

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 received 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.

Borrower _____ Date _____
Borrower _____ Date _____