

**[FOR TRANSACTIONS QUALIFYING FOR PARTIAL
EXEMPTION UNDER REG. Z. 1026.3(h)]**



**Delaware Housing Development Fund (HDF)
Grant Restriction Disclosure Notice**

Creditor: Delaware State Housing Authority
Delaware HDF Program
18 The Green
Dover, DE 19901

Borrower(s): **[BORROWER(S)]**

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	Amount Financed The amount of credit provided to you or on your behalf	Total of Payments The amount you will have paid after you have made all payments as scheduled
0.0%	\$0	[\$Amount]	\$0

PAYMENT SCHEDULE:

Final Balloon Payment due ([Maturity Date]): \$0.

SECURITY: You are giving a security interest in the property located at **[PROPERTY ADDRESS]**.

ASSUMPTION: Someone buying your home cannot assume the mortgage on the original terms.

NO GUARANTEE TO REFINANCE: There is no guarantee that you will be able to refinance to lower your rate and payments.

See your Mortgage and Note for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

ITEMIZATION OF AMOUNT FINANCED of \$[Amount].

Amounts paid to others on your behalf:

\$ _____ to public officials for recording fees.

\$ _____ to **[Creditor]** for mortgage assistance (loan principal reduction).

Borrower(s) acknowledge(s) this Federal Truth in Lending Disclosure Statement, before consummation of the transaction, on the dates set forth below.

Borrower

Date

Borrower

Date