

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
\$34,060 estimated Will be adjusted for credits and deposits.	\$853 a month + \$427 estimated taxes and insurance. Estimated total \$1,280 a month.	As much as \$1,810 a month + \$427 estimated taxes and insurance. Estimated total \$1,280 to \$2,237 a month.	As much as \$1,810 a month + \$317 estimated taxes and insurance. Estimated total \$1,170 to \$2,127 a month.

SUMMARY

Loan Amount	\$216,000
Monthly Loan Payment	\$853.47 • Adjusts yearly starting in year 3.
Monthly Taxes & Insurance	\$427 • Estimated. Could increase over time.
Interest Rate	2.5% to start • Adjusts yearly starting in year 3. • See details on back.
Closing Costs You Pay	\$10,060 • See details on back.
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	No

COMPARISONS

Use these additional measures to compare this loan with others.

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



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