

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Loan Number:
Creditor:
Address:

Date:

Borrower(s):
Address:

Disclosures marked with an "x" are applicable:

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. \$	<input type="checkbox"/> Total Sale Price The total cost of your purchase on credit including your down-payment of \$
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PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payment **	When Payments Are Due	Number of Payments	Amount of Payment **	When Payments Are Due	Number of Payments*	Amount of Payment **	When Payments Are Due
		Monthly Beginning			Monthly Beginning			Monthly Beginning

SAMPLE

- DEMAND FEATURE:** This obligation has a demand feature.
- VARIABLE RATE FEATURE:** Your loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.

PROPERTY INSURANCE: You may obtain fire and other hazard insurance from anyone you want that is acceptable to the Creditor.

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

SECURITY: You are giving a security interest in:

- The goods or property being purchased Real property you already own

FILING FEES: \$

LATE CHARGE: If payment is more than _____ days late, you will be charged _____ % of the payment.

PREPAYMENT: If you pay off early, you

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

ASSUMPTION: Someone buying your property

- may may, subject to conditions may not assume the remainder of your loan on the original terms.

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.

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

Each of the undersigned acknowledge receipt of a complete copy of this disclosure. The disclosure does not constitute a contract or a commitment to lend.

Applicant _____ Date _____ Applicant _____ Date _____

Applicant _____ Date _____ Applicant _____ Date _____

Applicant _____ Date _____ Applicant _____ Date _____

** NOTE: Payments shown above do not include reserve deposits for taxes, assessments, and property or flood insurance.