

## COMMENT ON DETAILS

### This is the disclosure form that you did not choose.

We would like to know more about why you didn't choose this form. Please click on up to four places on the form that you found confusing or unhelpful.

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.



You may add up to **4** more notes before sending.

### PECAN BANK

LOAN OFFICER Joe Smith  
PHONE 555-123-4444  
EMAIL joesmith@pecanbank.com  
NMLS ID# 01234567

LOAN ID# 1330172608  
APPLICANT Jane Johnson  
PROPERTY 456 Avenue A, Anytown, ST 12345  
LOAN TYPE 30 year adjustable rate  
PURPOSE Purchase  
PROGRAM Conventional  
DATE May 18, 2011  
EXPIRES June 2, 2011 at 3:00 PM

Loan and Customer Information

## Loan Estimate

### PROJECTED PAYMENTS Payments you should expect to make.

AT CLOSING	YEARS 1 – 2	YEARS 3 – 8	YEARS 9 – 30
<b>\$34,060</b> estimated Will be adjusted for credits and deposits.	<b>\$853</b> a month + <b>\$427</b> estimated taxes and insurance. Estimated total <b>\$1,280</b> a month.	As much as <b>\$1,810</b> a month + <b>\$427</b> estimated taxes and insurance. Estimated total <b>\$1,280 to \$2,237</b> a month.	As much as <b>\$1,810</b> a month + <b>\$317</b> estimated taxes and insurance. Estimated total <b>\$1,170 to \$2,127</b> a month.

### SUMMARY

Loan Amount .....	<b>\$216,000</b>
Monthly Loan Payment .....	<b>\$853.47</b> • Adjusts yearly starting in year 3.
Monthly Taxes & Insurance .....	<b>\$427</b> • Estimated. Could increase over time.
Interest Rate .....	<b>2.5% to start</b> • Adjusts yearly starting in year 3. • See details on back.
Closing Costs You Pay .....	<b>\$10,060</b> • See details on back.
Down Payment .....	<b>\$24,000</b>

### CAUTIONS

These features trigger higher or additional payments.

Adjustable Interest Rate .....	<b>As high as 10%</b>
Increasing Monthly Payment .....	<b>As high as \$1,810</b>
Increasing Loan Amount .....	<b>No</b>
Balloon Payment .....	<b>No</b>
Prepayment Penalty .....	<b>No</b>

### COMPARISONS

Use these additional measures to compare this loan with others.

In 5 Years .....	<b>\$79,993</b> Amount you have paid
	<b>\$19,761</b> Amount of loan paid off
APR .....	<b>5.59%</b> • Expresses interest and costs over 30 years.



For additional information and tools, visit [www.consumerfinance.gov/futureurl](http://www.consumerfinance.gov/futureurl)