

Mortgage+Care

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

«f80»

«f81»

«f82», «f83»

HOEPA Loan Information I

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.

The annual percentage rate on your loan will be «f132»%

Your regular monthly payment will be \$«f24».

[Your interest rate may increase. Increases in the interest rate could increase your payment. The highest the payment could increase to is \$«f24».]

«f5» «f6» «f7» - Borrower/Date

«f10» «f11» «f12» - Borrower/Date

«f450» - Borrower/Date

«f451» - Borrower/Date

SEC-32-D.DOC

«f80»
«f81»
«f82», «f83»

HOEPA Loan Information II

Date: «f3»

Loan No.: «f2»

Borrower(s): «f5» «f6» «f7»
«f10» «f11» «f12»

Property Address: «f18»
«f19»

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, THIS 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.

THE ANNUAL PERCENTAGE RATE IS «f132» %

THE REGULAR MONTHLY PAYMENT IS \$ «f24»

TO WHOM IT MAY CONCERN:

I/we hereby certify that I/we received the Section 32 HOEPA/RESPA disclosure at least three business days prior to closing.

«f5» «f6» «f7» - Borrower/Date

«f10» «f11» «f12» - Borrower/Date