

COMMENT ON DETAILS



We would like to know more about why you chose this loan.

For reference, refer to the [PDF of the loan you chose](#) and the [PDF of the loan you did not choose](#).

If you need to, you can [go back to review or change your choice](#).

Was the form missing information you feel is important to making a decision about which loan to choose?

Yes No

What information was missing?

CAMELLIA SAVINGS BANK

4321 Random Boulevard • Somecity, IL 54321

DATE ISSUED 08/01/2011 LOAN ID # 1330172608

Your interest rate, points, and lender credits can change unless you lock the rate. All other estimated closing costs expire on **08/15/2011** at 3:00 p.m. CST.

Loan Estimate

APPLICANTS James White Jane Johnson	LOAN TERM 7 years
PROPERTY 456 Avenue A Anytown, IL 12345	PRODUCT Fixed Rate Balloon PURPOSE Purchase LOAN TYPE <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>

Loan Terms	Can this increase after closing?
Loan Amount \$171,000	NO
Interest Rate 4.375%	NO
Monthly Loan Payment \$940.72 Principal and Interest \$853.79 Mortgage Insurance + \$86.93	NO
Does this loan have these features?	
Prepayment Penalty	NO
Balloon Payment	YES • You will have to pay \$149,349 at the end of year 7.

Projected Payments	Expect to make these payments.	
AT CLOSING	YEARS 1 - 7	FINAL PAYMENT
\$17,781 Cash Needed to Close Includes estimated closing costs. See page 2 for details.	\$941 monthly loan payment	\$149,349 balloon payment
Estimated Taxes and Insurance \$309 a month		
<input checked="" type="checkbox"/> Escrow. Your total monthly payment will include taxes, insurance, and assessments. Expect to pay a total of \$1,250 a month to start. <input type="checkbox"/> No escrow. You must pay your taxes, insurance, and assessments separately from your loan payment.		

Comparisons	Use this information to compare this loan with others.	
Estimated Closing Costs	\$6,151	See page 2 for details.
Annual Percentage Rate (APR)	5.35%	This is not your interest rate. This rate expresses your costs over 30 years.
In 5 Years	\$62,594	Total you will have paid in any principal, interest, mortgage insurance, and fees.
	\$15,418	Principal you will have paid off.



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

CREDITOR Camellia Savings Bank	NMLS ID	LOAN ID # 1330172608
LOAN OFFICER Joe Smith	NMLS ID 76543210	PAGE 2
PHONE 555-123-4444	EMAIL joesmith@camellasavingsbank.com	

Costs and Taxes	Future Costs Paid at Closing
A. ORIGINATION CHARGES	E. BILLS DUE AT CLOSING
Points <u>1</u> % \$1,710	Mortgage Insurance Premium (0 months) \$0
Wire Transfer Fee \$30	Homeowner's Insurance Premium (6 months) \$525
Verification Fee \$75	Prepaid Interest (\$20.78 per day for 15 days) \$312