



## 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 Ballon 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 \_\_\_\_\_