

# TRUTH IN LENDING DISCLOSURE STATEMENT

**This form can be used to shop lenders. Ask each lender to fill it out before you sign**

**Federal law mandates all fees & costs of your loan be disclosed on this form**

Applicant(s)	
Property Address	
Preparation Date	

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
E %	E\$	E\$	E\$

**PAYMENT SCHEDULE:**

NUMBER OF PAYMENTS	* AMOUNT OF PAYMENTS	MONTHLY PAYMENTS ARE DUE BEGINNING	NUMBER OF PAYMENTS	* AMOUNT OF PAYMENTS	MONTHLY PAYMENTS ARE DUE BEGINNING

\* Includes mortgage insurance premiums, excludes taxes, hazard insurance or flood insurance.

**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 does not take into account your required deposit.

**VARIABLE RATE FEATURE:**  
 This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to 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 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

**Call before you sign!**  
**1-866-222-FAIR**  
 nationalfairhousing.org  
**NFHA**  
 National Fair Housing Alliance