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.	$ 239,148.93
Finance Charge. The dollar amount the loan will cost you.	$ 79,716.31
Amount Financed. The loan amount available after paying your upfront finance charge.	$ 159,432.62
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	2.550%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	56.630%

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	Kassulke, Kub and Hermiston	Rosenbaum, Rosenbaum and Mann	Kerluke, Harvey and Hickle	Bode, Gleichner and Rice	Quitzon and Sons
Address	7 Chinook Way Gainesville, PA 30506	4 Gateway Drive Spartanburg, IA 29305	2 Sutherland Avenue Philadelphia, LA 19151	4 Steensland Crossing Des Moines, KY 50369	54 Lotheville Parkway New Orleans, NE 70142
NMLS ID	7618267407	3103629438	7132596156	1642517952	6577594134
GA License ID	6906949406	7388116206	9030749888	6546234547	8180936142
Contact	Arnuad Ather	Wakefield Bogays	Theresa Drewitt	Carlita Brood	Neille Ashfold
Contact NMLS ID	5204473515	7546463925	2330280597	4182269351	5477078762
Contact SC License ID	4657617924	2800699957	3961566934	4064376897	1363442045
Email	nashfold8@sciencedaily.com	nashfold8@elegantthemes.com	nashfold8@hatena.ne.jp	nashfold8@yolasite.com	nashfold8@diigo.com
Phone	(434) 152-8127	(304) 557-5469	(727) 239-7269	(916) 639-1141	(678) 560-0056

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.

S. S. Shedd & Bro. Co. 01/20/2013

Applicant Signature Date

Co-Applicant Signature Date