

EARLY TRUTH IN LENDING ACT DISCLOSURE (TIL)

Date: [Date]
Application Number: [Application Number]
Borrower Name: [Borrower Name]
Property Address: [Property Address]

ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
[APR Percentage]%	[\$Finance Charge Amount]	[\$Amount Financed]	[\$Total Payment Amount]
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.

PAYMENT SCHEDULE:

Number of Payments	Amount of Payments	When Payments Are Due
[Number]	[\$Payment Amount]	Monthly, starting on [Start Date]

DEMAND FEATURE: This loan [does/does not] have a demand feature.

VARIABLE RATE: This loan [has/does not have] a variable rate feature. If it does, your interest rate and payments may increase during the term of the loan.

SECURITY: You are giving a security interest in the property located at [Property Address].

LATE CHARGE: If a payment is more than [Number] days late, you will be charged [Percentage/Amount].

PREPAYMENT: If you pay off early, you [may/will not] have to pay a penalty and [may/will not] be entitled to a refund of part of the finance charge.

INSURANCE: Credit life insurance and credit disability insurance are not required to obtain credit. No such insurance is provided unless you sign for it and agree to pay the additional cost.

SIGNATURES:

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____

Note: This is a preliminary disclosure. This is not a contract or a commitment to lend.