

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Loan Number: 11100688215

Creditor: GUARANTEED RATE, INC.

Address: 3940 N RAVENSWOOD, CHICAGO, ILLINOIS 60613

Date: FEBRUARY 1, 2012

Borrower(s): BRIAN CULLINAN

Address: 6934 EAST SANDRA TERRACE, SCOTTSDALE, ARIZONA 85254

Disclosures marked with an "x" are applicable:

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate 4.747 %	FINANCE CHARGE The dollar amount the credit will cost you. \$171,745.63	Amount Financed The amount of credit provided to you or on your behalf. \$207,943.26	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$379,688.89	<input checked="" type="checkbox"/> Total Sale Price The total cost of your purchase on credit including your down-payment of \$7,630.00 \$218,000.00
--	--	---	--	---

INTEREST RATE AND PAYMENT SUMMARY	
	Rate & Monthly Payment
Interest Rate	3.875 %
Principal + Interest Payment	\$ 999.13
<input checked="" type="checkbox"/> Est. Taxes + Insurance (Escrow) <input checked="" type="checkbox"/> Includes Mortgage Insurance	\$ 411.53
Total Est. Monthly Payment	\$ 1,410.66

There is no guarantee that you will be able to refinance to lower your rate and payments.

☐ **DEMAND FEATURE:** This obligation has a demand feature.

☐ **VARIABLE RATE FEATURE:** Your loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.

PROPERTY INSURANCE: You may obtain fire and other hazard insurance from anyone you want that is acceptable to the Creditor.

SECURITY: You are giving a security interest in: 6934 EAST SANDRA TERRACE, SCOTTSDALE, ARIZONA 85254

☒ The goods or property being purchased ☐ Real property you already own.

FILING FEES: \$ 300.00

LATE CHARGE: If payment is more than 15 days late, you will be charged 4.000 % of the payment.

PREPAYMENT: If you pay off early, you

☐ may ☒ will not have to pay a penalty.

☐ may ☒ will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

☐ may ☒ may, subject to conditions ☐ may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

☐ "e" means an estimate ☐ all dates and numerical disclosures except the late payment disclosures are estimates.

Each of the undersigned acknowledge receipt of a complete copy of this disclosure. The disclosure does not constitute a contract or a commitment to lend.

Applicant BRIAN CULLINAN

Date

Applicant

Date

Applicant

Date

Applicant

Date

Applicant

Date

Applicant

Date

Lender: GUARANTEED RATE, INC.
3940 N RAVENSWOOD
CHICAGO, ILLINOIS 60613
Borrower(s): BRIAN CULLINAN
6934 EAST SANDRA TERRACE
SCOTTSDALE, ARIZONA 85254
Date: FEBRUARY 1, 2012

Loan Number: 11100688215

ITEMIZATION OF AMOUNT FINANCED

■ AMOUNT GIVEN TO YOU DIRECTLY		\$	
■ AMOUNT PAID ON YOUR ACCOUNT:			
Homeowner's Insurance Reserves		148.50	
Property Tax Reserves		324.16	
Other Reserves:			
Aggregate Adjustment		-49.50	
■ AMOUNT PAID TO OTHERS ON YOUR BEHALF:			
Appraisal Fee			
Credit Report Fee			
Hazard Insurance Premium to: STATE FARM INSURANCE		594.00	
Document Preparation Fee			
Notary Fee			
Owner's Title Ins. Premium to: FIRST AMERICAN TITLE INSURANCE COMPANY		442.85	
Recording Fee			
LENDER COVERAGE to: FIRST AMERICAN TITLE INSURANCE COMPANY		868.00	
GOVERNMENT RECORDING CHARGES TOTAL to: FIRST AMERICAN TITLE INSURANCE		25.00	
LENDER CREDIT to: BORROWER		-545.00	
LOAN PROCEEDS TO: FIRST AMERICAN TITLE INSURANCE CO			206,135.25
■ AMOUNT FINANCED		\$	207,943.26
■ PREPAID FINANCE CHARGE		\$	4,529.74
■ ITEMIZATION OF PREPAID FINANCE CHARGE:	■ LOAN AMOUNT	\$	212,473.00
Loan Origination Fee	\$		
Loan Discount Fee			
Tax Service Fee			
Prepaid Interest (27 days)			
@ 3.875 % per annum		609.04	
Mtge. Ins. Premium			
Mtge. Ins. Reserves			
Origination Fee			
APPLICATION FEE to: GUARANTEED RATE INC ISAOA/ATIMA		150.00	
LENDER FEES to: GUARANTEED RATE INC ISAOA/ATIMA		840.00	
APPRAISAL FEE to: GORHAM PROPERTY APPRAISAL INC		375.00	
CREDIT REPORT to: CBCINOVIS		5.00	
FLOOD CERTIFICATION to: CORELOGIC		5.00	
FHA UPFRONT MI PREMIUM to: H U D		2,103.00	
SETTLEMENT OR CLOSING FEE to: FIRST AMERICAN TITLE INSURANCE COMPANY		442.00	
MIP (CASH) to: H U D		0.70	
TOTAL PREPAID FINANCE CHARGE	\$	4,529.74	

The undersigned acknowledge receiving and reading a completed copy of this disclosure.

Borrower	BRIAN CULLINAN	Date	Borrower		Date
Borrower		Date	Borrower		Date
Borrower		Date	Borrower		Date