

H-4(E) Fixed Rate Mortgage Interest Rate and Payment Summary Model Clause**INTEREST RATE AND PAYMENT SUMMARY**

	Rate & Monthly Payment
Interest Rate	____%
Principal + Interest Payment	\$ ____
Est. Taxes + Insurance (Escrow) • [Includes [Private] Mortgage Insurance]	\$ ____
Total Est. Monthly Payment	\$ ____

H-4(F) Adjustable-Rate Mortgage or Step-Rate Mortgage Interest Rate and Payment Summary Model Clause**INTEREST RATE AND PAYMENT SUMMARY**

	INTRODUCTORY Rate & Monthly Payment (for first (period))	[MAXIMUM during FIRST FIVE YEARS (date)]	MAXIMUM EVER (as early as (date))
Interest Rate	____%	[____%]	____%
Principal + Interest Payment	\$ ____	[\$ ____]	\$ ____
Est. Taxes + Insurance [(Escrow)] • [Includes [Private] Mortgage Insurance]	[\$ ____]	[\$ ____]	[\$ ____]
Total Est. Monthly Payment	\$ ____	[\$ ____]	\$ ____