

	EFFECT ON LOAN BALANCE			
After 7 years, how much principal will you owe?	\$430,297	\$500,000	\$425,223	\$500,000
After 7 years, how much home equity have your loan payments built?	\$69,703	\$0	\$74,777	\$0

\*See the product disclosure for specific payment examples and other information about your loan.

\*\*After the initial fixed rate period, the interest rate can change every six months. Payment examples assume the full amount of interest rate increase happens at the first of the two possible annual interest rate adjustments.

If you selected an Adjustable Rate Mortgage (ARM) and/or an Interest-Only product, we would like to confirm the following:

- If you selected an ARM, did your Lending Officer also offer you a Fixed Rate loan option and explain the difference between the two?
- If you selected a product with an Interest-Only feature, did your Lending Officer explain the payment and principal balance impacts?
- If you selected a loan with both ARM and Interest-Only features, did your Lending Officer explain both features?

If you answered any questions in the negative or would like additional information regarding the product you have selected, please call the following number **(650) 539-6221**.

