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.	$ 353,381.93
Finance Charge. The dollar amount the loan will cost you.	$ 117,793.98
Amount Financed. The loan amount available after paying your upfront finance charge.	$ 235,587.95
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	5.260%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	65.980%

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	Herzog, Feeney and McKenzie	Mitchell, McDermott and Kuphal	Rippin-Borer	Weber-Larson	Ryan, Cole and Purdy
Address	8 Independence Circle Cincinnati, CA 45249	0 Harper Place Huntington, SC 25716	84 Elmside Trail San Jose, DC 95194	22773 Vernon Avenue Charleston, AK 29411	4341 House Bay Pkwy Washington, CA 20319
NMLS ID	0182094746	8063596124	6871865425	1518876369	6970295041
OH License ID	4988430811	9223677442	4222299420	7238265264	4826376964
Contact	Brianna Barrow	Stern Cale	Aubrette Sharrock	Stan Du Fray	Alyson Halvorsen
Contact NMLS ID	3955979555	5002278870	2109318977	8779831103	0133441055
Contact WV License ID	7997138394	9174337729	3333398920	0882117278	7946342185
Email	ahalvorseng@webmd.com	ahalvorseng@sun.com	ahalvorseng@sakura.ne.jp	ahalvorseng@fc2.com	halvorsen@behance.net
Phone	(325) 731-6849	(502) 549-7578	(409) 908-0183	(901) 274-4231	(513) 267-7650

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.

Chas. F. Lanman
Lanman Eng. Co. 09/15/2011

Applicant Signature Date

Co-Applicant Signature Date