
Credit Disability	\$0.00	I want credit disability insurance _____ Signature
Credit Life Disability	\$0.00	I want credit life and disability insurance _____ Signature

You may obtain property insurance from anyone you want that is acceptable to <f80>. If you get the insurance from <f80> you will pay \$ <f79>.

This property is <f211> is not <f212> my principal dwelling.

Security: You are giving a security interest in your property (dwelling) located at:
<f18>, <f19>

ASSUMPTION: Someone buying your property may not be allowed to assume the remainder of the mortgage on the original terms.

FILING FEES <f102>.

LATE CHARGE: If you do not pay the full amount of each monthly payment by the end of ten calendar days after the date it is due, you will pay a late charge equal to <f131> % of the overdue payment or U.S. \$ <f35>, whichever is more. You will pay this late charge only once on any late payment. In the event a balloon payment is delinquent more than 10 days after the date it is due, you will pay a late charge in an amount equal to the maximum late charge that could have been assessed with respect to the largest single occurring since the late payment charge began to accrue.

PREPAYMENT: If you pay off early, you XX may ___ will not have to pay a penalty.
If you pay off early, you ___ may XX will not be entitled to a refund of part of the finance charge.

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.

"e" means an estimate

All-numerical disclosures except the late payment are estimates.

I have received a copy of this statement:

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