FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

Creditor: «f80»
«f81»
«f82», «f83»

Borrower: «f5» «f6» «f7» «f8»
«f10» «f11» «f12»

Loan # «f2»
Date: «f29»

«f13», «f14»
«f15»

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL of PAYMENTS The amount you will have paid after you have made all payments as scheduled.
«f132»% **e**	$ «f133» **e**	$ «f134» **e**	$ «f221» **e**

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.

Payment Schedule: Payments will vary based upon interest rate changes.
Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due :
«f367» **e**	$«f24» **e**	Monthly Beginning : «f31» **e**
«f631» **e**	$«f633» **e**	Monthly Beginning : «f630» **e**
«f636» **e**	$«f638» **e**	Monthly Beginning : «f635» **e**
«f641» **e**	$«f643» **e**	Monthly Beginning : «f640» **e**
1 **e**	$«f25» **e**	«f27» **e**

INSURANCE
Credit Life insurance, credit disability insurance and fire 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		I want credit life insurance _____ Signature
Credit Disability		I want credit disability insurance _____ Signature
Credit Life Disability		I want credit life and disability insurance _____ Signature

You may obtain property insurance from anyone you want that is acceptable to COMPANY. If you get the insurance from COMPANY 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 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 the ten calendar days after the date it is due, you will pay a late charge equal to $«f35»/«f131» % of the overdue payment of U.S. $5.00, whichever is more. You will pay this late charge only once on any payment. In the event a balloon payment is delinquent more than ten (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 monthly installment previously due, other than the balloon payment, multiplied by the sum of one plus the number of months occurring since the late payment charge began to accrue.
PREPAYMENT: If you pay off early, you «f257» may «f256» will not have to pay a penalty.
If you pay off early, you «f257» may «f256» 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. I have received a copy of this statement:

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«f5» «f6» «f7» - Borrower/Date «f10» «f11» «f12» - Co-Borrower/Date

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«f450» - Borrower/Date «f451» - Co-Borrower/Date