

(Lender/Broker name & address or Letterhead)

### DISCLOSURE SUMMARY

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

(Date)  Initial  Revised

Borrower(s): John Doe  
Jane Doe

Property: 1234 Fifth Ave  
Olympia, WA 98501

Mortgage Term & Type: 30-Year  
5/1 Adjustable Rate Mortgage

Loan Amount: \$400,000.00

Interest Rates & Minimum Principal & Interest Payments:	Rate	Monthly Payment
Initial	4.000%	\$1,909.66
Fully Indexed:	5.125%	\$2,177.95
Minimum:	2.250%	\$1,528.98
Maximum:	9.000%	\$3,218.49

Monthly Reserves:

Are	Are not	added for
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Real Estate Taxes
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Homeowners / Hazard Insurance
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Mortgage Insurance
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homeowner Association Dues
<input type="checkbox"/>	<input checked="" type="checkbox"/>	N/A

Originator//Broker/Discount Fees:

Loan Origination or Mortgage Broker Fee: \$4,000.00  
Loan Discount (Points: 0.000%): \$0.00  
Other Originator / Broker Fees: \$400.00

Other conditions of your loan:

Yes	No	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	You may have to pay a penalty if you pay off your mortgage early.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	You may have a balloon payment if you only make the minimum monthly payment.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Your interest rate is locked.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Your mortgage broker may receive a yield spread premium of up to \$2,000.00.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Your interest rate or fees may be higher because loan documentation is reduced.