

# Truth-in-Lending Disclosure

0369673298

Date: 03/22/14

Creditor: **WELLS FARGO BANK, N.A.**

1 E 22ND ST, SUITE 600

LOMBARD, IL 601480000  
SUSAN HIGHT, NMLSR ID 413965

Borrowers: **MICHAEL E LANDRY**

Property Location:

90 DIBIASE ST  
PORTLAND, ME 04103

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The Amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
[REDACTED]	\$ [REDACTED]	[REDACTED]	[REDACTED]

## INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	4.375 %
Principal + Interest Payment	\$649.07
Est. Taxes + Insurance (Escrow)	\$400.00
<b>Total Est. Monthly Payment</b>	[REDACTED]

INTENTIONALLY LEFT BLANK

**No Guarantee to Refinance.** There is no guarantee that you will be able to refinance to lower your rate and payments.

**Truth-in-Lending continued on Page 2**

INITIAL PRINT

**TRUTH-IN-LENDING ADDENDUM**

Borrower: MICHAEL LANDRY

Date: 03/22/14

Loan No.: 0369673298

Property: 90 DIBIASE ST

PORTLAND, ME 04103

Lender: WELLS FARGO BANK, N.A.

**ITEMIZATION OF THE AMOUNT FINANCED:**

The Amount Financed is the loan amount applied for less the prepaid finance charges. The Amount Financed is the figure on which the Annual Percentage Rate (APR) is based. The following charges are those charges in connection with the loan you have applied for that are considered prepaid finance charges.

This form does not cover all items you will be required to pay in cash at settlement and only covers those items considered prepaid finance charges. For example, deposits in escrow for real estate taxes and insurance, recording fees, title fees and inspections (if applicable) are not covered on this form. You may wish to inquire as to the amounts of such other items. You may be required to pay other additional amounts at settlement.

( ) If checked, all disclosures below are estimates.

**PREPAID FINANCE CHARGES:**

**LOAN AMOUNT:** \$ 

Origination Charge	\$	<u>850.00</u>
Discount Fee	\$	<u>.00</u>
Prepaid Interest ( <u>13</u> ) days		
@ <u>4.375</u> % Per Annum		<u>202.54</u>
<b>MORTGAGE INSURANCE/MIP/FUNDING FEE PAID IN CASH</b>		<u>.00</u>
<b>FLOOD LIFE OF LOAN FEE</b>		<u>19.00</u>
<b>TAX SERVICE FEE</b>		<u>90.00</u>
<b>CLOSING/ESCROW/SETTLEMENT</b>		<u>1,100.00</u>
<b>CLOSING PROTECTION LTR</b>		<u>25.00</u>
<b>COURIER/MSNGR-3RD PARTY</b>		<u>100.00</u>
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Less Seller Paid Prepaid Finance Charges: ( N/A )

**TOTAL PREPAID FINANCE CHARGES:**

**AMOUNT FINANCED:** \$ 