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.	$ 131,024.90
Finance Charge. The dollar amount the loan will cost you.	$ 43,674.97
Amount Financed. The loan amount available after paying your upfront finance charge.	$ 87,349.93
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.490%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	68.490%

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'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	Stehr, Jenkins and Hilll	Bruen-Hammes	Bruen Inc	Marvin, Champlin and Gleichner	Walker Inc
Address	2074 Algoma Circle Arvada, CA 80005	02 Independence Park New York City, DC 10175	41713 Amoth Junction Stockton, FL 95205	81704 Claremont Park Washington, NV 20337	72071 Corscot Trail Orlando, TX 32891
NMLS ID	1473667252	1811395478	2357228592	1954903006	7849093971
CO License ID	9306637797	0865903829	0866647297	4218716856	2050196058
Contact	Ainsley Lackinton	Lanae Hassur	Jimmie Cutmore	Constantia Sproston	Sianna Dooland
Contact NMLS ID	6310654688	7368312294	7222167277	2543154371	5371515175
Contact NY License ID	0665243838	3250521355	9215176490	5281532892	8800087563
Email	sdooland7@csmonitor.com	sdooland7@mac.com	sdooland7@seesaa.net	sdooland7@marketwatch.com	sdooland7@etsy.com
Phone	(540) 569-0010	(281) 732-6476	(503) 207-8500	(571) 902-6002	(303) 617-6769

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.

The W. H. West Co. 03/27/2017
Applicant Signature Date

Merchants Transfer & Storage Company 03/27/2017
Co-Applicant Signature Date