

## FEDERAL TRUTH-IN LENDING DISCLOSURE STATEMENT

Borrowers:

\$Applicant\_First\_Name\$ \$Applicant\_Last\_Name\$  
 \$CoApp1\_First\_Name\$ \$CoApp1\_Last\_Name\$  
 \$CoApp2\_First\_Name\$ \$CoApp2\_Last\_Name\$  
 \$CoSigner1\_First\_Name\$ \$CoSigner1\_Last\_Name\$  
 \$CoSigner2\_First\_Name\$ \$CoSigner2\_Last\_Name\$

Date: \$Generated Date in "Mon DD, YYYY" format\$

Loan Account Number:  
 \$OBO Application ID\$

<b><u>ANNUAL PERCENTAGE RATE</u></b>	<b><u>MILITARY ANNUAL PERCENTAGE RATE</u></b>	<b><u>FINANCE CHARGE</u></b>	<b><u>Amount Financed</u></b>	<b><u>Total of Payments</u></b>
\$APR in %\$	\$MAPR in %\$	\$Currency\$ Finance Charge	\$Currency\$ \$Loan Amount Approved\$	\$Currency\$ [\$Loan Amount Approved\$ + \$Finance Charge\$]

You have the right to receive at this time an itemization of the Amount Financed.

☐

I want an itemization.

☒

I do not want an itemization.

Your payment schedule will be:

<b><u>Number of Payments</u></b>	<b><u>Amount Payments</u></b>	<b><u>When Payments are Due</u></b>
\$Instalment Number for 1 <sup>st</sup> payment\$	\$Instalment Amount 1 <sup>st</sup> payment\$	\$Due Date 1 <sup>st</sup> payment\$
\$Instalment Number for 2 <sup>nd</sup> payment\$	\$Instalment Amount 2 <sup>nd</sup> payment\$	\$Due Date 2 <sup>nd</sup> payment\$
\$Instalment Number for 3 <sup>rd</sup> payment\$	\$Instalment Amount 3 <sup>rd</sup> payment \$	\$ Due Date 3 <sup>rd</sup> payment\$
\$ Instalment Number N-2 <sup>nd</sup> payment\$	\$Instalment Amount N-2 <sup>nd</sup> payment\$	\$ Due Date N-2 <sup>nd</sup> payment\$
\$ Instalment Number N-1 <sup>st</sup> payment\$	\$ Instalment Amount N-1 <sup>st</sup> payment\$	\$ Due Date N-1 <sup>st</sup> payment\$
\$Due Date N <sup>th</sup> payment\$	\$Instalment Amount N <sup>th</sup> payment\$	\$ Due Date N <sup>th</sup> payment\$

**Demand Feature:** This loan does not have a demand feature.

**Late Charges:** If your payment is late, you will be charged \$Late payment\$ % 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 finance charge.

A deposit balance is not required. The Annual Percentage Rate does not take into account your required deposit. See your contact documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

You are considered a Covered Borrower as that term is defined by the Military Lending Act, 10 U.S.C. 987 et seq. and its implementing regulations ("MLA").

**Statement of the Military Annual Percentage Rate also known as the "MAPR"**

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

**Payment Obligation Disclosure:**

Credit card accounts have a monthly Billing Period that requires you to make a monthly Minimum Payment. Although you can pay more than the Minimum Payment, you must pay at least the Minimum Payment each Billing Period to avoid Late Fees and having your Account classified as in Default. The Minimum Payment is calculated to be the greater of \$30, or 1% of the outstanding balance on the Account (inclusive of all fees other than the late fee) plus, interest charges, late fees and any past due amount. Additionally, if you are over your credit limit, any amount in excess of your credit limit will also be added to and become a part of your Minimum Payment. Federal law requires that you receive a clear description of your required payments. Please monitor your mail for additional disclosures which will be sent on this account, including (1) an account opening disclosure that contains a rates and fees table and other important information, and (2) a Cardmember Agreement. Please review such additional disclosures carefully to understand your payment obligations.

**I / We hereby acknowledge receipt of this disclosure.**

\$Applicant1 First  
Name\$ \$Applicant1  
Last Name\$  
\$Applicant2 First  
Name\$ \$Applicant2  
Last Name\$

Signature:  
Signhere \_\$OBOApplicantID1\$

Date:  
SigningDate\_\$OBOApplicantID1\$

Signature:  
Signhere \_\$OBOApplicantID2\$

Date:  
SigningDate\_\$OBOApplicantID2\$

### **GOOD FAITH ESTIMATE**

Lender:	\$Bank Name\$	Base Loan Amount:	\$Approved Loan Amount\$
Address:	\$Branch Address1\$, \$Branch Address 2\$, \$\$Branch Address 3\$	Total Loan Amount:	\$Loan Amount\$
Applicant(s):	\$Applicant1_First_Name\$, \$Applicant2_Last_Name\$	Date Prepared:	\$Generated Date in "Mon DD, YYYY" format\$
		Rate:	\$Approved Interest Rate\$ %
		Term:	\$Approved Loan Tenure in Years, Months\$

**The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - the actual charges may be more or less. Your transaction may not involve a fee for every item listed.**

The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement that you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

Interest & Charges in connection with Loan:			
1)	\$Fees / Charges Type 1\$	\$Fee/ Charge Currency\$	\$Amount of Fees/ Charge 1\$
2)	\$Fees / Charges Type 2\$	\$Fee/ Charge Currency\$	\$Amount of Fees/ Charge 2\$
3)	\$Fees / Charges Type 3\$	\$Fee/ Charge Currency\$	\$Amount of Fees/ Charge 3\$
4)	\$Fees / Charges Type 4\$	\$Fee/ Charge Currency\$	\$Amount of Fees/ Charge 4\$
5)	\$Fees / Charges Type 5\$	\$Fee/ Charge Currency\$	\$Amount of Fees/ Charge 5\$
6)	\$Fees / Charges Type 6\$	\$Fee/ Charge Currency\$	\$Amount of Fees/ Charge 6\$
7)	\$Fees / Charges Type 7\$	\$Fee/ Charge Currency\$	\$Amount of Fees/ Charge 7\$
8)	\$Fees / Charges Type 8\$	\$Fee/ Charge Currency\$	\$Amount of Fees/ Charge 8\$
9)	\$Fees / Charges Type 9\$	\$Fee/ Charge Currency\$	\$Amount of Fees/ Charge 9\$

**These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the Lender will take a first lien on the property.**

The undersigned acknowledges receipt of the booklet "Settlement Costs," and the Consumer Handbook on ARM Mortgages, if applicable.

\$Applicant1 First  
Name\$ \$Applicant1  
Last Name\$  
\$Applicant2 First  
Name\$ \$Applicant2  
Last Name\$

Signature: Signhere _\$OBOApplicantID1\$
Signature: Signhere _\$OBOApplicantID2\$

Date:  
SigningDate\_\$OBOApplicantID1\$  
Date:  
SigningDate\_\$OBOApplicantID2\$