

Truth-in-Lending Disclosure Statement

Lender
 Fifth Third Mortgage Company
 5001 Kingsley DR
 MD: 1MOCBQ
 Cincinnati, OH 45227

Borrower


Date
 10/03/2014
Loan Number
 420361321

Preliminary
 Final

Property Address: 

"e" means estimate

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
3.080 % e	\$ 81,170.52 e	\$ 322,819.68 e	\$ 403,990.20 e

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly	Payment
Interest Rate	3.000 % e	
Principal + Interest Payment	\$ 2,244.39 e	
Estimated Taxes + Insurance (Escrow) <input type="checkbox"/> Includes Private Mortgage Insurance <input type="checkbox"/> Includes Mortgage Insurance	\$ 0.00 e	
Total Estimated Monthly Payment	\$ 2,244.39 e	

Final Balloon Payment due : \$

Demand Feature.

- This obligation has a demand feature.
- This loan is payable on demand and all disclosures are based on an assumed maturity of one year.

Security. You are giving a security interest in:

- the goods or property being purchased.
- (brief description of other property) 
- collateral securing other loans with us.

Assumption. Someone buying this property

- cannot assume the remainder of the mortgage on the original terms.
- may assume, subject to conditions, the remainder of the mortgage on the original terms.

Filing/Recording Fees. \$ **e See Good Faith Estimate**

There is no guarantee that you will be able to refinance to lower your rate and payments.

Truth-in-Lending Disclosure continued on next page

CONFIDENTIAL

Property Insurance. Property insurance may be obtained from anyone that is acceptable to Lender. If property insurance is obtained from or through Lender, the cost is \$ **N/A** e for a **N/A** term of coverage.

Late Charge.

A late charge of 4% of the Overdue Payment of Principal & Interest will be assessed.

Prepayment. If you pay off your loan early, you

may will not have to pay a penalty.

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

Required Deposit. The Annual Percentage Rate does not take into account your required deposit.

See your contract documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

No Guarantee to Refinance. There is no guarantee that you will be able to refinance to lower your rate and payments.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

"e" means estimate

Borrower



Date

Date

Date

Date

Refer to the attached *Signature Addendum* for additional parties and signatures.

CONFIDENTIAL

SDNY_GM_00033363

EFTA_00143976

EFTA01280352