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.	$ 193,504.43
Finance Charge. The dollar amount the loan will cost you.	$ 64,501.48
Amount Financed. The loan amount available after paying your upfront finance charge.	$ 129,002.95
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	8.620%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	51.440%

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	Miller-Abshire	Bartell and Sons	Carroll, Spinka and Schaefer	Homenick, Quitzon and O'Connell	Kassulke and Keeling
Address	8373 Onsgard Junction Fullerton, VA 92835	6 Birchwood Park Springfield, CA 62723	0 Weeping Birch Point Arlington, MS 22225	4 Vermont Junction San Jose, FL 95128	95 Corscot Avenue Gulfport, IN 39505
NMLS ID	8279820563	5084493702	6058626109	9069566704	6449089579
CA License ID	0327653978	1719273365	6185318206	3653319505	7836105701
Contact	Lilian Newcomen	Ellery Ambrogioni	Wilden Lailey	Demetra Barrable	Belle Ballantine
Contact NMLS ID	7629339402	6919394981	6178329829	7583826903	9662566723
Contact IL License ID	8926039477	2406043805	1360403534	8458492809	6976250351
Email	bballantinee@issuu.com	bballantinee@elegantthemes.com	bballantinee@typepad.com	bballantinee@bravesites.com	bantin@reference.com
Phone	(405) 323-6358	(316) 467-3190	(917) 870-6915	(815) 597-6458	(714) 938-1217

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.

Martin Bro 11/09/2015
Applicant Signature Date

Velati 11/09/2015
Co-Applicant Signature Date