

# Disclosures

**50StatesLending.com** This 5/1 Adjustable Rate Mortgage (ARM) is based on a \$400,000 loan and is fixed for the first 60 months with payments of \$1632.96. Rate is based on 80% LTV with impounds. Payments are due the 1st day of each month. Rates and terms effective 2/29/2012 and subject to change without notice. APR includes 2 points. Payments include principal and interest and do not include taxes and insurance. Actual payment obligation will be greater. Actual rate determined after receipt of a completed application and prior to execution of loan documents. Payments are based on the initial rate and also take into account initial, subsequent, and lifetime rate caps. This is a variable rate loan. The APR may increase after consummation and actual payment amounts will vary annually after the fifth year based on changes in the index. Your payment will increase and may increase substantially if interest rates increase. Conditions and restrictions apply. Not all applicants will qualify.

This is an **FHA program**. Please call your local HUD office to verify or visit their web site at this HUD approved link. Current guidelines for FHA Financing can be found in HUD Handbook 4155.1, REV-4, CHG1, paragraphs 1-12. This 5/1 Adjustable Rate Mortgage (ARM) is based on a \$400,000 loan and is fixed for the first 60 months with payments of \$1632.96. Rate is based on 80% LTV with impounds. Payments are due the 1st day of each month. Rates and terms effective 2/29/2012 and subject to change without notice. APR includes 2 points. Payments include principal and interest and do not include taxes and insurance. Actual payment obligation will be greater. Actual rate determined after receipt of a completed application and prior to execution of loan documents. Payments are based on the initial rate and also take into account initial, subsequent, and lifetime rate caps. This is a variable rate loan. The APR may increase after consummation and actual payment amounts will vary annually after the fifth year based on changes in the index. Your payment will increase and may increase substantially if interest rates increase. Conditions and restrictions apply. Not all applicants will qualify.

This **5/1 Adjustable Rate Mortgage (ARM)** is based on a \$400,000 loan and is fixed for the first 60 months with payments of \$1580.48. Rate is based on 80% LTV with impounds. Payments are due the 1st day of each month. Rates and terms effective 2/29/2012 and subject to change without notice. APR includes 2 points. Payments include principal and interest and do not include taxes and insurance. Actual payment obligation will be greater. Actual rate determined after receipt of a completed application and prior to execution of loan documents. Payments are based on the initial rate and also take into account initial, subsequent, and lifetime rate caps. This is a variable rate loan. The APR may increase after consummation and actual payment amounts will vary annually after the fifth year based on changes in the index. Your payment will increase and may increase substantially if interest rates increase. Conditions and restrictions apply. Not all applicants will qualify.

**30 year fixed** – Payment is based on a \$400,000 loan, First Trust Deed with a 30-year amortization and 360 monthly payments of \$1796.18. Rate based on 80% LTV with impounds. Payments are due the 1st day of each month. Rates and terms effective 2/29/2012 and subject to change without notice. APR includes 2 points. Payments include principal and interest and do not include taxes and insurance. Actual payment obligation will be greater. Actual rate determined after receipt of a completed application and prior to execution of loan documents. Conditions and restrictions apply. Not all applicants will qualify.

**15 year fixed** - Payment is based on a \$400,000 loan, First Trust Deed with a 15-year amortization and 180 monthly payments of \$2,760.4. Rate based on 80% LTV with impounds. Payments are due the 1st day of each month. Rates and terms effective 1/10/12 and subject to change without notice. APR includes 2 points. Payments include principal and interest and do not include taxes and insurance. Actual payment obligation will be greater. Actual rate determined after receipt of a completed application and prior to

execution of loan documents. Conditions and restrictions apply. Not all applicants will qualify.

**\*14 business day guarantee** only applies to purchase transactions. This guarantee does not apply to Reverse Mortgages, FHA 203k, loans that require prior approval from an investor, brokered loans, or loans with a 2nd td. The guarantee does not apply if events occur beyond the control of NAF, including but not limited to; appraised value, escrow or title delays, 2nd lien holder approval, short sale approval, or lender conditions that cannot be met by any party. The 14 day trigger begins when your initial application package is complete and you have authorized credit card payment for your appraisal. If NAF fails to perform otherwise, a credit of \$250 will be applied toward closing costs.

**Home Affordable Refinance Program** - Freddie Mac and Fannie Mae have adopted changes to the Home Affordable Refinance Program (HARP) and you may be eligible to take advantage of these changes. If your mortgage is owned or guaranteed by either Freddie Mac or Fannie Mae, you may be eligible to refinance your mortgage under the enhanced and expanded provisions of HARP. You can determine whether your mortgage is owned by either Freddie Mac or Fannie Mae by checking the following websites: <http://fanniemae.com/loanlookup/> or <https://ww3.freddiemac.com/corporate/> Conditions and restrictions apply. Not all applicants will qualify. Full appraisal is required for manufactured homes.

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