

H-4(F)—Adjustable-Rate Mortgage or Step-Rate Mortgage Interest Rate and Payment Summary

Model Clause (§ 226.18(s))

H-4(G)—Mortgage with Negative Amortization Interest Rate and Payment Summary Model

Clause (§ 226.18(s))

H-4(H)—Fixed-Rate Mortgage with Interest-Only Interest Rate and Payment Summary Model

Clause (§ 226.18(s))

H-4(I)—Adjustable-Rate Mortgage Introductory Rate Disclosure Model Clause

(§ 226.18(s)(2)(iii))

H-4(J)—Balloon Payment Disclosure Model Clause (§ 226.18(s)(5))

H-4(K)—No Guarantee to Refinance Statement Model Clause (§ 226.18(t))

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H-4(E) Fixed Rate Mortgage Interest Rate and Payment Summary Model Clause

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	____%
Principal + Interest Payment	\$ ____
Est. Taxes + Insurance (Escrow) • [Includes [Private] Mortgage Insurance]	\$ ____
Total Est. Monthly Payment	\$ ____

H-4(F) Adjustable-Rate Mortgage or Step-Rate Mortgage Interest Rate and Payment Summary Model Clause

INTEREST RATE AND PAYMENT SUMMARY

	INTRODUCTORY Rate & Monthly Payment (for first <i>(period)</i>)	[MAXIMUM during FIRST FIVE YEARS (<i>date</i>)]	MAXIMUM EVER (as early as <i>(date)</i>)
Interest Rate	___%	[___%]	___%
Principal + Interest Payment	\$___	[\$___]	\$___
Est. Taxes + Insurance [(Escrow)] • [Includes [Private] Mortgage Insurance]	[\$___]	[\$___]	[\$___]
Total Est. Monthly Payment	\$___	[\$___]	\$___

H-4(G) Mortgage with Negative Amortization Interest Rate and Payment Summary Model Clause

INTEREST RATE AND PAYMENT SUMMARY

[This loan offers you several monthly payment options. The table below shows you what your payments would be under two of these options if the interest rate reached its maximum of ___% in the *(period)* of this loan.]

[All payments shown in the table include \$___ for estimated taxes and insurance [(escrow)].

	(<i>Date</i>) [[<i>(period)</i>] [intro]]	[(<i>Date</i>) (1st adjustment)]	[(<i>Date</i>) (2nd adjustment)]	(<i>Date</i>) + every <i>(period)</i> after
Maximum Interest Rate	___% [(intro rate)]	[___%]	[___%]	___% (max. ever)
Full Payment Option <i>Monthly payments cover all principal and interest.</i>	\$___	[\$___]	[\$___]	\$___
Minimum Payment Option <i>Initial monthly payments cover no principal and only some interest and increase your loan amount.</i>	\$___	[\$___]	[\$___]	\$___

You will borrow an additional \$___ by *(date)*
if you make only minimum payments on this loan.

H-4(H) Fixed Rate Mortgage with Interest Only Interest Rate and Payment Summary Model Clause

INTEREST RATE AND PAYMENT SUMMARY

	INTRODUCTORY Rate & Monthly Payment (for first ____ years)	MAXIMUM EVER (as early as ____)
Interest Rate	____%	____%
Principal Payment	- none -	\$ ____
Interest Payment	\$ ____	\$ ____
Est. Taxes + Insurance (Escrow)	\$ ____	\$ ____
Total Est. Monthly Payment	\$ ____	\$ ____

H-4(I)—Introductory Rate Model Clause

[Introductory Rate Notice

You have a discounted introductory rate of _____% that ends after (*period*).

In the (*period in sequence*), even if market rates do not change, this rate will increase to ____%.]

H-4(J)—Balloon Payment Model Clause

[Final Balloon Payment due (*date*): \$ ____]

H-4(K)—“No-Guarantee-to-Refinance” Statement Model Clause

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

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4. In Supplement I to Part 226:

A. Under *Section 226.17—General Disclosure Requirements, 17(a) Form of disclosures, Paragraph 17(a)(1)*, paragraph 1 is amended.

B. Under *Section 226.18—Content of Disclosures, 18(g) Payment schedule*, a new paragraph 6 is added, and a new *18(s) Interest rate and payment summary for mortgage transactions* is added.