

**TRUTH-IN-LENDING DISCLOSURE (FOR SECTION 32 MORTGAGES)**

NAME/ADDRESS OF BORROWER ("Borrower," "you" or "your")	NAME/ADDRESS OF LENDER (CREDITOR) ("Lender," "us" or "our")  <b>Quantum Merit Mortgage</b> <b>1603 E. Belt Line Road, Suite 101</b> <b>Carrollton, TX 75006</b>
PROPERTY ADDRESS	
<b>NOTICE</b>	
<p><b>You are not required to complete this agreement merely because you have received these disclosures or have signed a loan application. If you obtain this loan, the Lender will have a mortgage on your home. YOU COULD LOSE YOUR HOME AND ANY MONEY YOU HAVE PUT INTO IT, IF YOU DO NOT MEET YOUR OBLIGATIONS UNDER THE LOAN.</b></p> <p>You are borrowing \$ (optional credit insurance <input type="checkbox"/> is <input type="checkbox"/> is not included in this amount).</p> <p>The annual percentage rate on your loan will be %.</p> <p>Your regular payment will be \$</p> <p><input type="checkbox"/> At the end of your loan, you will still owe us: \$</p> <p><input type="checkbox"/> Your interest rate may increase. Increases in the interest rate could increase your payment. The highest amount your payment could increase to is</p>	
LOAN NUMBER	TRANSACTION DATE
SIGNATURE	
<p>By signing below you acknowledge receipt of a completed copy of this disclosure. You understand that this is not a contract and does not reflect all of the terms and conditions of the mortgage transaction to which the disclosures in this form relate.</p> <p>X APPLICANT _____ DATE _____</p>	