The APR combines the note rate, points and closing costs into one number, so you can compare different rate/point combinations easily.

From: Land Home FInancia HomeLoan Financial 841 Bishop St. Sui Honolulu, HI 96813 _Phone:(808)792_4250	l Services DBA te 1840 Fax:(808)356-1641	Date: 9/28/2010 LHFS Loan Number: 143738 Loan Amount: \$490,320.00 Note Rate: 4.000% Fund Date: 5/1/2010		
o: Jim Testtraining 123 Aloha Lane, 1 Kaneohe, HI 96744		Subject Property: TBD Kailua, HI 967	734	
ANNUAL	FINANCE	AMOUNT		TOTAL OF
PERCENTAGE	CHARGE	FINANCED		PAYMENTS
RATE 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.
7 4.358%	\$372,933.35	\$469 , 778.	15	\$842,711.50
/OUR PAYMENT SCHEDU	***** ALL NUMERICAL DISCI LE IS ESTIMATED TO BE: es ONLY principal and interest a	OSURES ARE ESTIMATE	S*********	* * ince.
359 1 Final	Monthly Payments of S Payment of \$2,342.76 at 4	\$2,340.86 at 4.000% be 4.000% on 5/1/2	ginning 6/ 040	1/2010
DEMAND THIS LOA FEATURE:	N DOES NOT HAVE A DEMAND	FEATURE.		
ADJUSTABLE THIS MOF RATE:	RTGAGE DOES NOT HAVE AN A	DJUSTABLE RATE FEATU	JRE.	
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Reg. Z defines what types of fees get included on this form. The fees listed here are not a complete list of the fees applicable to the loan, so it is not a "real world" total of the loan costs or a way to calculate the total cash to close. These fees are what is used to calculate the APR.

ITEMIZATION OF AMOUNT FINANCED

To: Jim Testtraining 123 Aloha Lane, 1 Kaneohe, HI 96744 Date: LHFS Loan Number: Loan Amount: Note Rate: Fund Date:

Subject Property:

TBD

9/28/2010 143738 \$490,320.00 4.000%

From: Land Home FInancial Services DBA HomeLoan Financial 841 Bishop St. Suite 1840 Honolulu, HI 96813 Phone:(808)792-4250 Fax:(808)356-1641

902 Mortgage Insurance Premium

Prepaid Finance Charges: 801 Loan Origination Fee

901 Prepaid Interest

802 Loan Discount Fee

1003 Mortgage Insurance

1101 Other Title Fees APR

(1.000 Points + \$0.00) (1.000 Points + \$0.00) (5 days at 4.000%= \$53.73 a day) (2.150 Points + \$0.00)

(0.000 % \$0.00/yr \$0.00/mo 0months)

Kailua, HI 96734

\$4,800.00 \$4,903.20 \$268.65 \$10,320.00 \$0.00 \$250.00

Total	Prepaid	Finance	Charge:
Total	Amount	Finance	d:

\$_____\$20,541.85 \$_____469,778.15

* Seller /Broker / Lender Reimbursed Fees

By signing below I acknowledge receipt of a copy of this disclosure.

Borrower: Jim Testtraining f3320p2 02/06/10 sm pd:9/28/10 Date