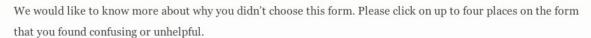
COMMENT ON DETAILS

This is the disclosure form that you did not choose.



For reference, refer to the PDF of the disclosure you chose and the PDF of the disclosure you did not choose.

☐ I chose the other form because I thought important information was missing from the one pictured here.



PECAN BANK

PHONE 555-123-4444

EMAIL joesmith@pecanbank.com

NMLS IDA 01234567 APPLICANT Jane Johnson

456 Avenue A, Anytown, ST 12345 PROPERTY

LOAN TYPE 30 year adjustable rate PURPOSE Purchase PROGRAM Conventional

DATE May 18, 2011 June 2, 2011 at 3:00 PM EXPIRES

sending.

You may add up to 4 more notes before

Loan and Customer Information

Loan Estimate

PROJECTED PAYMENTS Payments you should expect to make. YEARS 1-2

AT CLOSING

\$34,060 estimated Will be adjusted for credits and deposits.

\$853 a month + \$427 estimated taxes and insurance.

Estimated total \$1,280 a month YEARS 3-8

As much as \$1,810 a month + \$427 estimated taxes and insurance. Estimated total \$1,280 to \$2,237 a month.

YEARS 9 - 30

As much as \$1,810 a month + \$317 estimated taxes and insurance. Estimated total \$1,170 to \$2,127 a month.

SUMMARY

\$216,000 Loan Amount.

\$853.47 Monthly Loan Payment ... Adjusts yearly starting in year 3.

Monthly Taxes & \$427 · Estimated. Could increase

over time. Interest Rate ...

2.5% to start Adjusts yearly starting in year 3.
See details on back.

\$10,060 • See details on back. Closing Costs You Pay. Down Payment. \$24,000

CAUTIONS

These features trigger higher or additional payments. Adjustable Interest Rate..... As high as 10% Increasing Monthly Payment ... As high as \$1,810 Increasing Loan Amount . . . No

Balloon Payment No Prepayment Penalty

COMPARISONS

Use these additional measures to compare this loan with other

\$79,993 In 5 Years ... \$19,761 Amount of loan paid off

5.59%

· Expresses interest and costs over 30 years.

For additional information and tools, visit www.consumerfinance.gov/futureurl