

Substitute TIL Form for NCHFA Subordinates

Second Mortgage Truth-in-Lending Disclosure
Home Advantage

Creditor: North Carolina Housing Finance Agency
3508 Bush Street, Raleigh, NC 27609

Name of Borrower(s): [Redacted]

Property Address: [Redacted]

Loan No: [Redacted]

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	The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all payments as scheduled
0.0000%	\$0.00	\$ [Redacted]	\$0.00

Interest Rate and Payment Summary	
	Rate and Monthly Payments
Interest Rate	0.000%
Principal + Interest Payment	\$0.00
Est. Taxes + Insurance (Escrow) - [Includes [Private] Mortgage Insurance]	\$0.00
Total Est. Monthly Payment	\$0.00

This form may only be used in cases where lenders cannot generate a TIL document from their own internal systems.

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

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Loan No.

Property Insurance:	Property insurance is required in connection with this loan. You may select an insurer of your own choice, subject to our right to reasonably object to that choice.
Security:	You are giving a security interest in the property being purchased at: <div style="background-color: yellow; height: 15px; width: 100%;"></div>
Late Charges:	There are no late charges associated with this subordinate mortgage.
Prepayment:	If you pay off early, you: <input type="checkbox"/> may <input checked="" type="checkbox"/> will not have to pay a penalty. <input type="checkbox"/> may <input checked="" type="checkbox"/> will not be entitled to a refund of part of the finance charge.
Assumption:	Someone buying your home: <input type="checkbox"/> may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms. <input checked="" type="checkbox"/> cannot assume the remainder of the mortgage on the original terms.
Demand Feature:	This obligation <input type="checkbox"/> have <input checked="" type="checkbox"/> does not have a demand feature.
Variable Rate:	Your loan <input type="checkbox"/> does <input checked="" type="checkbox"/> does not contain a variable-rate feature. Disclosures about the variable-rate feature have been provided to you earlier.

See your contract documents for any additional information about nonpayment, default, any required repayment made 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.

Loan Closing Costs: You are not being charged any closing cost associated with this loan.

Filing Fees: \$ 65.00 is being paid by the Lender to the County Register of Deeds, where the property is located.