

(Lender/Broker name & address or Letterhead)

DISCLOSURE SUMMARY

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

(Date) Initial Revised

Borrower(s): _____

Property: _____

Mortgage Term & Type: _____

Loan Amount: \$ _____

Interest Rate: _____ %

Minimum Principal & Interest Payment: \$ _____ per month

Monthly Reserves:

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

Originator//Broker/Discount Fees:

Loan Origination or Mortgage Broker Fee: \$ _____
Loan Discount (Points: _____ %): \$ _____
Other Originator / Broker Fees: \$ _____

Other conditions of your loan:

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