


FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT
(MADE IN COMPLIANCE WITH FEDERAL LAW)

From: Land Home Financial Services DBA HomeLoan Financial 841 Bishop St. Suite 1840 Honolulu, HI 96813 Phone: (808) 792-4250 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
To: Jim Testtraining 123 Aloha Lane, 1 Kaneohe, HI 96744	Subject Property: TBD Kailua, HI 96734

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

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.  3.358%	The dollar amount the credit will cost you. \$372,933.35	The amount of credit provided to you or on your behalf. \$469,778.15	The amount you will have paid after you have made all payments as scheduled. \$842,711.50

***** ALL NUMERICAL DISCLOSURES ARE ESTIMATES *****

YOUR PAYMENT SCHEDULE IS ESTIMATED TO BE:

This payment amount includes **ONLY** principal and interest and any required monthly mortgage insurance.

359 Monthly Payments of \$2,340.86 at 4.000% beginning 6/1/2010
 1 Final Payment of \$2,342.76 at 4.000% on 5/1/2040

DEMAND FEATURE: THIS LOAN DOES NOT HAVE A DEMAND FEATURE.

ADJUSTABLE RATE: THIS MORTGAGE DOES NOT HAVE AN ADJUSTABLE RATE FEATURE.

INSURANCE: YOU MAY OBTAIN PROPERTY INSURANCE FROM ANYONE YOU WANT THAT IS ACCEPTABLE TO THE LENDER. CREDIT LIFE AND CREDIT DISABILITY INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT. **THIS LOAN TRANSACTION REQUIRES THE FOLLOWING:**
 HAZARD INSURANCE FLOOD INSURANCE MORTGAGE INSURANCE

SECURITY: YOU ARE GIVING A SECURITY INTEREST IN REAL PROPERTY LOCATED AT:
 TBD
 Kailua, HI 96734

LATE CHARGE: IF A PAYMENT IS MORE THAN 15 DAYS LATE, YOU WILL BE CHARGED 4.000% OF THE OVERDUE PRINCIPAL AND INTEREST PAYMENT.

PREPAYMENT: IF YOU PAYOFF EARLY, YOU WILL NOT HAVE TO PAY A PENALTY. YOU WILL NOT BE ENTITLED TO A REFUND OF PART OF THE FINANCE CHARGE.

ASSUMPTION: SOMEONE BUYING YOUR PROPERTY MAY ASSUME THE REMAINDER OF THE MORTGAGE ON THE ORIGINAL TERMS.

FILING FEES: ESTIMATED FILING FEES FOR THIS LOAN ARE 85.00

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties, and security interest and the policy of the lender regarding assumption of the mortgage.

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

Borrower: Jim Testtraining Date: _____

f3320p1 09/23/10 sm pd:9/28/10



143738-3320-1-2-246

ITEMIZATION OF AMOUNT FINANCED

To: Jim Testtraining 123 Aloha Lane, 1 Kaneohe, HI 96744	Date: 9/28/2010 LHFS Loan Number: 143738 Loan Amount: \$490,320.00 Note Rate: 4.000% Fund Date:
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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.

Prepaid Finance Charges:

801 Loan Origination Fee	(1.000 Points + \$0.00)	\$4,800.00
802 Loan Discount Fee	(1.000 Points + \$0.00)	\$4,903.20
901 Prepaid Interest	(5 days at 4.000%= \$53.73 a day)	\$268.65
902 Mortgage Insurance Premium	(2.150 Points + \$0.00)	\$10,320.00
1003 Mortgage Insurance	(0.000 % \$0.00/yr \$0.00/mo 0months)	\$0.00
1101 Other Title Fees APR		\$250.00



Total Prepaid Finance Charge: \$ _____ **\$20,541.85**

Total Amount Financed: \$ _____ **469,778.15**

* Seller /Broker / Lender Reimbursed Fees

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

Borrower: Jim Testtraining Date _____

f3320p2 02/06/10 sm pd:9/28/10



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