

# TRUTH IN LENDING DISCLOSURE STATEMENT

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

LENDER: Ficus Bank

Preliminary  Final

DATE 09/14/2012

BORROWERS: John A. and Mary B.

LOAN

CASE NO. 123456789

ADDRESS 123 Anywhere Street

CITY / STATE / ZIP Anytown, ST 12345

PROPERTY 456 Somewhere Avenue, Anytown, ST 12345

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.
4.441%	\$123,997.58	\$156,964.47	\$292,420.88

## INTEREST RATE AND PAYMENT SUMMARY:

	First 78 Payments	Last 282 Payments
Principal and Interest	\$761.78	\$761.78
Mortgage Insurance	82.35	-----
Property Tax and Insurance (Escrow)	206.13	206.13
Total Monthly Payment	\$1,050.26	\$967.91

<b>There is no guarantee that you will be able to refinance to lower your rate and payments.</b>	
<b>DEMAND FEATURE:</b> <input checked="" type="checkbox"/> This loan does not have a Demand Feature. <input type="checkbox"/> This loan has a Demand Feature as follows:	
<b>VARIABLE RATE FEATURE:</b> <input type="checkbox"/> This loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.	
<b>SECURITY:</b> You are giving a security interest in the property located at: 456 Somewhere Avenue, Anytown, ST 12345	
<b>ASSUMPTION:</b> Someone buying this property <input checked="" type="checkbox"/> cannot assume the remaining balance due under original mortgage terms <input type="checkbox"/> may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.	
<b>PROPERTY INSURANCE:</b> Hazard insurance, including flood insurance if the property is in a Special Flood Hazard Area, is required as a condition of this loan. You may obtain the insurance coverage from any insurance company acceptable to the lender. Complete details concerning insurance requirements will be provided prior to loan closing.	
<b>LATE CHARGES:</b> If your payment is more than 15	days late, you will be charged a late charge of 5.000% of the overdue payment.
<b>PREPAYMENT:</b> If you pay off your loan early, you <input type="checkbox"/> may <input checked="" type="checkbox"/> will not                                    be entitled to a refund of part of the finance charge. <input type="checkbox"/> may <input checked="" type="checkbox"/> will not                                    have to pay a penalty.	
<b>See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.</b>	

"e" means an estimate

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

BORROWER John A.	DATE
BORROWER Mary B.	DATE
BORROWER	DATE
BORROWER	DATE