Additional Information About This Loan

**Comparisons**

<table>
<thead>
<tr>
<th></th>
<th>Use these measures to compare this loan with other loans.</th>
</tr>
</thead>
<tbody>
<tr>
<td>In 5 Years</td>
<td>Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.</td>
</tr>
<tr>
<td>Annual Percentage Rate (APR)</td>
<td>Your costs over the loan term expressed as a rate. This is not your interest rate.</td>
</tr>
<tr>
<td>Total Interest Percentage (TIP)</td>
<td>The total amount of interest that you will pay over the loan term as a percentage of your loan amount.</td>
</tr>
</tbody>
</table>

**Other Considerations**

**Appraisal**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

**Assumption**

If you sell or transfer this property to another person, we

- [ ] will allow, under certain conditions, this person to assume this loan on the original terms.
- [X] will not allow assumption of this loan on the original terms.

**Homeowner's Insurance**

This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

**Late Payment**

If your payment is more than ___ days late, we will charge a late fee of ______

**Loan Acceptance**

You do not have to accept this loan because you have received this form or signed a loan application.

**Refinancing**

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Servicing**

We intend

- [X] to service your loan. If so, you will make your payments to us.
- [x] to transfer servicing of your loan.