TILA RESPA Integrated Disclosure

H-24(F) Mortgage Loan Transaction Loan Estimate – Negative Amortization Sample

This is a sample of the information required by 12 CFR § 1026.37(a) and (b) for a transaction with negative amortization.
# Loan Estimate

**DATE ISSUED** 7/23/2012  
**APPLICANTS** Michael Jones and Mary Stone  
123 Anywhere Street  
Anytown, ST 12345  
**PROPERTY** 456 Somewhere Avenue  
Anytown, ST 12345  
**SALE PRICE** $180,000

## Loan Terms

<table>
<thead>
<tr>
<th>Loan Terms</th>
<th>Can this amount increase after closing?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loan Amount</strong></td>
<td>$171,000</td>
</tr>
<tr>
<td><strong>Interest Rate</strong></td>
<td>2%</td>
</tr>
<tr>
<td><strong>Monthly Principal &amp; Interest</strong></td>
<td>$632.05</td>
</tr>
</tbody>
</table>

### Can this amount increase after closing?

- **Loan Amount**: $171,000  
  - Can go **as high as** $176,032  
  - Can **increase** until year 6  

- **Interest Rate**: 2%  
  - Adjusts **every year** starting in year 2  
  - Can go **as high as** 7% in year 10  
  - See AIR table on page 2 for details

- **Monthly Principal & Interest**: $632.05  
  - Adjusts **every year** starting in year 6  
  - Can go **as high as** $1,227 in year 10  
  - Includes only interest and no principal until year 6  
  - See AP table on page 2 for details

### Does the loan have these features?

- **Prepayment Penalty**: NO  
- **Balloon Payment**: NO

**Save this Loan Estimate to compare with your Closing Disclosure.**

*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 8/6/2012 at 5:00 p.m. EDT*