

**NOTICE TO BORROWER(S) REQUIRED BY FEDERAL LAW AND FEDERAL RESERVE REGULATION Z
REAL PROPERTY TRANSACTION SECURED BY A FIRST LIEN ON DWELLING**

LENDER: Great Service Lending
2121 Easy Avenue
Any Town, USA

DATE September 16, 1997
LOAN NO. 711
TYPE Conv. Ins.

BORROWERS Thomas and Mary Jackson
ADDRESS 1000 North Avenue, #201
CITY/STATE/ZIP Any Town, USA
PROPERTY 2902 East Washington Street
Any Town, USA

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. (e) 9.860 %	FINANCE CHARGE The dollar amount the credit will cost you. \$ (e) 154,499.31	Amount Financed The amount of credit provided to you or on your behalf. \$ (e) 73,640.51	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$ (e) 228,139.82
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ITEMIZATION: You have a right at this time to an ITEMIZATION of AMOUNT FINANCED.
 I do not want an itemization _____ (Initials) I want an itemization _____ (Initials)

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
117	653.95	12-01-97			
240	624.19	09-01-04			
2	611.52	09-01-24			
1	599.03	11-01-24			

DEMAND FEATURE: This loan does not have a Demand Feature. This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE: This loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: **2902 East Washington Street**

ASSUMPTION: Someone buying this property cannot assume the remaining balance due under original mortgage terms.
 may assume subject to lenders conditions the remaining balance due under original mortgage terms.

FILING/RECORDING FEES: \$ 30.00

PROPERTY INSURANCE: Property hazard insurance in the amount of \$ 76,000. with a loss payable clause to the lender is a required condition of this loan. Borrower can purchase this insurance from any insurance company acceptable to the lender, but may be purchased through the lender at an estimated cost of N/A for a N/A year term.

LATE CHARGES: If your payment is not received when due, a late charge of 5.00 % of the overdue payment amount will be added.

PREPAYMENT PENALTY: You may be charged a penalty to prepay this loan in full or in part.
 See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.

E = ESTIMATED

I/We hereby acknowledge reading and receiving a complete copy of this disclosure along with copies of documents referred to in this disclosure.

Thomas Jackson BORROWER/DATE

Mary Jackson BORROWER/DATE

BORROWER/DATE

BORROWER/DATE