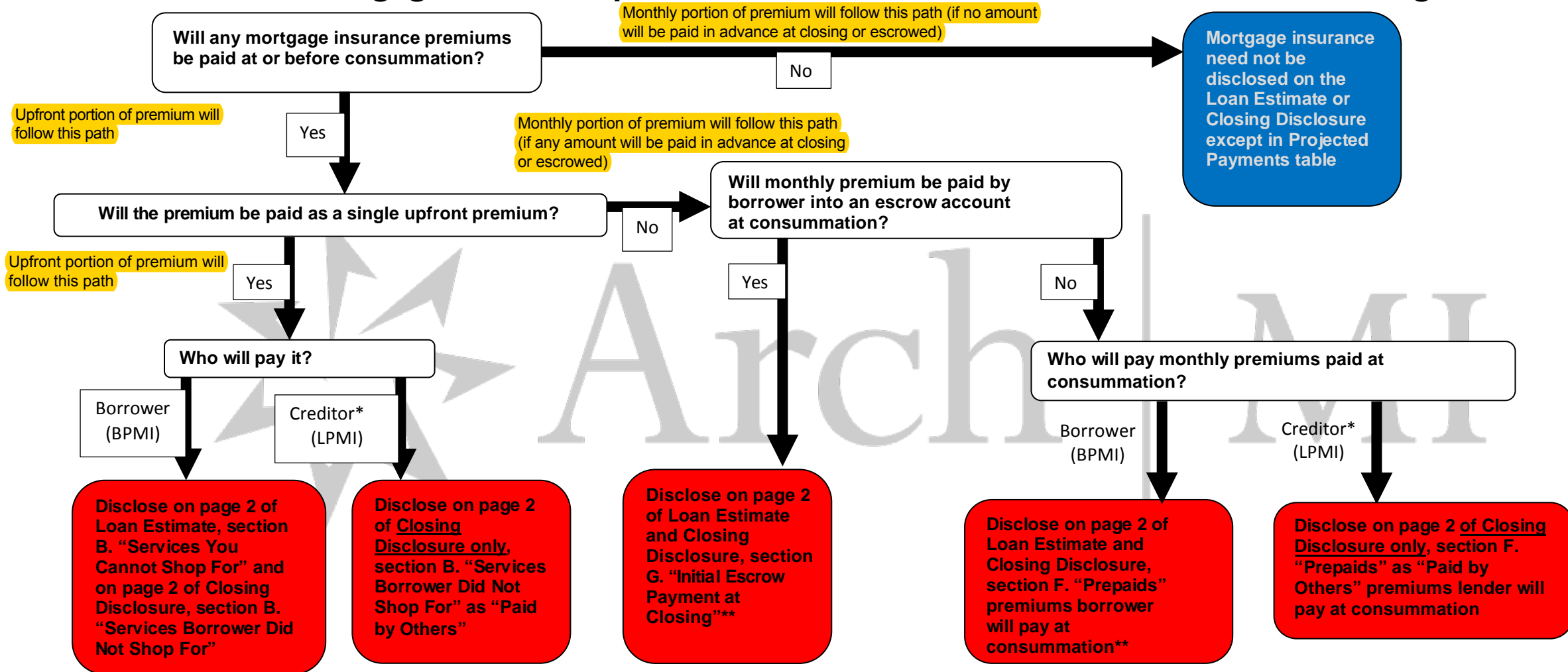


Mortgage Insurance and Tolerances under the TILA-RESPA Integrated Disclosures (“TRID”) Rule

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.

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

** In addition to the applicable disclosures shown in these boxes, the monthly amount paid by the borrower should also be shown on the Projected Payments table.