

ILLINOIS QUALIFICATION FOR LOAN WITHOUT PREPAYMENT PENALTY

Borrower(s):

Date:

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

This disclosure is provided to you pursuant to 205 ILCS 635/5-8.

The following mortgage loan terms, excluding a Prepayment Penalty, have been offered to you:

Loan Amount:

Loan Term (months):

Interest Rate:

Points:

Other Fees:

Sample

Other Fees (continued):

YOU HAVE CHOSEN TO DECLINE THIS OFFER THAT DOES NOT INCLUDE A PREPAYMENT PENALTY.

In exchange for accepting a loan that includes a Prepayment Penalty, your interest rate has been discounted by

Interest Rate With Prepayment Penalty:
Interest Rate Without Prepayment Penalty:

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.