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.	$ 341,371.02
Finance Charge. The dollar amount the loan will cost you.	$ 113,790.34
Amount Financed. The loan amount available after paying your upfront finance charge.	$ 227,580.68
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.690%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	74.070%

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	Prosacco, Hintz and Funk	Haley-Terry	Cruickshank Group	Lind Group	Hahn, Goyette & Lindgren
Address	3 Bobwhite Junction Washington, IN 20566	783 Washington Court El Paso, SC 79950	66 Holy Cross Circle Terre Haute, CA 47812	1063 Texas Parkway Greenville, NY 29605	0 Anderson Trail San Bernardino, CA 92405
NMLS ID	5181526776	3050532411	6850351399	0069694994	9068063758
DC License ID	4472310706	1373685676	7039876572	4967111597	6558448775
Contact	Barbabas Kilban	Winnah Danbye	Isadore MacMenamy	Adrien Barke	Pansy Grayne
Contact NMLS ID	0843329158	0746520373	4527016395	1137748768	0937323777
Contact TX License ID	0143704899	0891531704	5368153228	9238393574	8281966711
Email	pgrayne1@berkeley.edu	pgrayne1@hatena.ne.jp	pgrayne1@twitter.com	pgrayne1@globo.com	grayne@creative.org
Phone	(415) 863-1024	(614) 532-3197	(513) 204-6441	(239) 237-4754	(202) 166-0116

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.

Charles Jacobson 04/24/2017
Applicant Signature Date

Thos F. Hirsch Co. 04/24/2017
Co-Applicant Signature Date