

Mortgage+Care

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

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 FEES
- 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

THE UNDERSIGNED AGREES TO PAY COMPANY THE SUM OF \$<f34> AS LENDER FEE FOR MAKING THIS LOAN AND IS AWARE THAT STATE LAW REGULATES SUCH COMMISSION AS FOLLOWS:

I, <f75>, acting under a license issued by the Department of Corporations, 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

Executed at <f81>, <f82>, California on <f3>