

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants:

Prepared By: **HEARTLAND FINANCIAL SERVICES**
155 W HOSPITALITY LN, STE #245
SAN BERNARDINO , CA 92408
909-890-3786

Property Address:

Application No:

Date Prepared:

Check box if applicable:

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate <p style="text-align: right;">%</p>	FINANCE CHARGE The dollar amount the credit will cost you <p style="text-align: right;">\$</p>	Amount Financed The amount of credit provided to you or on your behalf <p style="text-align: right;">\$</p>	Total of Payments The amount you will have paid after making all payments as scheduled <p style="text-align: right;">\$</p>
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REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit
PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due

DEMAND FEATURE: This obligation has a demand feature.

VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. X
Credit Disability		I want credit disability insurance. X
Credit Life and Disability		I want credit life and disability insurance. X

INSURANCE: The following insurance is required to obtain credit:

Credit life insurance Credit disability Property insurance Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

If you purchase property flood insurance from creditor you will pay \$ _____ for a one year term.

SECURITY: You are giving a security interest in:

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

FILING FEES: \$ _____

LATE CHARGE: If a payment is more than _____ days late, you will be charged _____ %

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

* means an estimate all dates and numerical disclosures except the late payment disclosures are estimates.

THE UNDERSIGNED ACKNOWLEDGE RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

 (Applicant) (Date)

 (Applicant) (Date)

 (Applicant) (Date)

 (Applicant) (Date)

 (Lender) (Date)