

# TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants:  
Property Address:

Prepared By: **EXPRESS MORTGAGE DECISIONS, INC.**  
**350 PFINGSTEN RD., SUITE # 104**  
**NORTHBROOK, IL 60062**

Application No:

Date Prepared: **Ph: 847-205-1600**

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate  %	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you  \$	<b>AMOUNT FINANCED</b> The amount of credit provided to you or on your behalf  \$	<b>TOTAL OF PAYMENTS</b> The amount you will have paid after making all payments as scheduled  \$
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**REQUIRED DEPOSIT:** The annual percentage rate does not take into account your required deposit  
**PAYMENTS:** Your payment schedule will be:

No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due

**DEMAND FEATURE:** This obligation has a demand feature.  
 **VARIABLE RATE FEATURE:** This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

**CREDIT LIFE/CREDIT DISABILITY:** Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. <span style="float: right;">Signature: _____</span>
Credit Disability		I want credit disability insurance. <span style="float: right;">Signature: _____</span>
Credit Life and Disability		I want credit life and disability insurance. <span style="float: right;">Signature: _____</span>

**INSURANCE:** The following insurance is required to obtain credit:  
 Credit life insurance     Credit disability     Property insurance     Flood insurance  
 You may obtain the insurance from anyone you want that is acceptable to creditor.  
 If you purchase  property  flood insurance from creditor you will pay \$ \_\_\_\_\_ for a one year term.

**SECURITY:** You are giving a security interest in:  
 The goods or property being purchased     Real property you already own.

**FILING FEES:** \$ \_\_\_\_\_

**LATE CHARGE:** If a payment is more than \_\_\_\_\_ days late, you will be charged \_\_\_\_\_ %

**PREPAYMENT:** If you pay off 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 property  
 may  may, subject to conditions  may not assume the remainder of your loan on the original terms.  
 See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties  \* means an estimate  all dates and numerical disclosures except the late payment disclosures are estimates.

**You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.**

\* \* NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

**THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.**

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Lender Date

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Applicant Date

## TRUTH-IN-LENDING DISCLOSURE (FOR SECTION 32 MORTGAGES)

NAME(S)/ADDRESS(ES) OF BORROWER(S) ("Borrower," "you" or "your")	NAME(S)/ADDRESS(ES) OF LENDER (CREDITOR) ("Lender," "us" or "our")  <b>EXPRESS MORTGAGE DECISIONS, INC.</b> <b>350 PFINGSTEN RD., SUITE # 104</b> <b>NORTHBROOK, IL 60062</b>
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PROPERTY ADDRESS

### NOTICE

**You are not required to complete this agreement merely because you have received these disclosures or have signed a loan application. If you obtain this loan, the Lender will have a mortgage on your home. YOU COULD LOSE YOUR HOME AND ANY MONEY YOU HAVE PUT INTO IT, IF YOU DO NOT MEET YOUR OBLIGATIONS UNDER THE LOAN.**

You are borrowing \$ \_\_\_\_\_ (optional credit insurance  is  is not included in this amount).

The annual percentage rate on your loan will be \_\_\_\_\_ %.

Your regular \_\_\_\_\_ payment will be \$ \_\_\_\_\_

At the end of your loan, you will still owe us: \$ \_\_\_\_\_

Your interest rate may increase. Increases in the interest rate could increase your payment.  
The highest amount your payment could increase to is \_\_\_\_\_

LOAN NUMBER

TRANSACTION DATE

SIGNATURES

By signing below you acknowledge receipt of a completed copy of this disclosure. You understand that this is not a contract and does not reflect all of the terms and conditions of the mortgage transaction to which the disclosures in this form relate.

X \_\_\_\_\_ DATE

X \_\_\_\_\_ DATE