

This form is provided for example purposes only. For complete and definitive requirements please refer to the TILA-RESPA Integrated Disclosure rule and Official Interpretations. This form does not represent legal interpretation, guidance or advice of California Housing Finance Agency ("CalHFA"). This form does not bind CalHFA and does not create any rights, benefits, or defenses, substantive or procedural, which are enforceable by any part in any matter.

The information on this form is not a substitute for the advice of a lawyer. CalHFA urges all who reference this form to consult with their own lawyer for legal advice relating to this form.

Example TIL for ZIP loans that meet the Partial Exemption

Truth-in-Lending Disclosure Statement

Final

Lender

Borrower

Date

Loan Number

Property Address: _____

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 0.000%	FINANCE CHARGE The dollar amount the credit will cost you. \$0.00	Amount Financed The amount of credit provided to you or on your behalf. \$ [Loan Amount]	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$ [Loan Amount]
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Payment Schedule

Number of payments	Amount of payment	When payment is due
0	\$0.00	Year 1
1	\$ [Loan Amount]	[Maturity Date]

Demand Feature. This loan does not have a Demand feature.

Recording Fee: \$ _____. To be paid by _____

Security. You are giving a security interest in the property located at: _____

Assumption. Someone buying this property cannot assume the remainder of the mortgage on the original terms.

Late Charges. Not Applicable

Prepayment. If you pay off your loan early, you will not have to pay a penalty. If you pay off your loan early, you will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, any required repayment in full before scheduled date, and prepayment refunds and penalties.

No Guarantee to Refinance. There is no guarantee that you will be able to refinance to lower your rate and payments.

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

Signatures

Each person signing hereby acknowledges reading and receiving a complete copy of this disclosure.

Borrower

Date

Truth in Lending Addendum Down Payment Assistance Program

Lender	Borrower	Date
_____	_____	_____
_____	_____	_____
_____	_____	_____

Loan Number _____

Property Address: _____

Itemization of the Amount Financed of \$ LOAN AMT _____

\$ _____ Amount given to you directly

\$ _____ Amount paid on your account

Amount paid to others on your behalf

\$ _____ to: [public officials][Credit bureau][appraiser][insurance company]

\$ _____ to: (name of another creditor)

\$ _____ (recording fee) to

\$ _____ (housing counseling fee) to

\$ _____ (application fee) to

\$ _____ to (other)

\$ _____ Prepaid Finance Charge