

TRUTH-IN-LENDING DISCLOSURE STATEMENT

Enter Company Name in Global Defaults

123 Any Street
This City, WA 99202

Loan Number: LH-1234

Preliminary Final

Borrower(s): **JOHN H. SAMPLE**
JANE W. SAMPLE

Property Address: **123 Any Street**
Seattle, WA 98123

Type of Loan: **CNVL Purchase, Fixed**

Date Prepared: **January 31, 2006**

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 assuming the annual percentage rate does not change.	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 assuming the annual percentage rate does not change.
8.886 % e	\$ 152,985.72 e	\$ 91,870.17 e	\$ 244,855.89 e

" e " means estimate.

PAYMENT SCHEDULE:

Number of Payments	Amount of Payments		Payments are Due Beginning
	P & I	Mortgage Insurance (range)	
1 - 269	697.08	35.63	May 1, 2003
270	47,756.90		October 1, 2025

Special comments for the TIL can go here.

VARIABLE RATE:

This transaction is subject to a variable rate feature. Variable Rate disclosures have been provided at an earlier time.

DEMAND FEATURE:

This obligation is payable on demand.
 The disclosures are based on an assumed maturity of one year.

SECURITY:

You are giving a security interest in the property located at:
123 Any Street, Seattle, WA 98123

INSURANCE:

You may obtain property insurance from anyone acceptable to the Lender.

FILING / RECORDING FEES: \$ 25.00

LATE CHARGE:

If your payment is more than _____ days late, you will pay a late charge of _____ % of the overdue payment.

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.

ASSUMPTION:

Someone buying your dwelling
 cannot assume the remaining balance due under the original mortgage terms.
 may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

Special comments for the TIL can go here.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties and creditor's policy regarding assumption of the obligation.

Please refer to the "Good Faith Estimate" for an Itemization of Amount Financed.

Applicant **JOHN H. SAMPLE** _____ Date

Applicant **JANE W. SAMPLE** _____ Date

Applicant _____ Date

Applicant _____ Date