

(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
Fixed Rate Mortgage

Loan Amount: \$400,000.00

Interest Rate: 6.000 %

Minimum Principal & Interest Payment: \$2,398.20 per month

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.