

Predatory Lending Prevention

Questions (cont'd)

10. Is there a yield-spread premium? Yes No

(If yes) How much is the yield-spread premium and why was it added?

11. What would my interest rate be without a yield-spread premium?

12. How long will it take for me to close on the loan? Are there closing costs?

13. Is my loan fully amortizing?

14. If I need to rescind the loan, who should I contact?

15. Who will be servicing my loan?

16. Does this loan include Credit Life or Disability Insurance? Yes No

(If yes) What is the cost and for how long will I be covered?

17. Am I paying any points in this loan? Yes No

(If yes) How many points am I paying and what is the cost?

18. Are my taxes and mortgage insurance included in the loan payment?

19. What are all of the fees?

20. Are these the only fees I will need to pay?
