

May 2016

Loan Estimate with Truth in Lending Act disclosure citations

In this document, the Consumer Financial Protection Bureau (Bureau) has listed on the Loan Estimate citations to the disclosure provisions of Chapter 2 of the Truth in Lending Act (TILA) referenced in the preamble of the Integrated Mortgage Disclosure final rule, 78 Fed. Reg. 79,730 (Dec. 31, 2013). This document does not include citations to other legal authority the Bureau relied on in adopting the rule, whether to substantive, non-disclosure requirements imposed by TILA, formatting or timing requirements imposed by TILA, requirements contained in Chapter 1 of TILA, provisions of the Real Estate Settlement Procedures Act, sections of the Dodd-Frank Act not codified in Chapter 2 of TILA, or other legal authority. If a section of the Loan Estimate does not include a citation, the Bureau did not rely on the disclosure provisions of Chapter 2 of TILA in implementing the final rule. For complete and definitive requirements, please refer to the rule and its Official Interpretations. This document does not represent legal interpretation, guidance, or advice of the Bureau. This document does not bind the Bureau and does not create any rights, benefits, or defenses, substantive or procedural, which are enforceable by any party in any manner.

Creditor name – 128(a)(1)

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED
APPLICANTS

PROPERTY
SALE PRICE

LOAN TERM 128(a)(6)

PURPOSE

PRODUCT 128(b)(2)(C)(ii)

LOAN TYPE Conventional FHA VA _____

LOAN ID #

RATE LOCK NO YES, until

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on

| Loan Terms | Can this amount increase after closing? |
|---|--|
| Loan Amount | |
| Interest Rate | |
| Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i> | 128(a)(6); 128(b)(2)(C)(ii) |
| Prepayment Penalty | 128(a)(11) Does the loan have these features? |
| Balloon Payment | 128(a)(6) |

| Projected Payments | 128(a)(6); 128(a)(16); 128(b)(2)(C); 128(b)(4)* |
|--|---|
| Payment Calculation | |
| Principal & Interest | |
| Mortgage Insurance | |
| Estimated Escrow <i>Amount can increase over time</i> | |
| Estimated Total Monthly Payment | |

| Estimated Taxes, Insurance & Assessments | This estimate includes | In escrow? |
|--|--|------------|
| <i>Amount can increase over time</i> | <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: | |
| | 128(a)(16); 128(b)(4) | |
| | <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i> | |

| Costs at Closing | |
|--------------------------------|--|
| Estimated Closing Costs | Includes _____ in Loan Costs + _____ in Other Costs – _____ in Lender Credits. See page 2 for details. |
| Estimated Cash to Close | Includes Closing Costs. See Calculating Cash to Close on page 2 for details. |

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

*These disclosure provisions are implemented in one or more elements of this table.

Closing Cost Details

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|----------------------------------|-------------|-------------------------------|------------|---|--|----------------------------------|--|--|--|--------------------|--|-------------------------------------|--|-------------------------------|--|--|--|--|--------------------------------------|------------------|---|--|--------------------------------|--|----------------|--|--------------------|--|--|--|---|--|--|--|-----------------------------|--|--|---|-----------------------|----------------------|--------------------|-----------------------|----------------|-------------------------------|-----------------|-------------------------|--|--------------|---|--------------------|-------------------------------|--|-------|--------------|----------------|--------------------|--|
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #333; color: white; padding: 2px;">Loan Costs</td> <td style="text-align: right; color: red; padding: 2px;">128(a)(17)</td> </tr> <tr> <td style="background-color: #eee; padding: 2px;">A. Origination Charges</td> <td style="text-align: right; color: red; padding: 2px;">128(a)(18)</td> </tr> <tr> <td colspan="2" style="padding: 2px;">% of Loan Amount (Points)</td> </tr> <tr> <td colspan="2" style="height: 100px;"></td> </tr> <tr> <td colspan="2" style="background-color: #eee; padding: 2px;">B. Services You Cannot Shop For</td> </tr> <tr> <td colspan="2" style="height: 100px;"></td> </tr> <tr> <td colspan="2" style="background-color: #eee; padding: 2px;">C. Services You Can Shop For</td> </tr> <tr> <td colspan="2" style="height: 100px;"></td> </tr> <tr> <td colspan="2" style="background-color: #eee; padding: 2px;">D. TOTAL LOAN COSTS (A + B + C)</td> </tr> </table> | Loan Costs | 128(a)(17) | A. Origination Charges | 128(a)(18) | % of Loan Amount (Points) | | | | B. Services You Cannot Shop For | | | | C. Services You Can Shop For | | | | D. TOTAL LOAN COSTS (A + B + C) | | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #333; color: white; padding: 2px;">Other Costs</td> <td style="text-align: right; color: red; padding: 2px;">128(a)(17)</td> </tr> <tr> <td colspan="2" style="background-color: #eee; padding: 2px;">E. Taxes and Other Government Fees</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Recording Fees and Other Taxes</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Transfer Taxes</td> </tr> <tr> <td colspan="2" style="background-color: #eee; padding: 2px;">F. Prepays</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Homeowner's Insurance Premium (months)</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Mortgage Insurance Premium (months)</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Prepaid Interest (per day for days @)</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Property Taxes (months)</td> </tr> <tr> <td colspan="2" style="background-color: #eee; padding: 2px;">G. Initial Escrow Payment at Closing</td> </tr> <tr> <td style="padding: 2px;">Homeowner's Insurance</td> <td style="padding: 2px;">per month for mo.</td> </tr> <tr> <td style="padding: 2px;">Mortgage Insurance</td> <td style="padding: 2px;">per month for mo.</td> </tr> <tr> <td style="padding: 2px;">Property Taxes</td> <td style="padding: 2px;">per month for mo.</td> </tr> <tr> <td colspan="2" style="background-color: #eee; padding: 2px;">H. Other</td> </tr> <tr> <td colspan="2" style="height: 100px;"></td> </tr> <tr> <td colspan="2" style="background-color: #eee; padding: 2px;">I. TOTAL OTHER COSTS (E + F + G + H)</td> </tr> <tr> <td colspan="2" style="background-color: #eee; padding: 2px;">J. TOTAL CLOSING COSTS</td> </tr> <tr> <td colspan="2" style="padding: 2px;">D + I</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Lender Credits</td> </tr> </table> | Other Costs | 128(a)(17) | E. Taxes and Other Government Fees | | Recording Fees and Other Taxes | | Transfer Taxes | | F. Prepays | | Homeowner's Insurance Premium (months) | | Mortgage Insurance Premium (months) | | Prepaid Interest (per day for days @) | | Property Taxes (months) | | G. Initial Escrow Payment at Closing | | Homeowner's Insurance | per month for mo. | Mortgage Insurance | per month for mo. | Property Taxes | per month for mo. | H. Other | | | | I. TOTAL OTHER COSTS (E + F + G + H) | | J. TOTAL CLOSING COSTS | | D + I | | Lender Credits | | |
| Loan Costs | 128(a)(17) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| A. Origination Charges | 128(a)(18) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| % of Loan Amount (Points) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| B. Services You Cannot Shop For | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| C. Services You Can Shop For | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| D. TOTAL LOAN COSTS (A + B + C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other Costs | 128(a)(17) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| E. Taxes and Other Government Fees | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Recording Fees and Other Taxes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer Taxes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| F. Prepays | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Homeowner's Insurance Premium (months) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mortgage Insurance Premium (months) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Prepaid Interest (per day for days @) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Property Taxes (months) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| G. Initial Escrow Payment at Closing | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Homeowner's Insurance | per month for mo. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mortgage Insurance | per month for mo. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Property Taxes | per month for mo. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| H. Other | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| I. TOTAL OTHER COSTS (E + F + G + H) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| J. TOTAL CLOSING COSTS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| D + I | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lender Credits | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #333; color: white; padding: 2px;">Calculating Cash to Close</td> <td style="text-align: right; color: red; padding: 2px;">128(a)(17)*</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Total Closing Costs (J)</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Closing Costs Financed (Paid from your Loan Amount)</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Down Payment/Funds from Borrower</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Deposit</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Funds for Borrower</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Seller Credits</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Adjustments and Other Credits</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Estimated Cash to Close</td> </tr> </table> | Calculating Cash to Close | 128(a)(17)* | Total Closing Costs (J) | | Closing Costs Financed (Paid from your Loan Amount) | | Down Payment/Funds from Borrower | | Deposit | | Funds for Borrower | | Seller Credits | | Adjustments and Other Credits | | Estimated Cash to Close | | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #333; color: white; padding: 2px;">Adjustable Payment (AP) Table</td> <td style="text-align: right; color: red; padding: 2px;">128(b)(2)(C)(ii)</td> </tr> <tr> <td style="padding: 2px;">Interest Only Payments?</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="padding: 2px;">Optional Payments?</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="padding: 2px;">Step Payments?</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="padding: 2px;">Seasonal Payments?</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td colspan="2" style="padding: 2px;">Monthly Principal and Interest Payments</td> </tr> <tr> <td style="padding: 2px;">First Change/Amount</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="padding: 2px;">Subsequent Changes</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="padding: 2px;">Maximum Payment</td> <td style="border-bottom: 1px solid black;"></td> </tr> </table> | Adjustable Payment (AP) Table | 128(b)(2)(C)(ii) | Interest Only Payments? | | Optional Payments? | | Step Payments? | | Seasonal Payments? | | Monthly Principal and Interest Payments | | First Change/Amount | | Subsequent Changes | | Maximum Payment | | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #333; color: white; padding: 2px;">Adjustable Interest Rate (AIR) Table</td> <td style="text-align: right; color: red; padding: 2px;">128(b)(2)(C)(ii)</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Index + Margin</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Initial Interest Rate</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Minimum/Maximum Interest Rate</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Change Frequency</td> </tr> <tr> <td colspan="2" style="padding: 2px;">First Change</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Subsequent Changes</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Limits on Interest Rate Changes</td> </tr> <tr> <td colspan="2" style="padding: 2px;">First Change</td> </tr> <tr> <td colspan="2" style="padding: 2px;">Subsequent Changes</td> </tr> </table> | Adjustable Interest Rate (AIR) Table | 128(b)(2)(C)(ii) | Index + Margin | | Initial Interest Rate | | Minimum/Maximum Interest Rate | | Change Frequency | | First Change | | Subsequent Changes | | Limits on Interest Rate Changes | | First Change | | Subsequent Changes | |
| Calculating Cash to Close | 128(a)(17)* | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Closing Costs (J) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Closing Costs Financed (Paid from your Loan Amount) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Down Payment/Funds from Borrower | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Deposit | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Funds for Borrower | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Seller Credits | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Adjustments and Other Credits | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Estimated Cash to Close | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Adjustable Payment (AP) Table | 128(b)(2)(C)(ii) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Interest Only Payments? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Optional Payments? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Step Payments? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Seasonal Payments? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Monthly Principal and Interest Payments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First Change/Amount | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Subsequent Changes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maximum Payment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Adjustable Interest Rate (AIR) Table | 128(b)(2)(C)(ii) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Index + Margin | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Initial Interest Rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum/Maximum Interest Rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Change Frequency | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First Change | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Subsequent Changes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Limits on Interest Rate Changes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First Change | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Subsequent Changes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

*The disclosure provision is implemented in one or more elements of this table.

Additional Information About This Loan

LENDER 128(a)(1)
 NMLS/ LICENSE ID 129B(b)(1)(B)
 LOAN OFFICER
 NMLS/ LICENSE ID 129B(b)(1)(B)
 EMAIL
 PHONE

MORTGAGE BROKER
 NMLS/ LICENSE ID 129B(b)(1)(B)
 LOAN OFFICER
 NMLS/ LICENSE ID 129B(b)(1)(B)
 EMAIL
 PHONE

| Comparisons | Use these measures to compare this loan with other loans. |
|---------------------------------|--|
| In 5 Years | 128(a)(5); Total you will have paid in principal, interest, mortgage insurance, and loan costs. 128(a)(8) Principal you will have paid off. |
| Annual Percentage Rate (APR) | ← Your costs over the loan term expressed as a rate. This is not your interest rate. |
| Total Interest Percentage (TIP) | 128(a)(19) The total amount of interest that you will pay over the loan term as a percentage of your loan amount. |

128(a)(4);
128(a)(8)

Other Considerations

Appraisal
129H(c); 129H(d) We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Assumption
128(a)(13) If you sell or transfer this property to another person, we
 will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.

Homeowner's Insurance This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

Late Payment
128(a)(10) If your payment is more than ___ days late, we will charge a late fee of _____

Refinance
128(b)(2)(C)(ii) Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Servicing We intend
 to service your loan. If so, you will make your payments to us.
 to transfer servicing of your loan.

Confirm Receipt 128(b)(2)(B)(i)

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____

Date _____

Co-Applicant Signature _____

Date _____

Optional alternative calculating cash to close table for transactions without a seller, on page 2 of the Loan Estimate.

Calculating Cash to Close

| | |
|---|------------|
| Loan Amount | |
| Total Closing Costs (J) | |
| Estimated Total Payoffs and Payments | |
| Estimated Cash to Close <input type="checkbox"/> From <input type="checkbox"/> To Borrower | |
| Estimated Closing Costs Financed (Paid from your Loan Amount) | 128(a)(17) |

Statement that the consumer should consult an attorney for additional information, labeled “Liability after Foreclosure,” in the “Other Considerations” section (in between “Late Payment” and “Refinance”) on page 3 of the Loan Estimate.

**Liability after
Foreclosure**
129C(g)

Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.