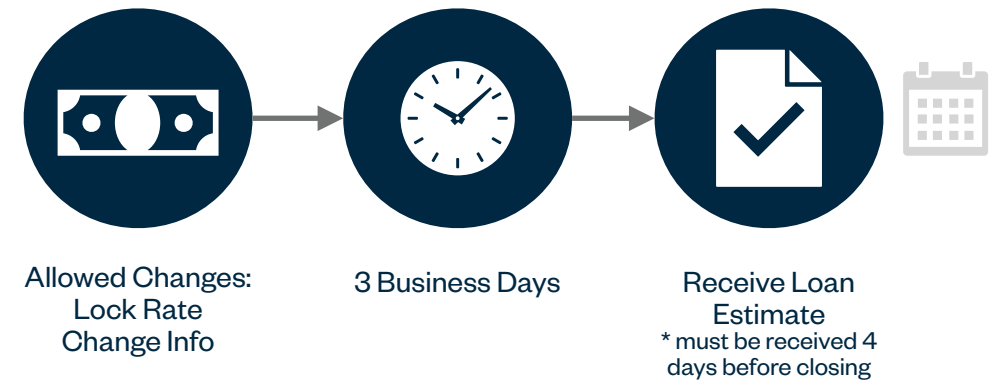


Lending Disclosure Timeline

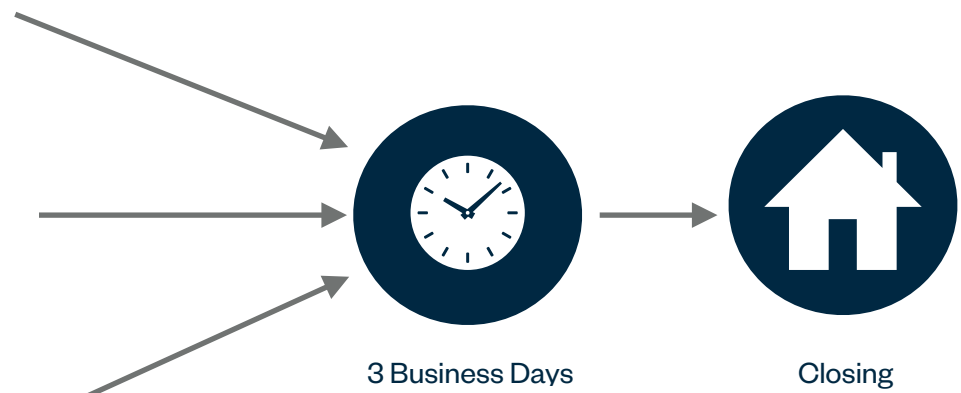
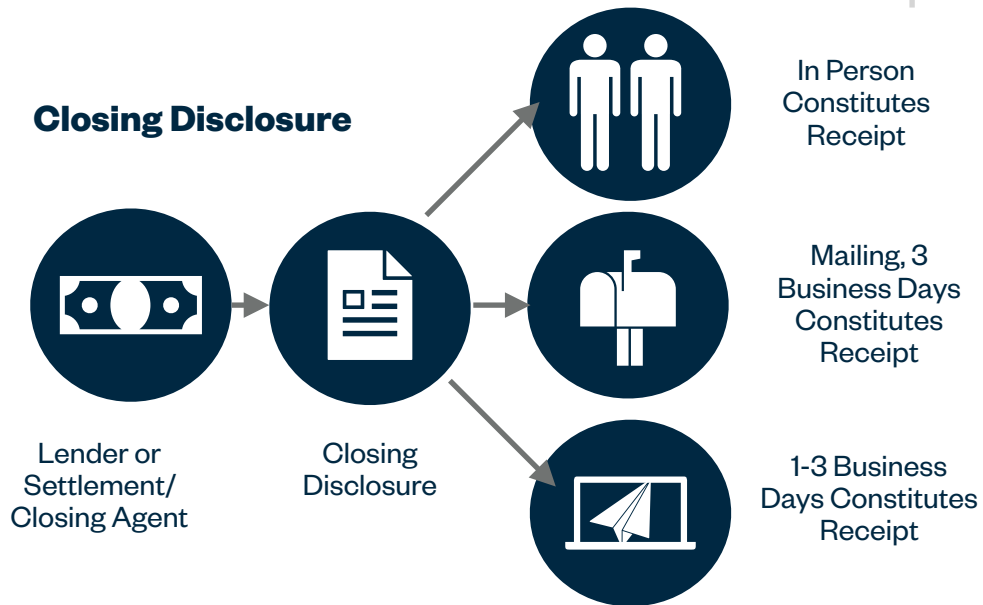
Loan Estimate Example



Revised Loan Estimate (if necessary)



Closing Disclosure



Revised Closing Disclosure

Changes to the closing disclosure require a new 3 day review period if:

1. APR changes beyond allowable limits.
2. Loan product changes.
3. Pre-payment penalty is added.

Business Day Defined

Loan Estimate: Any day lender is open to the public.
Closing Disclosure: Any calendar days except Sunday and certain specified federal holidays.