## Sample Current Mortgage Disclosure Forms

The current mortgage disclosure forms tested in the study consisted of the Truth-in-Lending Act ("TILA") statement required for closed-end, fixed-rate residential mortgages under the Truth in Lending Act, and the Good Faith Estimate of Settlement Costs ("GFE") required under the Real Estate Settlement Procedures Act ("RESPA"). The GFE used in the tests was an enhanced version that included information beyond that required by the RESPA regulations, such as the amount of money borrowed, the interest rate, the total monthly payment amount, an itemization of the monthly payment, the cash due at closing, and the total settlement charges. Many lenders currently use some variation of an enhanced GFE that goes beyond the regulatory requirements. The GFE used in the tests followed this practice so that it more closely reflected the information that many consumers actually receive. The use of an enhanced GFE implies that the test results understate problems that consumers may have with a GFE that merely complies with the regulations. A sample of the current disclosure forms tested in study is presented below.

## Proprietary form used in the consumer testing

## FEDERAL TRUTH-IN LENDING DISCLOSURE STATEMENT For use with Fixed-Rate, GPM, Balloon Mortgage,

Adjustable or Variable Rate Loans

Date: 10/14/05

Loan No.: 26457 Borrowers: James and Clara Borrower

Property

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Location: 123 Your Street

Hometown, VA 22189

ANNUAL PERCENTAGE RATE	FINANCE CHARGE		Amount Financed		Total of Payments					
The cost of your credit as a yearly r	you		The amoun credit prov you or on y behalf	ided to	The amount y have paid afte have made all payments as scheduled	er you				
6.88	; % \$	129,059.36	\$	186,147.50	\$ 315	5,206.86				
	nt an itemizatior	s time an it 1			int Financed. an itemization					
Your payment sche		Doumonto		When Do	ments Are Du	0				
Number of Payme	IIIS AMOUNT OF	Payments	1,049.11		beginning 12/01/		ding 10/0	1/15		
	1 \$		190,362.54	11/01/15		os and ei		1/15		
	\$									
	\$									
	\$									
	\$									
This obligatio	n has a demand	Feature.	eability insu	rance are n	ot required to	obtain cr		will not	be provide	od unle
you sign and agree	to pay the add	itional cost	. No such in	nsurance w	ill be in force	until you	have co	mpleted	an applica	tion, tl
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## Proprietary form used in the consumer testing

Lender:	FS Mortgage Company		
Address:	456 Main Street		Sales Price:
	Mortgagetown, VA 22189		Base Loan Amount: \$181,655.00
Applicant(s):	James and Clara Borrower	r	Total Loan Amount: \$189,313.43
Property Address	123 Your Street Hometown, VA 22189		Type of Loan: Fixed Rate Interest-Only Balloor Date Prepared: 10/14/05 Rate: 6.65% Term: 10 Yea
The informa sted are estimate The numbe tatement that yo ettlement.		s estimates of the cha be more or less. Your tes generally correspo ment. The HUD-1 or H	Rate: 6.65% Term: 10 Year rges which you are likely to incur at the settlement of your loan. The fee ransaction may not involve a fee for every item listed. Ind to the numbered lines contained in the HUD-1 or HUD-1A settlemen UD-1A settlement statement will show you the actual cost for items paid a
	YABLE IN CONNECTION WIT	H LOAN:	1100 TITLE CHARGES:
801 Loan Origir	nation Fee (	%)\$ 1,900	0.00 1101 Closing or Escrow Fee \$ 275.00
802 Loan Disco	,	%)\$	1102 Abstract or Title Search \$ 225.00
803 Appraisal F		*	1103 Title Examination     \$       1104 Title Insurance Binder     \$
804 Credit Rep 805 Lender's In		\$ \$	1104 Title Insurance Binder \$ 1105 Document Preparation Fee \$ 125.00
	Insurance Application Fee	\$	1106 Notary Fee \$ 40.00
807 Assumptio		\$	1107 Attorney Fees \$
808 Mortgage I		\$	1108 Title Insurance \$ 675.00
809 CLO Acces	ss Fee	\$	Title Binder \$ 50.00
810 Tax Relate			.00 \$
Administr Doc Prep		· · · · · · · · · · · · · · · · · · ·	5.00 \$
Courier	1.66		1.00 \$ 5.00
		φ	1200 GOVERNMENT RECORDING & TRANSFER CHARGES:
		\$	1201 Recording Fees: \$ 50.00
			· · · · · · · · · · · · · · · · · · ·
			1202 City/County Tax/Stamps: \$ 100.00
900 ITEMS REC	QUIRED BY LENDER TO BE P	AID IN ADVANCE:	1202 City/County Tax/Stamps:     \$ 100.00       1203 State Tax/Stamps:     \$ 250.00
900 ITEMS REC			1203 State Tax/Stamps:     \$ 250.00       .93     County Tax     \$ 275.00
901 Interest for		er day \$ 275 \$	1203 State Tax/Stamps:     \$ 250.00       .93     County Tax     \$ 275.00       \$     \$     \$
901 Interest fo 902 Mortgage I	r 8 day @\$ 34.4914 p	er day \$ 275 \$ \$ 720	1203 State Tax/Stamps:     \$ 250.00       .93     County Tax     \$ 275.00       .00     \$     \$
901 Interest for 902 Mortgage	r <b>8</b> day @\$ <b>34.4914</b> p Insurance Premium	er day \$ 275 \$ \$ 720 \$	1203 State Tax/Stamps:     \$ 250.00       .93     County Tax     \$ 275.00       \$     \$     \$
901 Interest for 902 Mortgage	r <b>8</b> day @\$ <b>34.4914</b> p Insurance Premium	er day \$ 275 \$ \$ 720 \$ \$	1203 State Tax/Stamps:     \$ 250.00       .93     County Tax     \$ 275.00       .00     \$     \$
901 Interest for 902 Mortgage	r <b>8</b> day @\$ <b>34.4914</b> p Insurance Premium	er day \$ 275 \$ \$ 720 \$	1203     State Tax/Stamps:     \$     250.00       .93     County Tax     \$     275.00       .00     \$     \$     \$       1300     ADDITIONAL SETTLEMENT CHARGES:     \$     \$
901 Interest for 902 Mortgage 903 Hazard Ins	r <b>8</b> day @\$ <b>34.4914</b> p Insurance Premium	er day \$ 275 \$ \$ 720 \$ \$ \$ \$	1203     State Tax/Stamps:     \$     250.00       .93     County Tax     \$     275.00       .00     \$     \$     \$       1300     ADDITIONAL SETTLEMENT CHARGES:     \$     1301       1301     Survey     \$     175.00       1302     Pest Inspection     \$
901 Interest for 902 Mortgage 903 Hazard Ins 000 RESERVES	r 8 day @\$ 34.4914 p Insurance Premium urance Premium 3 DEPOSITED WITH LENDER:	er day \$ 275 \$ \$ 720 \$ \$ \$ \$ 60.00 \$ 120	1203     State Tax/Stamps:     \$     250.00       .93     County Tax     \$     275.00       .00     \$     \$     \$       1300     ADDITIONAL SETTLEMENT CHARGES:     \$     \$       1301     Survey     \$     175.00       1302     Pest Inspection     \$     \$       .00     Flood Certification     \$     40.00
901 Interest for 902 Mortgage 903 Hazard Ins 000 RESERVES 001 Haz Ins Pro	r 8 day @\$ 34.4914 p Insurance Premium urance Premium 3 DEPOSITED WITH LENDER: em 2 months @\$	er day \$ 275 \$ \$ 720 \$ \$ \$ 60.00 \$ 120 45.83 \$ 1.312	1203     State Tax/Stamps:     \$     250.00       .93     County Tax     \$     275.00       .00     \$     \$     \$       1300     ADDITIONAL SETTLEMENT CHARGES:     \$     1301       1301     Survey     \$     175.00       1302     Pest Inspection     \$     \$       .00     Flood Certification     \$     40.00
901 Interest for 902 Mortgage 903 Hazard Ins 000 RESERVES 001 Haz Ins Pro	r 8 day @\$ 34.4914 p Insurance Premium urance Premium 3 DEPOSITED WITH LENDER: em 2 months @\$	er day \$ 275 \$ \$ 720 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	1203 State Tax/Stamps:     \$ 250.00       .93     County Tax     \$ 275.00       .00     \$     \$       1300 ADDITIONAL SETTLEMENT CHARGES:     \$       1301 Survey     \$ 175.00       1302 Pest Inspection     \$       Flood Certification     \$ 40.00       .50     \$
901 Interest for 902 Mortgage 903 Hazard Ins 000 RESERVES 001 Haz Ins Pro	r 8 day @\$ 34.4914 p Insurance Premium urance Premium 3 DEPOSITED WITH LENDER: em 2 months @\$	er day \$ 275 \$ 720 \$ 5 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	1203 State Tax/Stamps:     \$ 250.00       .93     County Tax     \$ 275.00       .00     \$     \$       1300 ADDITIONAL SETTLEMENT CHARGES:     1301 Survey     \$ 175.00       1301 Survey     \$ 175.00     \$       1302 Pest Inspection     \$ 40.00       .50     \$ \$
901 Interest fo 902 Mortgage I 903 Hazard Ins 000 RESERVES 001 Haz Ins Pro 1004 Tax & Ass	r 8 day @\$ 34.4914 p Insurance Premium aurance Premium 3 DEPOSITED WITH LENDER: em 2 months @\$ 14 mrt Res 9 months @\$ 14	er day \$ 275 \$ 720 \$ 720 \$ \$ \$ \$ 60.00 \$ 120 45.83 \$ 1,312 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	1203 State Tax/Stamps:     \$ 250.00       .93     County Tax     \$ 275.00       .00     \$     \$       1300 ADDITIONAL SETTLEMENT CHARGES:     \$       1301 Survey     \$ 175.00       1302 Pest Inspection     \$       Flood Certification     \$ 40.00       .50     \$
901 Interest for 902 Mortgage 903 Hazard Ins 000 RESERVES 001 Haz Ins Prr 1004 Tax & Ass L'' designates th	r 8 day @\$ 34.4914 p Insurance Premium surance Premium 3 DEPOSITED WITH LENDER: em 2 months @\$ 14 imt Res 9 months @\$ 14 nose costs to be paid by Lend	er day \$ 275 \$ 720 \$ 720 \$ 5 \$ 60.00 \$ 120 45.83 \$ 1,312 \$ 5 \$ 5 ier.	1203   State Tax/Stamps:   \$   250.00     .93   County Tax   \$   275.00     .00   \$   \$   \$     .00   \$   \$   \$     1300   ADDITIONAL SETTLEMENT CHARGES:   \$   \$     1301   Survey   \$   175.00     1302   Pest Inspection   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$
901 Interest for 902 Mortgage 903 Hazard Ins 000 RESERVES 001 Haz Ins Prr 1004 Tax & Ass L'' designates th	r 8 day @\$ 34.4914 p Insurance Premium aurance Premium 3 DEPOSITED WITH LENDER: em 2 months @\$ 14 mrt Res 9 months @\$ 14	er day \$ 275 \$ 720 \$ 720 \$ 5 \$ 5 60.00 \$ 120 45.83 \$ 1,312 \$ 5 \$ 5 1er.	1203     State Tax/Stamps:     \$     250.00       .93     County Tax     \$     275.00       .00     \$     \$     \$       1300     ADDITIONAL SETTLEMENT CHARGES:     \$     \$       1301     Survey     \$     175.00       1302     Pest Inspection     \$     \$       .00     Flood Certification     \$     40.00       .50     \$     \$     \$       TOTAL ESTIMATED SETTLEMENT CHARGES     \$     7,658.43       TOTAL ESTIMATED MONTHLY PAYMENT:     \$     1.040.01
901 Interest for 902 Mortgage   903 Hazard Ins 000 RESERVES 001 Haz Ins Pri 1004 Tax & Ass L" designates th TOTAL ESTIMAT Dow npayme	r 8 day @\$ 34.4914 p Insurance Premium surance Premium 5 DEPOSITED WITH LENDER: em 2 months @\$ 1 imt Res 9 months @\$ 1 iose costs to be paid by Lend ED FUNDS NEEDED TO CLO ent	er day \$ 275 \$ 720 \$ 720 \$ 5 \$ 60.00 \$ 120 45.83 \$ 1,312 \$ 5 ier. \$ 5 5 5 5 5 5 5 5 5 5 5 5 5 5	1203     State Tax/Stamps:     \$     250.00       .93     County Tax     \$     275.00       .00     \$     \$     \$       1300     ADDITIONAL SETTLEMENT CHARGES:     1     1       1301     Survey     \$     175.00       1302     Pest Inspection     \$     40.00       .00     Flood Certification     \$     40.00       .50     \$     \$     \$       TOTAL ESTIMATED SETTLEMENT CHARGES     \$     \$       TOTAL ESTIMATED MONTHLY PAYMENT:     \$     1,049.11       Principal & Interest     \$     1,049.11
901 Interest fo 902 Mortgage I 903 Hazard Ins 000 RESERVES 001 Haz Ins Pri 1004 Tax & Ass L" designates th FOTAL ESTIMAT Dow npayme Est. Closing	r 8 day @\$ 34.4914 p Insurance Premium surance Premium 3 DEPOSITED WITH LENDER: em 2 months @\$ 14 mose costs to be paid by Lend ED FUNDS NEEDED TO CLO ent 3 Costs	er day \$ 275 \$ 720 \$ 720 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5	1203     State Tax/Stamps:     \$     250.00       .93     County Tax     \$     275.00       .00     \$     \$     \$       1300     ADDITIONAL SETTLEMENT CHARGES:     \$     \$       1301     Survey     \$     175.00       1302     Pest Inspection     \$     \$       1302     Pest Inspection     \$     \$       .00     Flood Certification     \$     40.00       .50     \$     \$     \$       TOTAL ESTIMATED SETTLEMENT CHARGES     \$     7,658.43       TOTAL ESTIMATED MONTHLY PAYMENT:     \$     1,049.11       Principal & Interest     \$     1,049.11       Real Estate Taxes     \$     145.83
901 Interest fo 902 Mortgage I 903 Hazard Ins 900 RESERVES 001 Haz Ins Pri 1004 Tax & Ass "L" designates th FOTAL ESTIMAT Dow npaym Est. Closing Est. Prepaid	r 8 day @\$ 34.4914 p Insurance Premium surance Premium 5 DEPOSITED WITH LENDER: em 2 months @\$ 1 imt Res 9 months @\$ 1 iose costs to be paid by Lend ED FUNDS NEEDED TO CLO ent	er day \$ 275 \$ 720 \$ 720 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 1,312 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5	1203 State Tax/Stamps:   \$   250.00     .93   County Tax   \$   275.00     .00   \$   \$   \$     1300 ADDITIONAL SETTLEMENT CHARGES:   1301 Survey   \$   175.00     1301 Survey   \$   175.00   \$     1302 Pest Inspection   \$   40.00   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$   \$     .00   \$   \$
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901 Interest fo 902 Mortgage I 903 Hazard Ins 903 Hazard Ins 904 Tax & Ass 904 Tax & Ass 904 Tax & Ass 904 Tax & Ass 904 Tax & Cosing 905 Est. Closing 905 Est. Clos	r 8 day @\$ 34.4914 p Insurance Premium aurance Premium B DEPOSITED WITH LENDER: em 2 months @\$ 14 mose costs to be paid by Lend ED FUNDS NEEDED TO CLOS Costs d Items/Reserves T. FUNDS NEEDED TO CLOS O BE COMPLETED BY LEND estimate is based on charges	er day \$ 275 \$ 720 \$ 720 \$ 5 \$ 720 \$ 5 \$ 5 \$ 60.00 \$ 120 45.83 \$ 1,312 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5 \$ 5	1203 State Tax/Stamps:   \$   250.00     .93   County Tax   \$   275.00     .00   \$   \$   \$     1300 ADDITIONAL SETTLEMENT CHARGES:   1   1301 Survey   \$   175.00     1301 Survey   \$   175.00   \$   1302 Pest Inspection   \$   1302 Pest Inspection   \$   \$     1302 Pest Inspection   \$   40.00   \$
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Date	Applicant	Date
Date	Applicant	Date

This Good Faith Estimate is being provided by no lender has yet been obtained. "S" designates those costs to be paid by Seller.

, a mortgage broker, and