Additional Information About This Loan

LENDER  Ficus Bank
NMLS/License ID
LOAN OFFICER  Joe Smith
NMLS/License ID  12345
EMAIL  joesmith@ficusbank.com
PHONE  123-456-7890

MORTGAGE BROKER
NMLS/License ID
LOAN OFFICER
NMLS/License ID
EMAIL
PHONE

Comparisons
Use these measures to compare this loan with other loans.

| In 5 Years | $56,582  Total you will have paid in principal, interest, mortgage insurance, and loan costs. |
| Annual Percentage Rate (APR) | 4.274%  Your costs over the loan term expressed as a rate. This is not your interest rate. |
| Total Interest Percentage (TIP) | 69.45%  The total amount of interest that you will pay over the loan term as a percentage of your loan amount. |

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.
☒ 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 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.

Refinance
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
☐ to service your loan. If so, you will make your payments to us.
☒ to transfer servicing of your loan.

Confirm Receipt
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature  Date  Co-Applicant Signature  Date

LOAN ESTIMATE