

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](#).



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	NO
Principal and Interest	\$853.79	
Mortgage Insurance	+ \$86.93	
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	\$941 monthly loan payment	\$149,349 balloon payment
Cash Needed to Close Includes estimated closing costs. See page 2 for details.	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

Click on up to three items about which you have **questions**.

What would you ask your lender or broker?

You may add up to **3** more notes before sending.

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