

SUPPLEMENTAL TRUTH-IN-LENDING SECTION 32 DISCLOSURE

Additional Disclosures for Reg. Z Section 32

NOTE: This disclosure is mandated for additional use by Lenders on Reg. Z personal-use loans on which the rates or points and fees exceed Reg. Z Section 32 threshold amounts.

DATE: _____, 20_____, at _____, California.

1. Prepared by _____

1.1 Address _____

1.2 Phone _____ Email _____

Items left blank or unchecked are not applicable.

FACTS:

2. Lender identification _____

3. Borrower identification _____

4. Loan Broker identification _____

5. Account or application number _____

6. NOTICE TO BORROWER:

You are not required to complete this agreement merely because you have received these disclosures or have signed a loan application. If you obtain this loan, the lender will have a mortgage on your home. You could lose your home, and any money you have put into it, if you do not meet your obligations under the loan.

7. AMOUNT BORROWED:

The principal amount borrowed on the personal-use loan is \$_____.

2.1 The amount borrowed is the amount of the loan under the loan application.

8. ANNUAL PERCENTAGE RATE:

The annual percentage rate of the charges on the loan is _____%.

9. PAYMENTS:

Your regular monthly _____ payment will be \$_____.

10. FINAL/BALLOON PAYMENT:

Your final/balloon payment, if any, will be \$_____.

10.1 This payment is due more than five years after the loan is originated.

Borrower acknowledges receipt of a copy of this disclosure statement.

Date: _____, 20_____

Borrower's Signature: _____

Borrower's Signature: _____