## Federal Truth-In-Lending Disclosure Statement

(THIS IS NETTHER A CONTRACT NOR A COMMITMENT TO LEND)						
Lender: Mortgage Master Ser	vice Corporation Loan Number	er: MM20603	Date: 02/10/2014			
Borrower(s): Jumbo Quote	Property Add	dress:				
X Initial Disclosure	Final Dis	sclosure				
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, which is subject to change.	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 based on the current annual percentage rate which may change.			
<b>4.393</b> %	\$ 564,065.22		\$ 1,303,605.15			

INTEREST RATE AND PAYMENT SUMMARY						
	INTRODUCTORY Rate & Monthly Payment (for <u>120</u> months)	MAXIMUM during FIRST FIVE YEARS ( 02/10/2014 )	MAXIMUM EVER (as early as <u>01/10/2024</u> )			
Interest Rate	<u>4.875</u> %	<u>4.875</u> %	<u> </u>			
Principal + Interest Payment	\$ <u>3,969.06</u>	\$ <u>3,969.06</u>	\$ <u>5,814.72</u>			
<ul> <li>Est. Taxes + Insurance (Escrow)</li> <li>Includes Private Mortgage Insurance</li> <li>Includes Mortgage Insurance</li> </ul>	\$ <b>794.58</b>	\$ <u>794.58</u>	\$ <u>794.58</u>			
Total Est. Monthly Payment	\$ <u>4,763.64</u>	\$4,763.64	\$6,609.30			

**Demand Feature:** This loan transaction has a demand feature.

Required Deposit: The annual percentage rate does not take into account your required deposit.

**Variable Rate Feature:** Your loan contains a Variable Rate Feature. Disclosures about the Variable Rate Feature have been provided to you separately.

Security: You are giving security interest in:

**x** the goods or property being purchased. **a** real property you already own.

THERE IS NO GUARANTEE THAT YOU WILL BE ABLE TO REFINANCE TO LOWER YOUR RATE AND PAYMENTS.

Filing or Recording Fees: \$ 160.00

Late Charge: If a payment is more than 15 days late, you will be charged \$ 238.18 / 5.000 % of the payment.

Prepayment: If you pay off your loan early, you

may X will not have to pay a penalty.

may **X** will not be entitled to a refund of part of the finance charge.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Туре	Premium	Signature		
Credit Life		I want credit life insurance.	Signature:	
Credit Disability		I want credit disability insurance.	Signature:	
Credit Life and Disability		I want credit life and disability insurance.	Signature:	
This loan transaction requires the following insurance:         Image:				
If you purchase		insurance from Lender, you will pay \$	for a one-year term.	
Assumption: Someone buying your house: may x may, subject to conditions, may not assume the remainder of your loan on the original terms. See your contract documents for additional information regarding nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.				
application.	-	is agreement merely because you have ept late payment disclosures are estimates.	<ul><li>E means an estimate.</li></ul>	
The undersigned hereby ac disclosure on the date indica	0 ( )	ading and understanding all of the information of	disclosed above, and receiving a completed copy of this	

Read, acknowledged and accepted this

Prepared By: Rhonda Rae Porter

day of

## Mortgage Master Service Corporation 20425 72nd Avenue South, Suite 210 Kent WA 98032 Loan Officer: Rhonda Rae Porter 121324 MLO-121324

## 206-718-9488 rhonda@mortgageporter.com

Loan Inquiry – Approximate Loan Cost Summary: The LOAN INQUIRY – APPROXIMATE LOAN COST

SUMMARY BELOW DOES NOT CONSTITUTE AND IS NOT A SUBSTITUTE FOR THE GOOD FAITH ESTIMATE OF CLOSING COSTS (GFE) THAT YOU WILL RECEIVE ONCE YOU APPLY FOR A LOAN. The information provided below regarding Approximate Cost of Closing Fees, Approximate Total of Funds Needed to Close and the Approximate Total Monthly Payment (collectively referred to as Loan Inquiry - Approximate Loan Cost Summary) are only approximations. The actual fees, costs, and monthly payment on your specific loan transaction may vary and may include additional fees and costs. This is an approximate loan cost

summary for a loan inquiry only and is NOT a mortgage loan approval or commitment to lend.

Date Generated: 02/10/14

		TRANSACT	'ION SUMMARY		
ESTIMATED MONTHLY PAY	YMENT		ESTIMATED FUNDS TO CLOSE		
Principal & Interest	\$	3,969.06	Purchase Price / Payoff	\$	833,500.00
Other Financing (P&I)	\$		Estimated Prepaid Items (*includes USDA Fee if applicable)	(+)\$	7,070.05
Hazard Insurance	\$	100.00	Estimated Closing Costs	(+)\$	4,233.00
Real Estate Taxes	\$	694.58	Discount	(+)\$	6,502.50
Mortgage Insurance (Conv, FHA HOA Dues	) \$		PMI, MIP, VAFF	(+)\$	
Other (*includes USDA Annual Fee collected monthly)	\$	0.00	Total Costs	\$	851,305.55
<b>Total Monthly Payment</b>	\$	4,763.64			
		· · · ·	Loan Amount	(-)\$	750,000.00
			Financed PMI,MIP,VAFF, USDA Fee	(-)\$	
			Rate Credit	(-)\$	
			Seller Credit	(-)\$	
			Cash Deposit on Sales Contract	(-)\$	
			**Seller Paid Owners Title	(-)\$	0.00**
Proposed Interest Rate: Proposed APR:	4.875% 4.393%		Total Credits	\$	750,000.00
-	NCA10/1LB		Total Cash TO/FROM Borrower*	\$	101,305.55
Loan Program:	PURCHASE				·
Maturity Term:	360		*Total cash from borrower on a purchase in-	cludes down pa	ayment of 10.018% or \$83,500.00
		APPROXIMA	TE LOAN COSTS		
<b>ORIGINATION CHARGES:</b>			SETTLEMENT COSTS		
ORIGINATION CHARGES: Origination Fee, %	\$		SETTLEMENT COSTS Appraisal Fee	\$	550.00
	\$ \$	250.00	Appraisal Fee Appraisal Mgt Fee (FHA only)	\$	550.00
Origination Fee , % Underwriting Fee Funding Fee	\$ \$	995.00	Appraisal Fee Appraisal Mgt Fee (FHA only) Subordination Fee	\$ \$	550.00
Origination Fee , % Underwriting Fee	\$		Appraisal Fee Appraisal Mgt Fee (FHA only) Subordination Fee Condo Certification/HOA Fees	\$ \$ \$	
Origination Fee , % Underwriting Fee Funding Fee <b>Total Origination Charges</b>	\$ \$ <b>\$</b>	995.00	Appraisal Fee Appraisal Mgt Fee (FHA only) Subordination Fee Condo Certification/HOA Fees Escrow / Closing Fee	\$ \$ \$	550.00
Origination Fee , % Underwriting Fee Funding Fee Total Origination Charges RATE CREDIT OR CHAR	\$ \$ \$ GE:	995.00 <b>1,245.00</b>	Appraisal Fee Appraisal Mgt Fee (FHA only) Subordination Fee Condo Certification/HOA Fees Escrow / Closing Fee Quit Claim Preparation Fee	\$ \$ \$ \$	
Origination Fee , % Underwriting Fee Funding Fee <b>Total Origination Charges</b> <b>RATE CREDIT OR CHAR</b> Discount / Rate Charge <b>0.867</b> %	\$ \$ GE: 6 + \$	995.00 <b>1,245.00</b> 6,502.50	Appraisal Fee Appraisal Mgt Fee (FHA only) Subordination Fee Condo Certification/HOA Fees Escrow / Closing Fee Quit Claim Preparation Fee Escrow Wire Fee	\$ \$ \$ \$ \$	
Origination Fee , % Underwriting Fee Funding Fee Total Origination Charges RATE CREDIT OR CHAR	\$ \$ \$ GE:	995.00 <b>1,245.00</b>	Appraisal Fee Appraisal Mgt Fee (FHA only) Subordination Fee Condo Certification/HOA Fees Escrow / Closing Fee Quit Claim Preparation Fee Escrow Wire Fee Escrow Courier Fee	\$ \$ \$ \$ \$ \$ \$ \$ \$	
Origination Fee , % Underwriting Fee Funding Fee <b>Total Origination Charges</b> <b>RATE CREDIT OR CHAR</b> Discount / Rate Charge <b>0.867</b> %	\$ \$ GE: 6 + \$	995.00 <b>1,245.00</b> 6,502.50	Appraisal Fee Appraisal Mgt Fee (FHA only) Subordination Fee Condo Certification/HOA Fees Escrow / Closing Fee Quit Claim Preparation Fee Escrow Wire Fee	* * * * * * *	
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Origination Fee , % Underwriting Fee Funding Fee <b>Total Origination Charges</b> <b>RATE CREDIT OR CHAR</b> Discount / Rate Charge <b>0.867</b> %	\$ \$ GE: 6 + \$	995.00 <b>1,245.00</b> 6,502.50	Appraisal Fee Appraisal Mgt Fee (FHA only) Subordination Fee Condo Certification/HOA Fees Escrow / Closing Fee Quit Claim Preparation Fee Escrow Wire Fee Escrow Courier Fee Courtesy Signing Fee/Notary Misc Escrow/Title Fee(s) Reconveyance Tracking Fee	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	1,210.00
Origination Fee , % Underwriting Fee Funding Fee <b>Total Origination Charges</b> <b>RATE CREDIT OR CHAR</b> Discount / Rate Charge <b>0.867</b> %	\$ \$ GE: 6 + \$	995.00 <b>1,245.00</b> 6,502.50	Appraisal Fee Appraisal Mgt Fee (FHA only) Subordination Fee Condo Certification/HOA Fees Escrow / Closing Fee Quit Claim Preparation Fee Escrow Wire Fee Escrow Courier Fee Courtesy Signing Fee/Notary Misc Escrow/Title Fee(s) Reconveyance Tracking Fee Recording Fee(s)	* * * * * * * * * *	1,210.00
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Origination Fee , % Underwriting Fee Funding Fee <b>Total Origination Charges</b> <b>RATE CREDIT OR CHAR</b> Discount / Rate Charge 0.867% Rate Credit % + \$	\$ \$ GE: 6 + \$ \$	995.00 1,245.00 6,502.50 < >	Appraisal FeeAppraisal Mgt Fee (FHA only)Subordination FeeCondo Certification/HOA FeesEscrow / Closing FeeQuit Claim Preparation FeeEscrow Wire FeeEscrow Courier FeeCourtesy Signing Fee/NotaryMisc Escrow/Title Fee(s)Reconveyance Tracking FeeRecording Fee(s)Borrower's Title Fee**Owners Title Policy *paid by sellerand credited above	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	1,210.00 160.00 1,068.00 0.00**
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Origination Fee , % Underwriting Fee Funding Fee <b>Total Origination Charges</b> <b>RATE CREDIT OR CHAR</b> Discount / Rate Charge 0.867% Rate Credit % + \$	\$ \$ GE: 6 + \$ \$ REPAID INTEI Pe Upfront Morts	995.00 <b>1,245.00</b> 6,502.50 < > <b>REST, MORTG</b> age Insurance Pr <sup>t</sup> Year Homeown	Appraisal FeeAppraisal Mgt Fee (FHA only)Subordination FeeCondo Certification/HOA FeesEscrow / Closing FeeQuit Claim Preparation FeeEscrow Wire FeeEscrow Courier FeeCourtesy Signing Fee/NotaryMisc Escrow/Title Fee(s)Reconveyance Tracking FeeRecording Fee(s)Borrower's Title Policy *paid by sellerand credited aboveAGE INSURANCE, & ESCROW/RESIestimated for 15 days @ 100.1712 / dayemium (Conventional or FHA UFMIP)VA Funding FeeUSDA Guarantee Fee	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ <b>ERVE ACC</b> \$ \$ \$ \$ \$ \$	1,210.00 160.00 1,068.00 0.00** COUNT 1,502.57
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Origination Fee , % Underwriting Fee Funding Fee <b>Total Origination Charges</b> <b>RATE CREDIT OR CHAR</b> Discount / Rate Charge 0.867% Rate Credit % + \$	\$ \$ <b>GE:</b> 6 + \$ \$ <b>REPAID INTEI</b> Pe Upfront Mortg 1 <sup>s</sup> Monthly Ho	995.00 <b>1,245.00</b> 6,502.50 < > <b>REST, MORTG.</b> r Diem Interest, of gage Insurance Pr <sup>t</sup> Year Homeown 1 <sup>st</sup> Year Fl meowner's Insur- punty Real Estate Monthly Floo	Appraisal Fee Appraisal Mgt Fee (FHA only) Subordination Fee Condo Certification/HOA Fees Escrow / Closing Fee Quit Claim Preparation Fee Escrow Wire Fee Escrow Courier Fee Courtesy Signing Fee/Notary Misc Escrow/Title Fee(s) Reconveyance Tracking Fee Recording Fee(s) Borrower's Title Fee **Owners Title Policy *paid by seller and credited above AGE INSURANCE, & ESCROW/RESI estimated for 15 days @ 100.1712 / day emium (Conventional or FHA UFMIP) VA Funding Fee USDA Guarantee Fee er's Insurance Premium Due at Closing ood Insurance Premium Due at Closing ance Reserves, 2 mths @ \$100.00 / mth	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	1,210.00 160.00 1,068.00 0.00** COUNT 1,502.57 1,200.00 200.00

For questions, please contact your Loan Officer, Rhonda Rae Porter, at 206-718-9488.