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.	$ 193,959.75
Finance Charge. The dollar amount the loan will cost you.	$ 64,653.25
Amount Financed. The loan amount available after paying your upfront finance charge.	$ 129,306.50
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	1.890%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	64.780%

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	Mohr, Lindgren and Conn	Gottlieb, Gerlach and Haag	Pouros and Sons	Bogan Group	Lakin-Goodwin
Address	4094 Vernon Point El Paso, OH 88558	5 Moulton Circle Tacoma, CA 98424	8022 Division Park Cincinnati, OH 45223	198 Northfield Alley San Francisco, TX 94169	3 Nobel Point Cleveland, OR 44118
NMLS ID	4142221752	1121320202	1981557952	5783792789	0856693537
TX License ID	5522061363	4147825895	9117096510	4605212129	9782805433
Contact	Linoel Dugue	Catharina Camelli	Harald Deadman	Karrah Mogie	Aurore Garmans
Contact NMLS ID	3721122099	8615854242	9744077772	1294042386	7924179238
Contact WA License ID	5239966016	7706580055	8999156417	9818673078	4982540131
Email	agarmansh@free.fr	agarmansh@cargocollective.com	agarmansh@friendfeed.com	agarmansh@ca.gov	agarmansh@vinaora.com
Phone	(808) 772-7130	(810) 918-9385	(240) 154-8753	(205) 345-7213	(915) 922-4350

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.

Applicant Signature — Date 03/22/2013

Co-Applicant Signature — Date