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.	$ 158,663.16
Finance Charge. The dollar amount the loan will cost you.	$ 52,887.72
Amount Financed. The loan amount available after paying your upfront finance charge.	$ 105,775.44
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.320%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	53.750%

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	Medhurst, Hamill and Gaylord	Rempel-Terry	Waters-Buckridge	MacGyver-Wiegand	Beahan and Schimmel
Address	799 Kedzie Park Tyler, WI 75710	069 Parkside Point Memphis, TX 38197	55699 Stoughton Circle Madison, TX 53779	24288 Merchant Pass Houston, SC 77080	22800 Holmberg Crossing Katy, TN 77493
NMLS ID	9193376864	7778269584	8149848740	3210332644	4430541810
TX License ID	7106822210	6906565115	0848575462	4544572314	2579806713
Contact	Heddie Hiorn	Izaak Oppery	Berna Pierro	Starr Lenney	Casi Szwandt
Contact NMLS ID	5520549440	5623062220	6782394539	9081273341	4045074543
Contact TN License ID	8981996295	4555491027	4900527811	1921134053	9977454868
Email	cszwandt2@sogou.com	cszwandt2@people.com.cn	cszwandt2@nih.gov	cszwandt2@ftc.gov	cszwandt2@ocn.ne.jp
Phone	(814) 917-5956	(903) 575-3734	(757) 274-7638	(210) 677-7672	(903) 761-7678

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.

02/05/2016

Applicant Signature Date

Co-Applicant Signature Date