

Note: To see what your payments would have been during that period, divide your

mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, in 1996 the monthly payment for a mortgage amount of \$60,000 taken out in 1982 would be:  $\$60,000 \div \$10,000 = 6$ ;  $6 \times \underline{\hspace{1cm}} = \$ \underline{\hspace{1cm}}$  per month.)

#### H-4(D)—Variable-Rate Model Clauses

Your new interest rate will be \_\_\_\_\_%, which is based on an index value of \_\_\_\_\_%.  
 Your previous interest rate was \_\_\_\_\_%, which was based on an index value of \_\_\_\_\_%.  
 [The new interest rate does not reflect a change of \_\_\_\_\_ percentage point in the index value which was not added because of \_\_\_\_\_.]  
 [The new payment will be \$\_\_\_\_\_.]  
 [Your new loan balance is \$\_\_\_\_\_.]  
 [Your (new) (existing) payment will not be sufficient to cover the interest due and the difference will be added to the loan amount. The payment amount needed to pay your loan in full by the end of the term at the new interest rate is \$\_\_\_\_\_.]  
 [The following interest rate adjustments have been implemented this year without changing your payment: \_\_\_\_\_.]  
 These interest rates were based on the following index values: \_\_\_\_\_.]

#### 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]	\$ _____
<b>Total Est. Monthly Payment</b>	<b>\$ _____</b>

#### 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]	[\$ _____]	[\$ _____]	[\$ _____]
<b>Total Est. Monthly Payment</b>	<b>\$ _____</b>	<b>[\$ _____]</b>	<b>\$ _____</b>