

BASIC MORTGAGE REFINANCE LOAN FACTS (Estimate Only)*
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Lender: Citicorp Trust Bank, fsb
 4500 Linden Hill Drive
 Wilmington, DE 19808

Type of Loan: Conventional
 Disclosure Type: Estimate

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Amount Financed	Total of Payments	Annual Percentage Rate	Finance Charge
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.	The cost of your credit at a yearly rate.	The dollar amount the credit will cost you.
*\$199,218.03	*\$ 546,206.31	8.393%*	*\$346,988.28

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PAYMENT: \$1517.25 monthly.

ESCROW: Lender will will not collect money for property taxes and insurance in your monthly payment.
 *Lender does not offer Escrow of property taxes and insurance.

INTEREST RATE: Lender offers only fixed-rate, fixed term, fully amortizing loans. The loan you select will not have a variable rate.

FEES: Lender may charge certain fees in connection with a loan. Such fees could include:

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Loan origination fees	\$TBD
Discount points	\$TBD
Mortgage broker fees	\$TBD
Other	\$TBD

SPECIAL FACTORS YOU SHOULD BE AWARE OF:

PREPAYMENT: Lender's offer, if any, will include a prepayment penalty. This means that if you pay off your loan in full at any time within the first 3 years from the date the loan is made, you will pay a fee in addition to the balance due. Before closing, you may accept a rate increase on the loan from the Lender of ½ percentage point in lieu of accepting a loan with a prepayment penalty.

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BALLOON PAYMENT: Lender offers only fixed-rate, fixed term loans. The loan made, if any, will not have a balloon payment.

YIELD SPREAD PREMIUM: Broker does not receive or charge a yield spread premium.

REDUCED DOCUMENTATION: If you elect to provide and Lender accepts reduced documentation or stated income, you will not have to pay a premium.

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***This is an estimate only based on the average 1st lien mortgage loan made in the State of Washington by Citicorp Trust Bank, fsb in the year 2007. This estimate does not promise or guarantee that the applicant(s) will receive a loan of any amount from the lender. If a loan is offered, the terms will vary from those shown in this estimate.**

DO NOT SIGN THIS FORM IF YOU DO NOT UNDERSTAND IT.

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By signing below, Applicant acknowledges receipt of this Basic Mortgage Refinance Loan Facts disclosure.

 Applicant Date

 Applicant Date

 Applicant Date

 Applicant Date

 Broker's Representative Date

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