

# TRUTH-IN-LENDING DISCLOSURE (FOR SECTION 32 MORTGAGES)

NAME(S)/ADDRESS(ES) OF BORROWER(S) ("Borrower," "you" or "your")	NAME(S)/ADDRESS(ES) OF LENDER (CREDITOR) ("Lender," "us" or "our")
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PROPERTY ADDRESS

## NOTICE

**You are not required to complete this agreement merely because you have received these disclosures or have signed a loan application. If you obtain this loan, the Lender will have a mortgage on your home. YOU COULD LOSE YOUR HOME AND ANY MONEY YOU HAVE PUT INTO IT, IF YOU DO NOT MEET YOUR OBLIGATIONS UNDER THE LOAN.**

You are borrowing \$ \_\_\_\_\_ (optional credit insurance  is  is not included in this amount).

The annual percentage rate on your loan will be \_\_\_\_\_ %.

Your regular **Monthly** payment will be \$ \_\_\_\_\_

At the end of your loan, you will still owe us: \$ \_\_\_\_\_

Your interest rate may increase. Increases in the interest rate could increase your payment.

The highest amount your payment could increase to is \_\_\_\_\_

LOAN NUMBER

TRANSACTION DATE

SIGNATURES

By signing below 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 in this form relate.

X \_\_\_\_\_ DATE

X \_\_\_\_\_ DATE