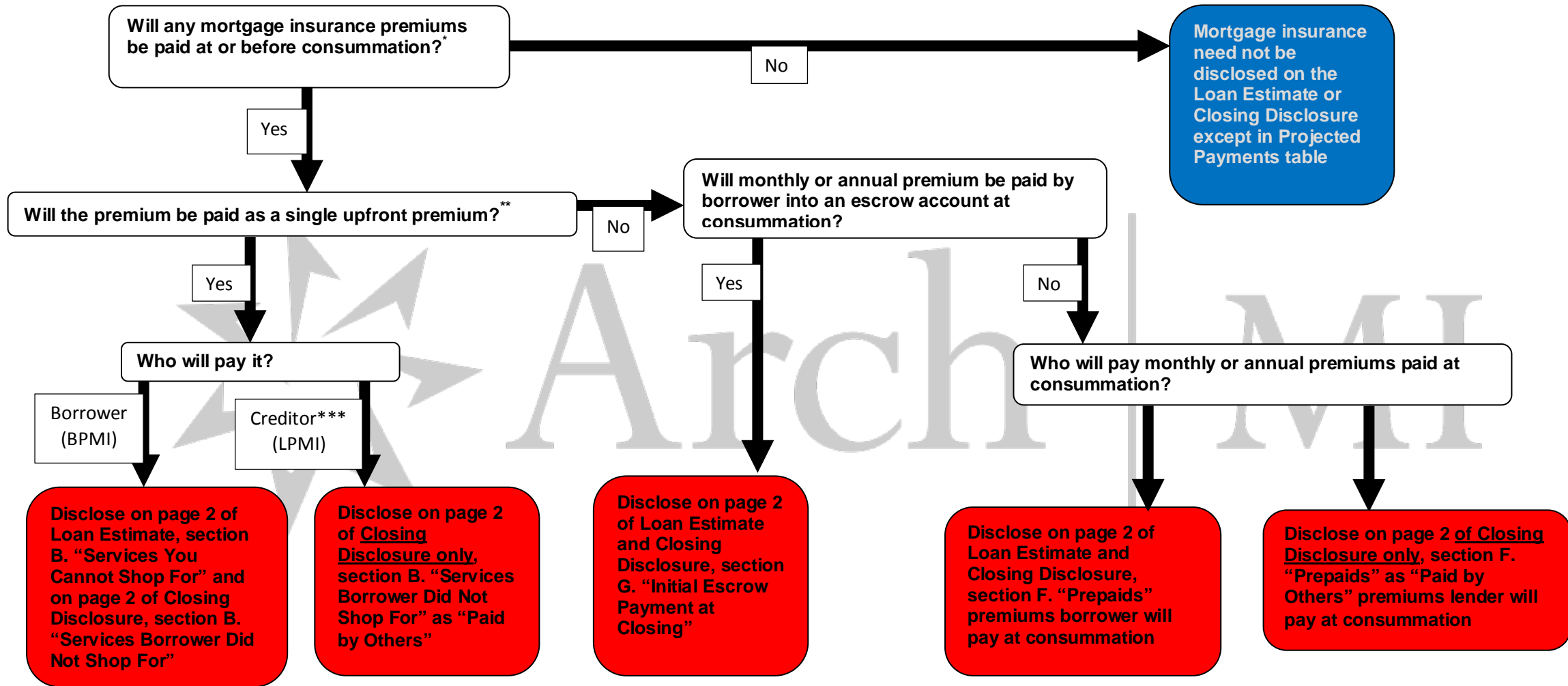


Where should mortgage insurance premiums be disclosed on Loan Estimate and Closing Disclosure?[†]



[†] This chart illustrates the application of the requirements under the TILA-RESPA Integrated Disclosure Rule in 12 C.F.R. §§ 1026.19(e), 1026.37, and 1026.38. For a more detailed analysis, see following pages.

** If product is split premium, then the answer to this question is both yes and no, and instructions for both prongs apply.

*** Assumes no portion of premium will be paid by borrower.