FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT
(This is neither a contract nor a commitment to lend)

Applicants: Prepared By:

Property Address:

Application No: Date Prepared:

Check box if applicable:

ANNUAL PERCENTAGE RATE
The cost of your credit as a yearly rate
%

FINANCE CHARGE
The dollar amount the credit will cost you
$

Amount Financed
The amount of credit provided to you or on your behalf
$

Total of Payments
The amount you will have paid after making all payments as scheduled
$

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit
PAYMENTS: Your payment schedule will be:

<table>
<thead>
<tr>
<th>Number of Payments</th>
<th>Amount of Payments **</th>
<th>When Payments Are Due</th>
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</tr>
</thead>
</table>

DEMAND FEATURE: This obligation has a demand feature.

VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

<table>
<thead>
<tr>
<th>Type</th>
<th>Premium</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Life</td>
<td>I want credit life insurance.</td>
<td>X</td>
</tr>
<tr>
<td>Credit Disability</td>
<td>I want credit disability insurance.</td>
<td>X</td>
</tr>
<tr>
<td>Credit Life and Disability</td>
<td>I want credit life and disability insurance.</td>
<td>X</td>
</tr>
</tbody>
</table>

INSURANCE: The following insurance is required to obtain credit:

- Credit life insurance
- Credit disability
- Property insurance
- Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

- If you purchase property flood insurance from creditor you will pay $ for a one year term.

SECURITY: You are giving a security interest in:

- The goods or property being purchased
- Real property you already own.

FILING FEES: $

LATE CHARGE: If a payment is more than days late, you will be charged %

PREPAYMENT: If you pay off early, you may will not have to pay a penalty.

- may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property may may, subject to conditions may not assume the remainder of your loan on the original terms.