

TRUTH IN LENDING DISCLOSURE STATEMENT

BORROWER:

OFFEROR AND OFFEROR
123 ABC Street
Anchorage, Alaska 99508

LENDER:

University of Alaska
1815 Bragaw Street, Suite 101
Anchorage, Alaska 99508-3438

PROPERTY LEGAL DESCRIPTION

Lot 4, Block 5, HILAND TERRACE SUBDIVISION, according to the plat thereof filed in the Anchorage Recording District on May 8, 1976, as plat No. 76-08,.

CLOSING DATE	PROPERTY NO.	TERM (YEARS)
January 1, 2012	FL.CP.1234	20
PURCHASE PRICE	AMOUNT FINANCED	INTEREST RATE
\$425,000.00	(The amount of credit provided to you on your behalf.) \$382,500.00	(This loan has a fixed interest rate feature.) 7.50%
ANNUAL PERCENTAGE RATE	FINANCE CHARGE AT 7.50% INTEREST	TOTAL PAYMENTS AT 7.50% INTEREST
(The cost of your credit as a yearly rate at 7.50% interest.) 7.50%	(The dollar amount the credit will cost you at 7.50% interest.) \$357,034.55	(The amount you will have paid after you have made all payments as scheduled.) \$739,534.55
NUMBER OF PAYMENTS	PAYMENTS ARE DUE BEGINNING	MONTHLY PAYMENT AMOUNT
240	February 1, 2012	(At 7.50% interest.) \$3081.39

DEMAND FEATURE:	This loan does not have a demand feature.
FIXED RATE FEATURE:	This loan does not have a variable interest rate. The interest rate is fixed at the rate noted above.
SECURITY:	You are giving a security interest in the property being purchased.
ASSUMPTION:	Someone buying your property cannot assume the remainder of the deed of trust on the original terms.
FILING/RECORDING FEES:	\$104.00 (estimated)
ANNUAL ESCROW FEES:	\$175.00, annual fee (subject to increases)
ESCROW SETUP FEE:	\$100.00
UA ADMINISTRATIVE FEE:	\$125.00 (estimated)
LATE CHARGE:	If a payment is more than 15 days late, you will be charged a \$50.00 late fee.
PREPAYMENT:	If you pay this loan off early, you will not have to pay a penalty and you will not be entitled to a refund of any previously paid finance charge.
INSURANCE:	No requirements.

All numerical disclosures, except the late charge, are estimates. See your contract documents for any additional information regarding nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties. **I UNDERSTAND THAT THIS DISCLOSURE STATEMENT IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND.** All disclosures are based on the Closing Date listed above.

I/We hereby acknowledge reading and receiving a copy of the foregoing disclosure statement with all blanks appropriately filled:

BORROWER(S):

OFFERER AND OFFEROR Date

Date