

MODEL FORM

IDAHO PREPAYMENT PENALTY DISCLOSURE

If you, the borrower(s), pay off or refinance your mortgage loan before the date for repayment stated in the loan agreement, you may be charged a prepayment charge.

A prepayment penalty charge may be significant. Prior to signing any documents, make sure you fully understand the prepayment charge provisions outlined in your loan agreement.

Your signature acknowledges that you have been advised that a prepayment penalty charge may be a condition of your loan.

Applicant _____

Date _____

Applicant _____

Date _____