

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»

DECLARATION OF ORAL DISCLOSURE

Loan No. «f2»

On «f29», before any loan documents were signed, I orally called to the attention of and explained to «f5» «f6» «f7» «f8» «f10» «f11» «f12» - Borrower(s)

Each of the items check below as it pertains to this loan:

- Interest Rate
- Amount of Monthly Payment
- Choice of Monthly Payment (interest only, partially amortized)
- Late Charge and When Assessed
- Choice of Term of Payment
- Balloon Payment
- Annual Percentage Rate (APR)
- Total Interest for Term of Loan
- Commission or Loan Origination Fees
- Escrow and Loan Expenses
- Prepayment Charge
- Right to Cancel (Reg. Z)
- Due on Sale Clause
- Arbitration Agreement
- Accrued Interest on First Payment
- Other _____

I declare that the foregoing is true and correct.

Executed at «f81» «f82», California, «f75» for «f80», on «f29».

«f75» - Loan Officer

I acknowledge that the above-named loan officer brought each of the items checked above to my attention and explained them to me. I declare that the foregoing is true and correct.

Executed at «f81» «f82», California, «f75» for «f80», on «f29».

«f5» «f6» «f7» - Borrower/Date

«f10» «f11» «f12» - Borrower/Date