TRUTH IN LENDING DISCLOSURE STATEMENT

[redacted]

Final disclosure based on closing terms.

Date: [redacted]
Loan No:
Borrower: [redacted]

Property: [redacted]

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
9.611%	$136,886.37	$67,448.31	$204,334.68

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	Payments are Due Monthly, Beginning
84 276	[illegible] [illegible]	[illegible] [illegible]

DEMAND FEATURE: This obligation does not have a demand feature.

VARIABLE RATE FEATURE: Your loan does not contain a variable-rate feature.

SECURITY: You are giving a security interest in the above referenced property.

ASSUMPTION: Someone buying this property cannot assume the remaining balance due under the original terms.

PROPERTY INSURANCE: You may obtain property insurance from anyone you want that is acceptable to Lender.

FILING FEES: $35.00

LATE CHARGES: If your payment is more than 15 days late, you will be charged a late charge of 5.00% of the payment.

PREPAYMENT: If you pay off your loan early, you will not have to pay a penalty and you will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding nonpayment, default, required repayment in full before the scheduled date, and prepayment refunds and penalties.

The payment amounts listed in the payment schedule include amounts for principal, interest, and any mortgage insurance, but do not include monthly escrow deposits for hazard and/or flood insurance, taxes or assessments.

I acknowledge receipt of the fully completed Truth in Lending Disclosure Statement.

Date: 5/30/2000

[redacted]

[redacted]

Loan Number: [redacted] Generated [redacted] Printed by the [illegible] Tracy Mine [illegible]

TRUTH-IN-LENDING ADDENDUM

Loan Number: [redacted] Date Prepared: December 6, 2000

Lender: [redacted]

Address: [redacted]

Applicant(s): [redacted]

Property Address: [redacted]

Loan Amount: 103,500.00 Interest Rate: 9.000 Term: 360 Months Type of Loan: Fixed30

ITEMIZATION OF THE AMOUNT FINANCED:

The Amount Financed is the loan amount applied for less the prepaid finance charges. The Amount Financed is the figure on which the Annual Percentage Rate (APR) is based.

This form does not cover all items you will be required to pay in cash at settlement. You may wish to inquire as to the amounts of such other items. You may be required to pay other additional amounts at settlement.

	Est. Amount	**POC By Borrower	**POC By Lender	**POC By Others	Paid At Closing By: Seller	Paid At Closing By: Broker	Borrower Due at Closing
PAYABLE IN CONNECTION WITH THE LOAN							
908 *B Brokers Origination Fee 1.5%	[illegible]					✓	[illegible]
817 *L Flood Certification Fee	[illegible]					✓	[illegible]
816 *L Lender Courier Fee	[illegible]					✓	[illegible]
810 *L Tax Service Fee	[illegible]					✓	[illegible]
812 *L Table Funding Fee	[illegible]					✓	[illegible]
803 B Appraisal Fee	[illegible]					✓	[illegible]
804 B Credit Report Fee	12.50					✓	[illegible]
ITEMS PAID IN ADVANCE							
901 * Interest 21 days $25.8750/day	[illegible]					✓	[illegible]
902 *L Mortgage Insurance	[illegible]						[illegible]
RESERVES DEPOSITED WITH THE LENDER							
1010 L Aggregate Adjustment	[illegible]						[illegible]
1005 L City Taxes	[illegible]						[illegible]
1002 L Hazard Insurance	[illegible]						[illegible]
TITLE CHARGES							
1101 *L Escrow/Closing Agent Fee	950.00						950.00
1105 L Document Preparation Fee	[illegible]					✓	[illegible]
1108 O Title Policy Premium Fee	[illegible]						[illegible]
GOV'T RECORDING AND TRANSFER CHARGES							
1201 O Recording Fees	[illegible]						[illegible]
ADDITIONAL SETTLEMENT CHARGES							
1307 *O Wire Transfer Fee	[illegible]						[illegible]

$3,761.26 TOTAL PREPAID FINANCE CHARGES
$0.00 LESS: PREPAID FINANCE CHARGES PAID BY LENDER
$0.00 PREPAID FINANCE CHARGES PAID BY SELLER
$0.00 PREPAID FINANCE CHARGES PAID BY BROKER
$3,761.26 TOTAL PREPAID FINANCE CHARGES DUE FROM BORROWER
$99,738.74 AMOUNT FINANCED = LOAN AMOUNT - TOTAL PREPAID CHARGES DUE FROM BORROWER

[redacted]

Lender: [redacted] Applicant(s): [redacted]

Address: [redacted]

Date: April 21, 2000 Property Address: [redacted]

Application Number: [redacted]

Mailing Address: [redacted]

ITEMIZATION OF AMOUNT FINANCED

Ref HUD-1 Statement				
	Amount paid on your account:			
1000's	Hazard Insurance Premium Reserves	mo @$	$	
1000's	Flood Insurance Premium Reserves	mo @$	$	
1000's	Tax & Assessment Reserves	mo @$	$	
	Amount paid to others on your behalf:	PAID		DUE
800's	Appraisal Fees to Appraiser	250.00		
800's	Credit Reporting Fees to Credit Reporting Agency			75.00
800's				
900's	Hazard Insurance Premiums to Insurance Agency			
900's	Flood Insurance Premiums to Insurance Agency			
1100's				
	Notary Fee to:			
1100's	Title Insurance Premiums to: [redacted]			395.00
1200's	Filing Fees to Public Officials/ Recording Fees			25.00
	Loan Proceeds to: [redacted]		$	55,142.00
	AMOUNT FINANCED		$	55,637.00
	Prepaid Finance Charge		$	4,363.00

	Itemization of Prepaid Finance Charge:	LENDER	BROKER
800's	Loan Orig. Fee (3 %)		1,800.00
800's	Loan Discount (%)		
800's	Prepaid Interest (10 Days)		
900's	10@ $ 17.90 per day	179.00	
	Underwriting Fee	200.00	
1100's	Escr./Closing Agt Fee	700.00	
800's	Administration Fee	255.00	
	Doc Prep Fee	350.00	
	Tax Service Fee - [redacted]	21.00	
800's	Wire Fee	50.00	
800's	Flood Cert Fee - [redacted]	13.00	
800's	Processing Fee		775.00
800's	FED EX FEE	20.00	
800's			
800's			
	Prepaid Finance Charge	1,788.00	2,575.00
	Total Prepaid Finance Charge	4,363.00	

LOAN AMOUNT $ 60,000.00

I/We hereby acknowledge receipt of this itemization of amount financed, and authorize direct disbursement as set forth.

[redacted] 4/21/00

Applica[redacted] Date Applicant Date

[redacted] /21/00

Applicant [redacted] Date Applicant Date

Loan 5[illegible] Disclosure Date Selected: 2/9/2000 Generated: 2/9/2000 11:22 AM Printed by: [illegible] Doc Prep System on 02/09/2000 2:21:16 PM

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER OR LENDER'S AGENT:

[redacted]

☐ Preliminary ☒ Final

DATE: 2/9/00

LOAN NO: [redacted]

Type of Loan: Fixed30

BORROWERS: [redacted]

ADDRESS: [redacted]

CITY/STATE/ZIP: [redacted]

PROPERTY: [redacted]

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.
11.475%	$ 166,277.56	$ 64,531.33	$ 230,808.89

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE Monthly BEGINNING	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE Monthly BEGINNING
359	$641.17	4/1/00			
1	$628.86	3/1/30			

Monthly

DEMAND FEATURE: ☒ This loan does not have a Demand Feature. ☐ This loan has a Demand Feature as follows:

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 the property located at: [redacted]

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: $ 60.00

PROPERTY INSURANCE: ☒ Property hazard insurance in the amount of $ 68,000.00 with a mortgaged clause to the lender 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 year term

LATE CHARGES: If your payment is more than 15 days late, you will be charged a late charge of 5.000 % of the overdue payment of principal and interest.

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.

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

Amount estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

[redacted]

2/9/2000

BORROWER / DATE BORROWER / DATE

[redacted] 2/9/2000

BORROWER / DATE BORROWER / DATE

[redacted]

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