

SELECT A FORM

Here are two disclosure forms for the same loan product.

Please select the form that best gives you the information you need to decide if you want this loan.

You can see larger versions of the forms by clicking the images below, or using the links to PDF versions beneath each form.



Option A

FICUS BANK
4321 Rouben Boulevard
Baltimore, MD 21211

LOAN # 130172008
LOAN OFFICER Joe South
PHONE 410-223-4644
EMAIL joesouth@ficusbank.com
MML ID# 01234567

Loan Estimate
Loan amount: \$216,000
Loan term: 30 years
Interest rate: 2.5% to start
Monthly loan payment: \$853.47
Monthly taxes and insurance: \$427

Key Loan Terms
Interest rate: 2.5% to start
Monthly loan payment: \$853.47
Monthly taxes and insurance: \$427

Projected Payments
AT CLOSING: \$10,960
Estimated Closing Costs: \$24,000
Down Payment: \$54,000

Summary
Loan Amount: \$216,000
Monthly Loan Payment: \$853.47
Monthly Taxes & Insurance: \$427
Interest Rate: 2.5% to start
Closing Costs You Pay: \$10,960
Down Payment: \$24,000

[View as PDF.](#)

[Choose Option A](#)

OR

Option B

PECAN BANK
LOAN # 130172008
APPLICANT Jane Johnson
PROPERTY 434 Avenue A, Arlington, TX 73404
LOAN TYPE 30 year adjustable rate
PURPOSE Purchase
PROPOSED Commercial
DATE May 18, 2011
EXPIRES JUNE 2, 2011 at 3:00 PM

Loan Estimate
PROJECTED PAYMENTS
AT CLOSING: \$14,000
YEARS 1 - 2: \$823 a month
YEARS 3 - 4: \$1,280 a month
YEARS 5 - 30: \$1,170 a month

Summary
Loan Amount: \$216,000
Monthly Loan Payment: \$853.47
Monthly Taxes & Insurance: \$427
Interest Rate: 2.5% to start
Closing Costs You Pay: \$10,960
Down Payment: \$24,000

Caution
These features trigger higher or additional payments:
Adjustable Interest Rate: **As high as 10%**
Increasing Monthly Payments: **As high as \$1,810**
Increasing Loan Amount: **No**
Balloon Payment: **No**
Prepayment Penalty: **No**

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[Choose Option B](#)