

**NET TANGIBLE BENEFIT DISCLOSURE FORM**

Borrower(s): _____

Lender/Broker: _____

Property Address: _____

NMLS No(s): _____

Application Date: _____

Mortgage Loan Originator: _____

NMLS No.: _____

This Form is designed for compliance with Neb. Rev. Stat. § 45-345 and Neb. Rev. Stat. § 45-737, which ensures that all borrowers considering a refinance of an existing mortgage loan or installment loan are provided with a disclosure of whether the borrower(s) will receive a net tangible benefit through such refinance transaction. The following are terms that may be considered by borrowers in evaluating whether a net tangible benefit exists:

LOAN INFORMATION		
	EXISTING LOAN	NEW LOAN
Total Loan Amount	\$	\$
Loan Term		
Type of Loan (Fixed Rate, ARM, Balloon, Other)		
Payment Amount - Principal/Interest	\$ \$	\$ \$
Related Insurance Product(s) Amount	\$	\$
Removal or Addition of Insurance Product		
Removal or Addition of Negative Amortization Provision		
Removal or Addition of Balloon Payment Provision		
Closing Costs	\$	\$
Cash Received (less closing costs)	\$	\$
Is Refinance a Modification Made to Avoid Foreclosure?		
Does Refinance Consolidate Other Existing Loans Into a New Loan?		

The Borrowers hereby acknowledge that they have received this Form prior to the making of any refinance, as required by either Neb. Rev. Stat. § 45-345 or Neb. Rev. Stat. § 45-737.

Signature _____ Printed Name _____ Date _____

Signature _____ Printed Name _____ Date _____