

DISCLOSURE SUMMARY – FIXED RATE LOAN

(This is not a loan commitment. The information below reflects estimates.)

Date _____ / _____ / _____

Initial Revised

Borrower(s): _____

Property Address: _____

Mortgage Term: _____

Loan Amount: \$ _____

Interest Rate: _____ %

Principal & Interest Payment: \$ _____ per month

Monthly Reserves: If these amounts are not included in your monthly payment, you must pay them yourself.

- | Are | Are not | Added for |
|--------------------------|--------------------------|-------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Real Estate Taxes |
| <input type="checkbox"/> | <input type="checkbox"/> | Homeowners / Hazard Insurance |
| <input type="checkbox"/> | <input type="checkbox"/> | Mortgage Insurance |
| <input type="checkbox"/> | <input type="checkbox"/> | Homeowners' Association Dues |

Originator/Broker/Discount Fees:

- | | |
|--------------------------------------|----------|
| Loan Origination Fee: | \$ _____ |
| Broker Fee: | \$ _____ |
| Loan Discount Fee (Points: _____ %): | \$ _____ |
| Other Fees: | \$ _____ |

Other conditions of your loan:

- | Yes | No | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Your loan has a penalty if you pay off your mortgage early. |
| <input type="checkbox"/> | <input type="checkbox"/> | Your loan has a balloon payment. |
| <input type="checkbox"/> | <input type="checkbox"/> | Your interest rate is locked. |
| <input type="checkbox"/> | <input type="checkbox"/> | Your interest rate or fees are higher because documentation is reduced. |
| <input type="checkbox"/> | <input type="checkbox"/> | Your broker will receive a "yield spread premium" of \$ _____.* |

* "Yield spread premium" or "YSP" means a payment from a lender to a broker related to the interest rate of your loan. A yield spread premium can be a useful means to pay some or all of your settlement costs.

IF YOU NEED HELP UNDERSTANDING YOUR LOAN, CONTACT DFI AT 1-877-746-4334