

TRUTH IN LENDING DISCLOSURE STATEMENT  
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Integrity First Mortgage LLC  
9233 Ward Parkway Suite 217  
Kansas City, MO 64114  
(816) 444-2525 (phone)  
(816) 444-2625 (fax)

Borrowers:  
New GFETEST

Property Address:  
999 To Be Determined  
Kansas City, MO 64114

Date: 01/20/2010

☒ Preliminary ☐ Final  
(e) means Estimate

Loan No.:  
Type of Loan: FHA, Fixed Rate  
Rate / Term: 5.250% / 360 months

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 assuming the annual percentage rate does not change.	This amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled assuming the annual percentage rate does not change.
(e) 5.877%	(e) \$97,341.77	(e) \$88,044.55	(e) \$185,386.32

PAYMENT SCHEDULE: (e)

Number of Payments	Amount of Payments		Payments are Due Monthly Beginning	Number of Payments	Amount of Payments		Payments are Due Monthly Beginning
	P & I	Mortgage Insurance			P & I	Mortgage Insurance	
12	\$505.68	\$37.26	Mar 1, 2010				
12	\$505.68	\$36.72	Mar 1, 2011				
12	\$505.68	\$36.15	Mar 1, 2012				
12	\$505.68	\$35.55	Mar 1, 2013				
12	\$505.68	\$34.91	Mar 1, 2014				
12	\$505.68	\$34.24	Mar 1, 2015				
12	\$505.68	\$33.54	Mar 1, 2016				
11	\$505.68	\$32.80	Mar 1, 2017				
264	\$505.68	\$0.00	Feb 1, 2018				
1	\$505.96	\$0.00	Feb 1, 2040				

DEMAND FEATURE: ☒ This loan does not have a Demand Feature. ☐ This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE:

☐ This Loan has a Variable Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: 999 To Be Determined, Kansas City, MO 64114

- ☐ Collateral securing other loans with us may also secure this loan.  
☐ Your deposit accounts and other rights you may have to the payment of money from us.

ASSUMPTION: Someone buying this property ☒ cannot assume the remaining balance due under original mortgage terms.  
☐ may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

FILING / RECORDING FEES: \$ 127.00

PROPERTY INSURANCE: ☐ Property hazard insurance for the full replacement value with a loss payable clause is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.  
Hazard insurance ☐ is ☒ is not available through the lender at an estimated cost of \$ for a year term.

LATE CHARGES: If your payment is more than 15 days late, you will be charged a late charge of 5.00% of your payment.

☐ REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit.

PREPAYMENT: If you pay off your loan early, you  
☐ may ☒ will not have to pay a penalty.  
☒ may ☐ will not be entitled to a refund of part of the finance charge.

NO OBLIGATION: You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

New GFETEST  
BORROWER / DATE  
BORROWER / DATE

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