

**ORIGINATING AGENTS
GUIDE REVISION 128**

October 24, 2017

Remove and discard:

Replace with enclosed:

Forms:

Underwriting Submission Checklist HO-0549 (08/17)	HO-0549 (11/17)
Good Faith Estimate - Great Choice Plus HO-0575 (07/17)	HO-0575 (11/17)
Settlement Statement - Great Choice Plus HO-0576 (10/15)	HO-0576 (11/17)
Good Faith Estimate - HHF-DPA HO-0575-HHF (07/17)	HO-0575-HHF (11/01)
Settlement Statement - HHF-DPA HO-0576-HHF (03/17)	HO-0576-HHF (11/01)
New	Loan Estimate
New	Closing Disclosure

EFFECT OF CHANGE

Effective with loan applications (1003) dated 11/1/2017 requiring down payment assistance, the \$50.00 grant THDA provides to the borrower will no longer be provided to the lenders to cover the cost of recording fees associated with the second mortgage loan.

Originators may generate their own TRID disclosures (Loan Estimate and Closing Disclosure) for the Second Mortgage Loans or use the fillable disclosures provided on the THDA website.

Current GFE and Settlement Statements may continue to be used until the CFPB’s effective date of October 1, 2018.



SUBSTITUTE GFE FORM FOR THDA SUBORDINATES

Second Mortgage Good Faith Estimate Disclosure

Great Choice Plus Mortgage Loan

Name of Applicant(s): _____

Application/Loan No: _____
Date Prepared: _____

Property Address: _____

Prepared by: **TENNESSEE HOUSING DEVELOPMENT AGENCY**
502 Deaderick St., Third Floor
Nashville, TN 37243

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimated – actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Loan Amount: \$ **Interest Rate: 0%** **Term: 360 months**

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:

801	Loan Origination Fee	\$
802	Loan Discount	
803	Appraisal Fee	
804	Credit Report	
805	Lender's Inspection Fee	
808	Mortgage Broker Fee	
809	Tax Related Service Fee	
810	Processing Fee	
811	Underwriting Fee	
812	Wire Transfer Fee	

1100 TITLE CHARGES:

1101	Closing or Escrow Fee	\$
1105	Document Preparation Fee	
1106	Notary Fees	
1107	Attorney Fees	
1108	Title Insurance	

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:

1201	Recording Fees	\$
1202	City/County Stamps	
1203	State Tax Stamps	

1300 ADDITIONAL SETTLEMENT CHARGES:

1302	Pest Inspection	\$
------	-----------------	----

Estimated Closing Costs: \$

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

Applicant Signature

Applicant Signature

GREAT CHOICE PLUS SETTLEMENT STATEMENT

Closing Disclosure for Great Choice Plus Mortgage Loan

Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing and are shown here for informational purposes and are not included in the totals.

Name and Address of Borrower(s):

Lender:

Tennessee Housing Development Agency
 502 Deaderick St., Third Floor
 Nashville, TN 37243
 (615) 815-2100

Property Location: _____

Settlement Date: _____

Summary of Borrower's Transaction	
100. Gross Amount Due from Borrower	
101. Contract sales price	
102. Personal Property	
103. Settlement Charges to Borrower	
120. Gross Amount Due From Borrower	
200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	
202. Principal amount of new loan	
203. Existing loan(s) taken subject to	
220. Total Paid by/for Borrower	
300. Cash at Settlement from/to Borrower	
301. Gross amount due from Borrower (Line 120)	
302. Less amount paid by/for Borrower (Line 220) ()	
303. Cash To Borrower For DPA on 1st Mtg	

Settlement Charges	
800. Items Payable in Connection with Loan	
801. Loan Origination	
802. Loan Discount	
803. Appraisal	
804. Credit Report	
805. Lender's Inspection	
808. Mortgage Broker Fee	
809. Tax Related Service Fee	
810. Processing Fee	
811. Underwriting Fee	
812. Wire Transfer Fee	
1100. Title Charges	
1101. Closing or Escrow Fee	
1105. Doc Preparation Fee	
1106. Notary Fees	
1107. Attorney Fees	
1108. Title Insurance	
1200. Government Recording and Transfer	
1201. Recording Fees To Register of Deeds	
1202. Deed \$ Mortgage \$	
1203. Transfer taxes	
1204. City/County tax/Stamps	
1205. State tax/stamps	
1300. Additional Settlement Charges	
1302. Pest Inspection	
1400. Total Settlement Charges	

The undersigned hereby acknowledges receipt of a completed copy of this statement.

 Borrower Signature

 Borrower Signature

Instructions for Great Choice 2nd Settlement Statement

Please complete the Settlement Statement Form HO-0576 for the second loan in order for the correct number to go on the Closing Disclosure for the first loan. It is suggested that both forms be sent to the borrower at the same time in order to meet the 3 day requirement.

THDA must receive both Closing Disclosures in the closing packages that are uploaded after closing. If the forms are not correct, the loans will not fund until they are submitted correctly.

Please see the attached EXAMPLE of a correct Great Choice Plus Settlement Statement.

Line	Description
103	Same as recording fee. Same amount on line 120 and 1400.
120	Same amount on line 103 and 1400.
202	Amount of 2 nd loan.
220	Total of line 202 and 204.
301	Same amount as line 120.
302	Same amount as line 220.
303	Total of lines 301 and 302. This amount goes on the CD for the first loan on Line L-06.
1201	Recording fee for 2 nd deed of trust; should also be on line 1202. This amount is normally \$42 or \$47, depending on whether an extra page is added for the legal description.
1203	Should be blank. There are no transfer taxes or tax stamps for the 2 nd loan.
1204	Should be blank. There are no transfer taxes or tax stamps for the 2 nd loan.
1205	Should be blank. There are no transfer taxes or tax stamps for the 2 nd loan.
1400	Total Settlement Charges; the same as recording fee. Same amount on line 103 and 120.

For additional assistance please submit questions to sfASK@thda.org.

SUBSTITUTE GFE FORM FOR THDA SUBORDINATES

Second Mortgage Good Faith Estimate Disclosure

HHF-DPA Mortgage Loan

Name of Applicant(s): _____

Application/Loan No: _____
Date Prepared: _____

Property Address: _____

Prepared by: **TENNESSEE HOUSING DEVELOPMENT AGENCY**
502 Deaderick St., Third Floor
Nashville, TN 37243

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimated – actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Loan Amount: \$15,000 Interest Rate: 0% Term: 120 months

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:

801	Loan Origination Fee	\$
802	Loan Discount	
803	Appraisal Fee	
804	Credit Report	
805	Lender's Inspection Fee	
808	Mortgage Broker Fee	
809	Tax Related Service Fee	
810	Processing Fee	
811	Underwriting Fee	
812	Wire Transfer Fee	

1100 TITLE CHARGES:

1101	Closing or Escrow Fee	\$
1105	Document Preparation Fee	
1106	Notary Fees	
1107	Attorney Fees	
1108	Title Insurance	

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:

1201	Recording Fees	\$
1202	City/County Stamps	
1203	State Tax Stamps	

1300 ADDITIONAL SETTLEMENT CHARGES:

1302	Pest Inspection	\$
Estimated Closing Costs:		\$

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

Applicant Signature

Applicant Signature

HHF-DPA SETTLEMENT STATEMENT

Closing Disclosure for Hardest Hit Fund DPA Loan

Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing and are shown here for informational purposes and are not included in the totals.

Name and Address of Borrower(s):

Lender:

Tennessee Housing Development Agency
 502 Deaderick St., Third Floor
 Nashville, TN 37243
 (615) 815-2100

Property Location: _____

Settlement Date: _____

Summary of Borrower's Transaction	
100. Gross Amount Due from Borrower	
101. Contract sales price	
102. Personal Property	
103. Settlement Charges to Borrower	
120. Gross Amount Due From Borrower	
200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	
202. Principal amount of new loan	
203. Existing loan(s) taken subject to	
220. Total Paid by/for Borrower	
300. Cash at Settlement from/to Borrower	
301. Gross amount due from Borrower (Line 120)	
302. Less amount paid by/for Borrower (Line 220) ()	
303. Cash To Borrower For DPA on 1st Mtg	

Settlement Charges	
800. Items Payable in Connection with Loan	
801. Loan Origination	
802. Loan Discount	
803. Appraisal	
804. Credit Report	
805. Lender's Inspection	
808. Mortgage Broker Fee	
809. Tax Related Service Fee	
810. Processing Fee	
811. Underwriting Fee	
812. Wire Transfer Fee	
1100. Title Charges	
1101. Closing or Escrow Fee	
1105. Doc Preparation Fee	
1106. Notary Fees	
1107. Attorney Fees	
1108. Title Insurance	
1200. Government Recording and Transfer	
1201. Recording Fees To Register of Deeds	
1202. Deed \$ Mortgage \$	
1203. Transfer taxes	
1204. City/County tax/Stamps	
1205. State tax/stamps	
1300. Additional Settlement Charges	
1302. Pest Inspection	
1400. Total Settlement Charges	

The undersigned hereby acknowledges receipt of a completed copy of this statement.

 Borrower Signature

 Borrower Signature

Instructions for HHF-DPA 2nd Settlement Statement

Please complete the Settlement Statement Form HO-0576-HHF for the second loan in order for the correct number to go on the Closing Disclosure for the first loan. It is suggested that both forms be sent to the borrower at the same time in order to meet the 3 day requirement.

THDA must receive both Closing Disclosures in the closing packages that are uploaded after closing. If the forms are not correct, the loans will not fund until they are submitted correctly.

Line	Description
103	Same as recording fee. Same amount on line 120 and 1400.
120	Same amount on line 103 and 1400.
202	Amount of 2 nd loan.
220	Total of line 202 and 204.
301	Same amount as line 120.
302	Same amount as line 220.
303	Total of lines 301 and 302. This amount goes on the CD for the first loan on Line L-06.
1201	Recording fee for 2 nd deed of trust; should also be on line 1202. This amount is normally \$42 or \$47, depending on whether an extra page is added for the legal description.
1203	Should be blank. There are no transfer taxes or tax stamps for the 2 nd loan.
1204	Should be blank. There are no transfer taxes or tax stamps for the 2 nd loan.
1205	Should be blank. There are no transfer taxes or tax stamps for the 2 nd loan.
1400	Total Settlement Charges; the same as recording fee. Same amount on line 103 and 120.

For additional assistance please submit questions to sfASK@thda.org.

Tennessee Housing Development Agency

502 Deaderick St, Third Floor, Nashville, TN 37243

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED
APPLICANTS

PROPERTY
SALE PRICE

LOAN TERM 30 years, Forgiven at the end of the term
PURPOSE Purchase
PRODUCT Non-amortizing, Deferred Payment, Fixed Rate
LOAN TYPE Conventional FHA VA **Great Choice Plus**
LOAN ID #
RATE LOCK NO YES, until
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on

Loan Terms	Can this amount increase after closing?
Loan Amount	NO
Interest Rate	0% NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	0 NO
Prepayment Penalty	Does the loan have these features? NO, Due in full upon 1st mortgage payoff, assumption, or refinance. The loan is forgiven at the end of the term of the Great Choice first mortgage.
Balloon Payment	YES, You will have to pay loan in full upon 1st mortgage payoff, assumption or refinance

Projected Payments	
Payment Calculation	Years 1-30
Principal & Interest	
Mortgage Insurance	\$0
Estimated Escrow <i>Amount can increase over time</i>	
Estimated Total Monthly Payment	\$0
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	N/A This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
	In escrow?

Costs at Closing	
Estimated Closing Costs	Includes _____ in Loan Costs + _____ in Other Costs – _____ in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Closing Cost Details

Loan Costs

A. Origination Charges

% of Loan Amount (Points)

B. Services You Cannot Shop For

C. Services You Can Shop For

D. TOTAL LOAN COSTS (A + B + C) \$0

Other Costs

E. Taxes and Other Government Fees

Recording Fees and Other Taxes
Transfer Taxes

F. Prepaids

Homeowner's Insurance Premium (months)
Mortgage Insurance Premium (months)
Prepaid Interest (per day for days @)
Property Taxes (months)

G. Initial Escrow Payment at Closing

Homeowner's Insurance	per month for	mo.
Mortgage Insurance	per month for	mo.
Property Taxes	per month for	mo.

H. Other

I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS

D + I
Lender Credits

Calculating Cash to Close

Total Closing Costs (J)
Closing Costs Financed (Paid from your Loan Amount)
Down Payment/Funds from Borrower
Deposit
Funds for Borrower
Seller Credits
Adjustments and Other Credits

Estimated Cash to Close

Additional Information About This Loan

LENDER
NMLS/___ LICENSE ID
LOAN OFFICER
NMLS/___ LICENSE ID
EMAIL
PHONE

Tennessee Housing Development Agency
 502 Deaderick St, Third Floor
 Nashville, TN 37243
 SFask@THDA.org
 615-815-2200

MORTGAGE BROKER
NMLS/___ LICENSE ID
LOAN OFFICER
NMLS/___ LICENSE ID
EMAIL
PHONE

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	0	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	0	Principal you will have paid off.
Annual Percentage Rate (APR)	0	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	0	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Assumption

If you sell or transfer this property to another person, we

will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.

Homeowner's Insurance

This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

Late Payment

If your payment is more than N/A days late, we will charge a late fee of N/A

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Servicing

We intend

to service your loan. If so, you will make your payments to us.
 to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature

Date

Co-Applicant Signature

Date

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued
Closing Date
Disbursement Date
Settlement Agent
File #
Property

Appraised Prop. Value

Transaction Information

Borrower

Lender Tennessee Housing Development Agency
 502 Deaderick St, Third Floor
 Nashville, TN 37243

Loan Information

Loan Term 30 years, Forgiven at the end of term
Purpose Purchase
Product Non-amortizing, Deferred Payment, Fixed Rate
Loan Type Conventional FHA VA Great Choice Plus
Loan ID #
MIC #

Loan Terms	Can this amount increase after closing?	
Loan Amount		NO
Interest Rate	0%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$0	NO
Prepayment Penalty	Does the loan have these features? NO, Due in full upon 1st mortgage payoff, assumption, or refinance. The loan is forgiven at the end of the term of the Great Choice first mortgage.	
Balloon Payment	YES, You will have to pay loan in full upon 1st mortgage payoff, assumption or refinance	

Projected Payments				
Payment Calculation	Years 1-30			
Principal & Interest	\$0			
Mortgage Insurance	\$0			
Estimated Escrow <i>Amount can increase over time</i>	\$0			
Estimated Total Monthly Payment	\$0			
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	<table border="0"> <tr> <td style="vertical-align: top;">N/A</td> <td style="vertical-align: top;"> This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i> </td> <td style="vertical-align: top;">In escrow?</td> </tr> </table>	N/A	This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow?
N/A	This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow?		

Costs at Closing	
Closing Costs	Includes _____ in Loan Costs + _____ in Other Costs – _____ in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
A. Origination Charges	\$0.00		
01 % of Loan Amount (Points)			
02			
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For	\$0.00		
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
C. Services Borrower Did Shop For	\$0.00		
01			
02			
03			
04			
05			
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)			
Loan Costs Subtotals (A + B + C)	\$0.00		
Other Costs			
E. Taxes and Other Government Fees			
01 Recording Fees Deed: Mortgage:			
02			
F. Prepays	\$0.00		
01 Homeowner's Insurance Premium (mo.)			
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (per day from to)			
04 Property Taxes (mo.)			
05			
G. Initial Escrow Payment at Closing	\$0.00		
01 Homeowner's Insurance per month for mo.			
02 Mortgage Insurance per month for mo.			
03 Property Taxes per month for mo.			
04			
05			
06			
07			
08 Aggregate Adjustment			
H. Other	\$0.00		
01			
02			
03			
04			
05			
06			
07			
08			
I. TOTAL OTHER COSTS (Borrower-Paid)			
Other Costs Subtotals (E + F + G + H)	\$0.00		
J. TOTAL CLOSING COSTS (Borrower-Paid)			
Closing Costs Subtotals (D + I)			
Lender Credits			

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Estimate	Final	Did this change?
Total Closing Costs (J)			
Closing Costs Paid Before Closing			
Closing Costs Financed (Included in Loan Amount)			
Down Payment/Funds from Borrower			
Funds for Borrower			
Cash to Close			

Disbursements to Others

Use this table to see a list of payments from your loan funds.

TO	AMOUNT
01	\$0.00
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
Total Disbursement to Others	\$0.00

Additional Information About This Loan

Loan Disclosures

Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
 - will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

Late Payment

If your payment is more than N/A days late, your lender will charge a late fee of N/A

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in _____

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$0
Finance Charge. The dollar amount the loan will cost you.	\$0
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	0
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	0

Other Disclosures

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Loan Acceptance

You do not have to accept this loan because you have received this form or signed a loan application.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Tennessee Housing Development Agency		
Address	502 Deaderick St, Third Floor Nashville, TN 37243		
NMLS ID	N/A State Housing Agency		
TN License ID	N/A State Housing Agency		
Contact			
Contact NMLS ID			
Contact ___ License ID	N/A State Housing Agency		
Email	SFask@thda.org		
Phone	615-815-2100		