TRUTH IN LENDING DISCLOSURE STATEMENT

Creditor		Applicant(s)			
			_		
Mailing Address		Property Address			
Loan Number		Preparation Date			
ANNUAL PERCENTAGE		<u> </u>			
RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount F The amount of creato you or on your	edit provided	Total of Payments The amount you will have paid after you have made all	
E %	E\$	E\$		payments as scheduled.	
PAYMENT SCHEDULE:	PAYMENT SCHEDULE:				
NUMBER OF * AMOUNT OF PAYMENTS PAYMENTS	MONTHLY PAYMENTS ARE DUE BEGINNING	NUMBER OF PAYMENTS	* AMOUNT OF PAYMENTS	MONTHLY PAYMENTS ARE DUE BEGINNING	
* Includes mortgage insurance premiums, exc	cludes taxes, hazard insurance or flood insur	ance.			
DEMAND FEATURE: This loan does not have a Demand Feature This loan has a Demand Feature. ITEMIZATION: You have a right at this time to an ITEMIZATION OF AMOUNT FINANCED.					
I/We do do not want an itemization. REQUIRED DEPOSIT:					
The annual percentage rate of	does not take into account your required	d deposit.			
VARIABLE RATE FEATUR This Loan has a Variable Rate	IE: e Feature. Variable Rate Disclosures ha	ave been provided to y	you earlier.		
SECURITY: You are giving a security interest in:					
ASSUMPTION: Someone buying this property cannot assume the remaining balance due under original mortgage terms.					
may assume, subject to lender's conditions, the remaining balance due under original mortgage terms. 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 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					
Date Date					

Ellie Mae, Inc. Form RegZD (03/95)