

H-3—Amount Financed Itemization Model Form

Itemization of the Amount Financed of \$ _____

\$ _____ Amount given to you directly

\$ _____ Amount paid on your account

Amount paid to others on your behalf

\$ _____ to [public officials] [credit bureau] [appraiser] [insurance company]

\$ _____ to (name of another creditor)

\$ _____ to (other)

\$ _____ Prepaid finance charge

H-4(A)—Variable-Rate Model Clauses

The annual percentage rate may increase during the term of this transaction if:

[the prime interest rate of (creditor) increases.]

[the balance in your deposit account falls below \$ _____.]

[you terminate your employment with (employer) .]

[The interest rate will not increase above _____%.]

[The maximum interest rate increase at one time will be _____%.]

[The rate will not increase more than once every (time period) .]

Any increase will take the form of:

[higher payment amounts.]

[more payments of the same amount.]

[a larger amount due at maturity.]

Example based on the specific transaction

[If the interest rate increases by _____% in (time period),

[your regular payments will increase to \$ _____.]

[you will have to make _____ additional payments.]

[your final payment will increase to \$ _____.]

Example based on a typical transaction

[If your loan were for \$ _____ at _____% for (term) and the rate increased to _____% in (time period),

[your regular payments would increase by \$ _____.]

[you would have to make _____ additional payments.]

[your final payment would increase by \$ _____.]

H-4(B)—Variable-Rate Model Clauses

Your loan contains a variable-rate feature. Disclosures about the variable-rate feature have been provided to you earlier.