FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

Date: **05/01/01**
Loan No.: **123456**

Borrowers: **MR. BUYER**
MRS. BUYER

Property Location: **1234 MAIN STREET**
ANY CITY, MD 21044

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.
%7.154	**$450,000.00**	**$145,000.00**	**$595,000.00**

Your Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
359	$ **997.95**	**.00**
1	$ **945.00**	**.00**
	$	**.00**

VARIABLE RATE FEATURE:

☐ This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

You may obtain property insurance from anyone you want that is acceptable to creditor. If you get the insurance from _____ you will pay $ _____ for a term of _____

SECURITY: You are giving a security interest in the property being purchased.

1234 MAIN STREET, ANY CITY, MD 21044

Filing fees $_____ Non-filing insurance $_____

LATE CHARGE: If payment is **0 days** late, you will be charged **$ .00 / 0.0000%** 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 home

[ ] cannot assume the remainder of the mortgage on the original terms.
[ ] may, subject to conditions, be allowed to assume the remainder of the mortgage 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

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

_____ _____
MR. BUYER Date **MRS. BUYER** Date

_____ _____
Date Date