

**LOAN OFFICER** Joe Smith  
**PHONE** 555-123-4444  
**EMAIL** joesmith@jasminehomeloans.com  
**NMLS ID** MC54321

**CREDITOR** Jasmine Home Loans  
**NMLS ID** MC98765

**LOAN ID #** 1330172608

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## Federal Disclosures About This Loan

### Loan Information

**Late Payment:** If your payment is more than 15 days late, we will charge a late fee of \$50.

**Servicing:**  We intend to service your loan. You will make your payments to us.  
 We intend to transfer servicing of your loan.

**Assumption:** If you sell or transfer your house to another person, we  
 will allow, under certain conditions, this person to assume this loan on the original terms.  
 will not allow this person to assume this loan on the original terms.

**Security Interest:** You are granting us a security interest in 456 Avenue A, Anytown, MA 12345. You may lose this property if you do not make all of your payments or satisfy other obligations for this loan.

### Other Information

**Appraisals:** We will promptly give you a copy of any written property appraisals or valuations you pay for, even if the loan does not close.

**Refinance:** We do not guarantee that you will be able to refinance to lower your rate and payments in the future.

**Contract Details:** See your contract documents for information on

- our rights if you fail to make your payments,
- other ways you can default on the loan,
- when we can require early repayment of the loan, and
- the rules for making payments before they are due.

**Tax Deductions:** If you borrow more than your home is worth, you may not be able to deduct interest on the amount above the home's fair market value from your federal income tax. Consult a tax advisor to find out if you may deduct the interest you pay.

### Verify Receipt

You do not have to accept this loan because you received this disclosure, signed a loan application, or sign below.

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Applicant Signature

Date

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Co-Applicant Signature

Date