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.	$ 119,828.40
Finance Charge. The dollar amount the loan will cost you.	$ 39,942.80
Amount Financed. The loan amount available after paying your upfront finance charge.	$ 79,885.60
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.100%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	71.650%

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	Rogahn and Sons	Hilll-Murphy	Gorczany-Gusikowski	Mayer-Hammes	Schumm-Hamill
Address	79652 Lakewood Junction Sacramento, MA 94273	69065 Harper Plaza Detroit, AZ 48258	26 Muir Terrace New Bedford, CA 02745	80022 Sherman Way Gilbert, TX 85297	48 Hallows Way Sacramento, GA 95828
NMLS ID	6107452551	8260585505	8888229874	6051765295	7344515940
CA License ID	3391898474	1408469566	1800561364	9681917696	4139954466
Contact	Kendrick Foch	Nert Flippelli	Northrop O'Criane	Jamie Dikles	Dodi Bambra
Contact NMLS ID	0645402393	1274133422	0398935861	5196280771	6726195029
Contact MI License ID	1042151325	5912379147	3011970781	4199514927	1141993912
Email	dbambra5@ustream.tv	dbambra5@chicagotribune.com	dbambra5@unblog.fr	dbambra5@zdnet.com	dbambra5@dropbox.com
Phone	(201) 991-3451	(337) 426-5693	(318) 376-5173	(212) 194-0416	(916) 215-9888

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.

Robinson & Co. (Inc) 11/25/2008

Applicant Signature Date

Co-Applicant Signature Date