

**Appendix G to Supporting Statement of
Bureau of Consumer Financial Protection
Quantitative Testing of Integrated Mortgage Loan Disclosure Forms**

Integrated Disclosures (Name Set One)

NAME OF BANK	TYPE OF LOAN ESTIMATE	LOAN TERMS	TYPE OF CLOSING DISCLOSURE	LOAN TERMS
Aspen Bank	Easy Fixed A	Term: 30 Year Product: Fixed Rate Sale Price: \$180,000 Loan Amount: \$162,000 Interest Rate: 3.875% Initial Monthly P&I Payment: \$761.78 Closing Costs: \$8,054 Cash to Close: \$16,054 Prepayment Penalty: YES 2%/2 years Escrow: Yes	Easy Fixed A	Term: 30 Year Product: Fixed Rate Sale Price: \$180,000 Loan Amount: \$162,000 Interest Rate: 3.875% Initial Monthly P&I Payment: \$761.78 Closing Costs: \$9,712 Cash to Close: \$14,147 Prepayment Penalty: YES 2%/2 years Escrow: Yes, Partial Escrow
Balsam Bank	Easy Fixed B	Term: 30 Year Product: Fixed Rate Sale Price: \$180,000 Loan Amount: \$162,000 Interest Rate: 4.25% Initial Monthly P&I Payment: \$796.94 Closing Costs: \$4,736 Cash to Close: \$12,736 Prepayment Penalty: No Escrow: Yes	Easy Fixed B	Term: 30 Year Product: Fixed Rate Sale Price: \$180,000 Loan Amount: \$162,000 Interest Rate: 4.5% Initial Monthly P&I Payment: \$820.83 Closing Costs: \$8,722 Cash to Close: \$14,574 Prepayment Penalty: No Escrow: Yes, Additional Item
Cottonwood Bank	Difficult Fixed A	Term: 30 Year Product: Fixed Rate Sale Price: \$350,000 Loan Amount: \$315,000	Difficult Fixed A	Term: 30 Year Product: 10 Year Interest Only, Fixed Rate Sale Price: \$350,000

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NAME OF BANK	TYPE OF LOAN ESTIMATE	LOAN TERMS	TYPE OF CLOSING DISCLOSURE	LOAN TERMS
		Interest Rate: 4.25% Initial Monthly P&I Payment: \$1,549.61 Closing Costs: \$14,056 Cash to Close: \$39,056 Prepayment Penalty: YES 2%/2 years Escrow: Yes		Loan Amount: \$315,000 Interest Rate: 4.25% Initial Monthly P&I Payment: \$1,115.62 Closing Costs: \$16,607 Cash to Close: \$39,897 Prepayment Penalty: No Escrow: Yes, Additional Item
Dogwood Bank	Difficult Fixed B	Term: 30 Year Product: 5 Year Interest Only Fixed Rate Sale Price: \$350,000 Loan Amount: \$315,000 Interest Rate: 4.875% Initial Monthly P&I Payment: \$1,279.68 Closing Costs: \$11,199 Cash to Close: \$36,199 Prepayment Penalty: No Escrow: Yes	Difficult Fixed B	Term: 30 Year Product: 5 Year Interest Only Fixed Rate Sale Price: \$350,000 Loan Amount: \$317,000 Interest Rate: 4.875% Initial Monthly P&I Payment: \$1,287.81 Closing Costs: \$16,672 Cash to Close: \$37,994 Prepayment Penalty: No Escrow: Yes, Partial Escrow
Elm Bank	Easy ARM A	Term: 30 Year Product: 7/1 Adjustable Rate Sale Price: \$135,000 Loan Amount: \$121,000 Interest Rate: 3.75% Initial Monthly P&I Payment: \$560.36 Index: LIBOR Margin: 4%	Easy ARM A	Term: 30 Year Product: 7/1 Adjustable Rate Sale Price: \$135,000 Loan Amount: \$121,000 Interest Rate: 3.75% Initial Monthly P&I Payment: \$560.36 Index: LIBOR Margin: 4%

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NAME OF BANK	TYPE OF LOAN ESTIMATE	LOAN TERMS	TYPE OF CLOSING DISCLOSURE	LOAN TERMS
		Lifetime Max: 9% Lifetime Min: 4.25% First Change Cap: 3% Subsequent Change Cap: 2% Closing Costs: \$4,803 Cash to Close: \$13,803 Prepayment Penalty: No Escrow: No		Lifetime Max: 9% Lifetime Min: 4.25% First Change Cap: 3% Subsequent Change Cap: 2% Closing Costs: \$7,265 Cash to Close: \$15,102 Prepayment Penalty: No Escrow: Yes, Partial Escrow
Fir Bank	Easy ARM B	Term: 30 Year Product: 3/3 Adjustable Rate Sale Price: \$135,000 Loan Amount: \$121,000 Interest Rate: 3.375% Initial Monthly P&I Payment: \$534.93 Index: COFI Margin: 4% Lifetime Max: 9% Lifetime Min: 5% First Change Cap: 2% Subsequent Change Cap: 2% Closing Costs: \$5,668 Cash to Close: \$14,668 Prepayment Penalty: No Escrow: Yes	Easy ARM B	Term: 30 Year Product: 3/3 Adjustable Rate Sale Price: \$135,000 Loan Amount: \$121,000 Interest Rate: 3.375% Initial Monthly P&I Payment: \$534.93 Index: COFI Margin: 4% Lifetime Max: 9% Lifetime Min: 5% First Change Cap: 2% Subsequent Change Cap: 2% Closing Costs: \$7,703 Cash to Close: \$15,472 Prepayment Penalty: No Escrow: Yes, Partial Escrow
Ginkgo Bank	Difficult ARM A	Term: 30 Year Product: 5 Year Interest Only, 5/3 Adjustable Rate Sale Price: \$240,000	Difficult ARM A	Term: 30 Year Product: 5 Year Negative Amortization, Step Payment, 5/3 Adjustable Rate

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NAME OF BANK	TYPE OF LOAN ESTIMATE	LOAN TERMS	TYPE OF CLOSING DISCLOSURE	LOAN TERMS
		Loan Amount: \$211,000 Interest Rate: 4.0% Initial Monthly P&I Payment: \$703.33 Index: MTA Margin: 4% Lifetime Max: 12% Lifetime Min: 3.25% First Change Cap: 2% Subsequent Change Cap: 2% Closing Costs: \$8,791 Cash to Close: \$27,791 Prepayment Penalty: No Escrow: No		Sale Price: \$240,000 Loan Amount: \$211,000 Interest Rate: 4.0% Initial Monthly P&I Payment: \$500 Index: MTA Margin: 4% Lifetime Max: 12% Lifetime Min: 3.25% First Change Cap: 2% Subsequent Change Cap: 2% Closing Costs: \$13,519 Cash to Close: \$30,589 Prepayment Penalty: No Escrow: Yes, Partial Escrow
Hornbeam Bank	Difficult ARM B	Term: 30 Year Product: 7 Year Interest Only, 7/1 Adjustable Rate Sale Price: \$240,000 Loan Amount: \$211,000 Interest Rate: 4.25% Initial Monthly P&I Payment: \$747.29 Index: LIBOR Margin: 4% Lifetime Max: 8% Lifetime Min: 4.5% First Change Rate Cap: 1% Subsequent Change Cap: 1% Closing Costs: \$7,296	Difficult ARM B	Term: 30 Year Product: 5 Year Negative Amortization, Option ARM, 7/1 Adjustable Rate Sale Price: \$240,000 Loan Amount: \$214,000 Interest Rate: 4.125% Initial Monthly P&I Payment: \$400 Index: LIBOR Margin: 4% Lifetime Max: 8% Lifetime Min: 4.5% First Change Rate Cap: 1% Subsequent Change Cap: 1% Closing Costs: \$13,743

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NAME OF BANK	TYPE OF LOAN ESTIMATE	LOAN TERMS	TYPE OF CLOSING DISCLOSURE	LOAN TERMS
		Cash to Close: \$26,296 Prepayment Penalty: No Escrow: Yes		Cash to Close: \$27,788 Prepayment Penalty: No Escrow: Yes, Partial Escrow

Current Disclosures (Name Set One)

NAME OF BANK	TYPE OF LOAN ESTIMATE	LOAN TERMS	TYPE OF CLOSING DISCLOSURE	LOAN TERMS
Maple Bank	Easy Fixed A	See above.	Easy Fixed A	See above.
Nandina Bank	Easy Fixed B	See above.	Easy Fixed B	See above.
Oak Bank	Difficult Fixed A	See above.	Difficult Fixed A	See above.
Pine Bank	Difficult Fixed B	See above.	Difficult Fixed B	See above.
Quince Bank	Easy ARM A	See above.	Easy ARM A	See above.
Redbud Bank	Easy ARM B	See above.	Easy ARM B	See above.
Spruce Bank	Difficult ARM A	See above.	Difficult ARM A	See above.
Tulip Bank	Difficult ARM B	See above.	Difficult ARM B	See above.

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Integrated Disclosures (Name Set Two)

NAME OF BANK	TYPE OF LOAN ESTIMATE	LOAN TERMS	TYPE OF CLOSING DISCLOSURE	LOAN TERMS
Maple Bank	Easy Fixed A	See above.	Easy Fixed A	See above.
Nandina Bank	Easy Fixed B	See above.	Easy Fixed B	See above.
Oak Bank	Difficult Fixed A	See above.	Difficult Fixed A	See above.
Pine Bank	Difficult Fixed B	See above.	Difficult Fixed B	See above.
Quince Bank	Easy ARM A	See above.	Easy ARM A	See above.
Redbud Bank	Easy ARM B	See above.	Easy ARM B	See above.
Spruce Bank	Difficult ARM A	See above.	Difficult ARM A	See above.
Tulip Bank	Difficult ARM B	See above.	Difficult ARM B	See above.

Current Disclosures (Name Set Two)

NAME OF BANK	TYPE OF LOAN ESTIMATE	LOAN TERMS	TYPE OF CLOSING DISCLOSURE	LOAN TERMS
Aspen Bank	Easy Fixed A	See above.	Easy Fixed A	See above.
Balsam Bank	Easy Fixed B	See above.	Easy Fixed B	See above.
Cottonwood Bank	Difficult Fixed A	See above.	Difficult Fixed A	See above.
Dogwood Bank	Difficult Fixed B	See above.	Difficult Fixed B	See above.
Elm Bank	Easy ARM A	See above.	Easy ARM A	See above.
Fir Bank	Easy ARM B	See above.	Easy ARM B	See above.
Ginkgo Bank	Difficult ARM A	See above.	Difficult ARM A	See above.
Hornbeam Bank	Difficult ARM B	See above.	Difficult ARM B	See above.