Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$ 309,942.80
Finance Charge. The dollar amount the loan will cost you.	$ 103,314.27
Amount Financed. The loan amount available after paying your upfront finance charge.	$ 206,628.53
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	2.840%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	70.350%

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at **www.consumerfinance.gov/mortgage-closing**

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☒ state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Hoppe LLC	Swaniawski-Emard	Cartwright Inc	Kilback Group	Schultz-Upton
Address	76511 Cody Place New York City, ND 10175	36 Moose Place Portland, CA 97296	4622 Ohio Terrace Bismarck, DC 58505	86 Graedel Park Inglewood, TX 90305	813 Fairfield Junction Washington, CA 20525
NMLS ID	8593292138	6733265621	1378396195	8007211136	8062058838
NY License ID	7245354197	8613733056	8127387296	4902297718	3574619316
Contact	Benji Herion	Justen Dahl	Mauricio Kaasman	Danila Brabbs	Eberhard Scripps
Contact NMLS ID	2659275359	0306953920	8539881213	6601585110	2454036247
Contact OR License ID	1694229719	5458736965	6739570044	7602532456	4442964018
Email	escripps9@webnode.com	escripps9@shop-pro.jp	escripps9@technorati.com	escripps9@phoca.cz	escripps9@geocities.com
Phone	(202) 985-3552	(612) 458-2516	(857) 714-3914	(323) 866-1278	(646) 492-5550

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

12/18/2011

Applicant Signature Date

Co-Applicant Signature Date