

# Truth-in-Lending Disclosure

**Pennsylvania Housing Finance Agency (Creditor)**  
**211 North Front Street, Harrisburg, PA. 17101**  
**(717) 780-3871 or 1-800-822-1174**  
**www.phfa.org**

Date:

Borrowers:

Property Location:

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.  <div style="text-align: right;">%</div>	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.  <div style="text-align: right;">\$</div>	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.  <div style="text-align: right;">\$</div>	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.  <div style="text-align: right;">\$</div>
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Your payment schedule will be

Number of Payments	Amount of Payments	When Payments are Due Monthly, Beginning

**Insurance**      Property (homeowners) insurance is required and must be at least the lower of: (a) the outstanding principal balance of the loan; or (b) 100 % of the replacement cost of the dwelling.

Flood Insurance  is  is not required. If required, flood insurance must at least be, but is not limited, to the lowest of: (a) the outstanding principal balance of the loan; (b) the maximum insurance available under the National Flood Insurance Program (NFIP); or 100% of the replacement cost of the dwelling.

**Security:**      You are giving a security interest in the property listed above.

**Late Charge:**      If payment is late, the late charge will be five percent (5%) of the payment.

**Assumption:**      This loan is not assumable.

**Variable Rate**      This loan does not have a variable rate feature.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties. Included with this disclosure and made a part of it is the Good Faith Estimate of Settlement Services.

**You are not required to complete this transaction merely because you have received these disclosures or signed a loan application. The undersigned acknowledges receiving a completed copy of this disclosure.**

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Applicants Signature and Date

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Applicants Signature and Date

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Applicants Signature and Date

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Applicants Signature and Date