

Date: [Insert Date]

Borrower Name: [Insert Borrower Name]

Address: [Insert Address]

City, State, Zip: [Insert City, State, Zip]

Loan Number: [Insert Loan Number]

FINAL TRUTH IN LENDING ACT (TILA) DISCLOSURE STATEMENT

This disclosure is provided in accordance with the Federal Truth in Lending Act regarding your loan transaction. Please review these final terms carefully.

ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
[Insert APR]%	[\$[Insert Finance Charge]	[\$[Insert Amount Financed]	[\$[Insert Total of Payments]
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 Each Payment	When Payments Are Due
[Insert Number]	[\$[Insert Amount]	Monthly, beginning on [Insert Date]

DEMAND FEATURE

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

VARIABLE RATE FEATURE

This loan [does/does not] have a variable rate feature. If it does, separate disclosures have been provided previously.

SECURITY INTEREST

You are giving a security interest in: [Insert Description of Collateral, e.g., The property located at Address].

LATE CHARGE

If a payment is more than [Insert Days] days late, you will be charged [Insert Amount or Percentage].

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.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

Borrower Signature

Date

Co-Borrower Signature

Date