

FEBRUARY 7, 2014

# TILA RESPA Integrated Disclosure

## H-24(F) Mortgage Loan Transaction Loan Estimate – Negative Amortization Sample

This is a sample of the information required by 12 CFR § 1026.37(a) and (b) for a transaction with negative amortization.

# FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

## Loan Estimate

**DATE ISSUED** 7/23/2012  
**APPLICANTS** Michael Jones and Mary Stone  
123 Anywhere Street  
Anytown, ST 12345  
**PROPERTY** 456 Somewhere Avenue  
Anytown, ST 12345  
**SALE PRICE** \$180,000

**LOAN TERM** 30 years  
**PURPOSE** Purchase  
**PRODUCT** Year 5 Negative Amortization, 1/1 Adjustable Rate  
**LOAN TYPE**  Conventional  FHA  VVA  \_\_\_\_\_  
**LOAN ID #** 123456789  
**RATE LOCK**  NO  YES, until 9/21/2012 at 5:00 p.m. EDT

*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 8/6/2012 at 5:00 p.m. EDT*

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$171,000	YES	<ul style="list-style-type: none"><li>• Can go <b>as high as \$176,032</b></li><li>• Can <b>increase</b> until year 6</li></ul>
Interest Rate	2%	YES	<ul style="list-style-type: none"><li>• Adjusts <b>every year</b> starting in year 2</li><li>• Can go <b>as high as 7%</b> in year 10</li><li>• See <b>AIR table on page 2</b> for details</li></ul>
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$632.05	YES	<ul style="list-style-type: none"><li>• Adjusts <b>every year</b> starting in year 6</li><li>• Can go <b>as high as \$1,227</b> in year 10</li><li>• Includes <b>only interest</b> and <b>no principal</b> until year 6</li><li>• See <b>AP table on page 2</b> for details.</li></ul>
Prepayment Penalty		Does the loan have these features?	
Prepayment Penalty		NO	
Balloon Payment		NO	