

Truth in Lending Disclosure Statement (cont.)

FILING / RECORDING FEES: \$

PROPERTY INSURANCE:

Property / hazard insurance is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.

Hazard insurance is is not available through the lender at an estimated cost of _____ for a _____ month term.

LATE CHARGES: If your payment is more than _____ days late, you will be charged a late charge of _____ % of the overdue payment.

PREPAYMENT: If you prepay this loan in full or in part, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

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

E means estimate.

I/We hereby acknowledge reading and receiving a complete copy of this disclosure. I/We understand there is no commitment for the creditor to make this loan and there is no obligation for me/us to accept this loan upon delivery or signing of this disclosure.

Date

Date