

Truth in Lending Disclosure

PHFA Advantage Assistance Loan Program

Creditor
 Pennsylvania Housing Finance Agency
 211 North Front Street
 Harrisburg, PA 17101

Borrower Current Address

Date:
Loan #:

Property Address (Property to be Financed):

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
0 %	\$ 0.00	\$	\$

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	0%
Principal + Interest Payment	\$
Estimated Taxes + Insurance (Escrow)	\$0
Total Estimated Monthly Payment	\$

This loan does NOT have any of the following: demand feature, balloon payment, variable rate, prepayment penalty.

If your payment is more than 15 days late, a late charge of 5% of the overdue payment will be assessed.

This loan does NOT require property or flood insurance.

You are giving a security interest in the property being purchased listed above under 'property address'.

Someone buying this property may assume this subordinate mortgage debt along with the first mortgage debt with the lender's consent on government insured or guaranteed loans.

Filing/Recording Fees: See Good Faith Estimate

See the Keystone Advantage Subordinate Note and Mortgage for information about nonpayment, default, the right to accelerate the maturity of the obligation, and prepayment rebates and penalties. Included with this disclosure and made a part of it is the Good Faith Estimate of Settlement Services.

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

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

 Applicant Signature
 Date

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 Date

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 Date

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