COLORADO TANGIBLE NET BENEFIT DISCLOSURE This form is issued pursuant to §12-61-904.5, Colorado Revised Statutes.

Date:			
Borrower Name:	Co-Borrower Name:		
Property Address:			
Mortgage Loan Originator:	CO License #:	NMLS ID	
	is to assist borrowers and mortg nefit that the proposed loan will p		ning the tangible
In Colorado, a mortgage loan origina have a reasonable, tangible net bene			
The reasonable, tangible net benefit transaction. While the refinancing o require closer scrutiny or considerat	f certain home loans may clearly p	rovide a reasonable, tangible net	benefit, others may
*Check All That Apply.			
Purchase Transaction: The new loan will enable	me to purchase a home or other re	esidential real estate in Colorado.	
* The new loan will have a * The new loan is a fixed ra * The new loan will have a * The new loan will elimina * The new loan will be a cas as home improvements, o * If the new loan is an adjus before it adjusts. I have a * OTHER: Use the below s	lower interest rate or Annual Perce lower monthly payment than my/ou ate loan. shorter amortization schedule. te the need for private mortgage insch-out refinance transaction, the prodebt consolidation, medical expensitable rate mortgage, I have considered the maximum payments and the schedule.	surance. Deceds of which will be used for peres, educational expenses, etc. Dered how long the new monthly payent amount after adjustment.	rsonal reasons, such rment will be in effect
Disclosed Income:			
*My income, as disclosed 1003, attached hereto that	on the Uniform Residential Loan A at will be used to repay the loan, af ayments. My disclosed income is	ter payment of other household ex	penses, is sufficient
**If you, the borrower, are unable to of ten request by the borrower, give cop and transmit the appraisal, title repo directs the documents be sent.	ies of each appraisal, title report, ar	nd credit report paid for by the borro	ower to the borrower,
**All moneys paid by the borrower to moneys remaining after payment to t	o the mortgage loan originator for the hird-party providers will be refunded	nird-party services are held in a trul.	ust account and any
I/We certify that we have carefully real I/We have been given an opportunit proceed with this transaction.			
Borrower Signature	Date	Co-Borrower Signature	Date
Mortgage Loan Originator Printed	i Name Mortgage	Loan Originator Signature	Date