

TRUTH-IN-LENDING DISCLOSURE

PROPERTY ADDRESS	
LOAN NUMBER	TRANSACTION DATE March 20, 2012 <input type="checkbox"/> Preliminary <input checked="" type="checkbox"/> Final

Words, numbers or phrases preceded by a are applicable only if the is marked. All numerical disclosures except the late payment disclosure are estimates.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate. 4.4026%	The dollar amount the credit will cost you. \$ 277,804.76	The amount of credit provided to you or on your behalf. \$ 344,695.25	The amount you will have paid after you have made all payments as scheduled. \$ 622,500.01

Interest on the amount of credit outstanding during the construction period will be paid _____, followed by:

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	4.2500%
Principal + Interest Payment	\$ 1,729.17
Est. Taxes + Insurance (Escrow)	\$ 215.28
Total Est. Monthly Payment	\$ 1,944.45

VARIABLE RATE:

This transaction is subject to a variable rate feature. Variable rate disclosures have been provided at an earlier time.

PAYABLE ON DEMAND: This obligation is payable on demand. The disclosures are based on an assumed maturity of one year.

INSURANCE: You may obtain property insurance from anyone acceptable to Lender.

SECURITY: You are giving a security interest in the real property and any of the following items which are checked:

- Goods being purchased. Funds on deposit with Lender. Collateral securing other loans with us may also secure this loan.
 Other (Specify)

LATE CHARGE: If you are more than **15** days late in making any payment, in addition to your payment, you will pay a late charge of:

- the lesser of the greater of an amount equal to \$ _____ or **5.0000%** of the payment in default.

PREPAYMENT: If you pay off early, you may will not have to pay a penalty.

may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: If this loan is to purchase and is secured by your principal dwelling, and if checked here, someone buying your dwelling cannot assume the remainder of this purchase money mortgage loan on the original terms. If this loan is to purchase and is secured by your principal dwelling, and if checked here, someone buying your dwelling may, subject to conditions, be allowed to assume the remainder of this purchase money mortgage loan.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties and Creditor's policy regarding assumption of the obligation.

There is no guarantee that you will be able to refinance to lower your rate and payments.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

- Please refer to the "Good Faith Estimate" for a breakdown of fees, charges and amount financed. Please refer to the Itemization of Amount Financed Statement.

SIGNATURES: By signing you acknowledge receipt of a completed copy of this disclosure. You understand that this is not a contract and does not reflect all of the terms and conditions of the mortgage transaction to which the disclosures reflected on this form relate.

X	X
DATE	DATE
X	X
DATE	DATE