TANGIBLE NET BENEFIT WORKSHEET

Loan #: MIN:

This worksheet is to be used in the determination of a borrower's tangible net benefit as the benefit relates directly to the new loan extended. Additional information may be provided on supplemental sheets or on the reverse if the fields below are insufficient.

| Date: | | | |
|-------------------|--|--|--|
| Lender: | | | |
| Borrower Name(s): | | | |

Property Address:

| | LOAN INFORMATION | , | |
|-----------------------------|---------------------------|--------------------|--|
| | LOAN INFORMATION NEW LOAN | PREVIOUS LOAN | |
| Loan Date | 1,2,1,20,11, | 11000000111 | |
| Loan Amount | \$ | \$ | |
| Loan Term (months) | · | | |
| | Fixed Rate | Fixed Rate | |
| Type of Loan | | | |
| (Check One) | Adjustable Rate | Adjustable Rate | |
| | Balloon | Balloon | |
| Loan Rate | % | % | |
| Payment Amount | \$ | \$ | |
| Prepayment Penalty | · | · | |
| Provision | | | |
| Loan To Value | % | % | |
| Debt to Income Level | % | % | |
| Loan Purpose | | | |
| (Must be specific and | | | |
| relate to distribution | | | |
| of loan proceeds.) | | | |
| Required Insurance | Mortgage Insurance | Mortgage Insurance | |
| • | Hazard Insurance | Hazard Insurance | |
| | Credit Insurance | Credit Insurance | |

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LOAN ORIGINATOR TO COMPLETE:

The borrower will receive the following described tangible, net benefit through a refinancing of an existing loan (please check every benefit that applies):

| Medical expenses | | Other: |
|---|--|--|
| Education expenses | | Other: |
| Home improvement | | Other: |
| Obtaining a lower monthly particle of all monthly obligation Making the balloon payment Avoiding foreclosure under the Converting from an adjustable Ability to remove mortgage in Complying with a court order | ayment with the same a with the same or reduct loans and debts into ans being financed, take on an existing mortga, the terms of an existing terate to a fixed interensurance by lowering or the authors of the same of the sa | est rate. Does the borrower regard this as a financial benefit? |
| Signature: | | |
| Print: | | |
| Ohio Rev. Code Ann. §§ 1345.03 Ohio Admin. Code § 109:4-3-26 | | G) |
| BORROWER CERTIFICATIO | <u>N:</u> | |
| | | ived a reasonable, tangible net benefit by refinancing this loan. I affirm that the . Finally, I understand and confirm the benefit. |
| - BORROWER - | - DATE - | _ |
| - BORROWER - | - DATE - | _ |

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