

# TRUTH IN LENDING DISCLOSURE STATEMENT

**Borrower:** Joe Borrower

**Lender:** Any Bank USA (999) 999-9999  
123 Main St, Any Town, USA 99999

**Date:** 11/4/2014

**Loan No:** 999999

Preliminary  Final

**Property Address:** TBD  
Nebraska City, 68410

<p><b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.</p> <p style="text-align: right;"><b>5.296 %</b></p>	<p><b>FINANCE CHARGE</b> The dollar amount the credit will cost you.</p> <p style="text-align: right;"><b>\$ 120,919.96</b></p>	<p><b>Amount Financed</b> The amount of credit provided to you or on your behalf.</p> <p style="text-align: right;"><b>\$ 123,421.77</b></p>	<p><b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.</p> <p style="text-align: right;"><b>\$ 244,341.73</b></p>
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INTEREST RATE AND PAYMENT SUMMARY			
	Rate &	Monthly	Payment
Interest Rate			4.500 %
Principal + Interest	\$		646.28
Estimated Taxes + Insurance (Escrow)	\$		177.76
<input checked="" type="checkbox"/> Includes Private Mortgage Insurance <input type="checkbox"/> Includes Mortgage Insurance			
<b>Total Estimated</b>		<b>Monthly Payment</b>	<b>\$ 824.04</b>

**NO GUARANTEE TO REFINANCE.** There is no guarantee that you will be able to refinance to lower your rate and payments.

**FINAL BALLOON PAYMENT** due \_\_\_\_\_ : \$ \_\_\_\_\_

**VARIABLE RATE:** This loan contains a variable rate feature. Disclosures about the variable rate feature were provided to you earlier.

**CONSTRUCTION LOAN:** This loan provides for interest-only payments during the construction period. Beginning \_\_\_\_\_ you will make periodic interest-only payments during the construction period, followed by payments of principal and interest as scheduled above.

**SECURITY:** You are giving a security interest in: **TBD Nebraska City, NE 68410**

the property being purchased  your property

**ASSUMPTION:** Someone buying your property  cannot assume the remainder of the mortgage on the original terms,  may, subject to conditions, be allowed to assume the remainder of the loan on the original terms.

**LATE CHARGE:** If your payment is more than **15** days late, you will be charged **4.000 %**.

Comment: \_\_\_\_\_

**PREPAYMENT:** If you pay off your loan early, you

may  will not have to pay a penalty.  
 may  will not be entitled to a refund of part of the finance charge.

**REQUIRED DEPOSIT:** The Annual Percentage Rate does not take into account your required deposit.

**DEMAND FEATURE.** This obligation has a demand feature.

**PROPERTY INSURANCE:** Property insurance is required on this loan. Flood insurance may be required if the property is located in an area designated as an area having special flood hazards. You may obtain property insurance and, if required, flood insurance from anyone you want that is acceptable to Creditor.

**FILING FEES:** \$ **194.00** (e)

**NO OBLIGATION:** You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

See your contract documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, and any prepayment refunds and penalties.

"e" means an estimate  all dates and numerical disclosures except the late payment disclosures are estimates.

The undersigned hereby acknowledge receipt of a completed copy of this Disclosure. This Disclosure does not constitute a contract or a commitment to lend.

\_\_\_\_\_  
Joe Borrower (Borrower) (Date)

\_\_\_\_\_  
(Borrower) (Date)