

NOTICE TO BORROWER(S) REQUIRED BY FEDERAL LAW AND FEDERAL RESERVE REGULATION Z
 REAL PROPERTY TRANSACTION SECURED BY A FIRST LIEN ON DWELLING

LENDER:
ABC MORTGAGE COMPANY
1000 SOUTH STREET, ATLANTA, GA 30342

DATE: **December 6, 2000**
 LOAN NO: **2462091**
 TYPE: **CONV. FIXED**

Borrower: **SAM F. MAGUIRE, JR.**

Borrower Address: **101 MAIN STREET, ATLANTA, GA 30341**

Property Address: **101 MAIN STREET, ATLANTA, GEORGIA 30341**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The Dollar Amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
8.06 %	\$206,969.73	\$124,936.04	\$331,905.77

ITEMIZATION: You have a right at this time to an ITEMIZATION OF AMOUNT FINANCED.

I do not want an itemization _____ (Initials)

I want an itemization _____ (Initials)

PAYMENT SCHEDULE:

Number of Payments	Amount of Payments	When Payments Are Due	Number of Payments	Amount of Payments	When Payments Are Due
Monthly Beginning:			Monthly Beginning:		
359	@ 921.98	02/01/2001			
1	@ 914.95	01/01/2031			

VARIABLE RATE FEATURE: [] "This loan has a variable rate feature. Variable rate disclosures have been provided to you earlier."

SECURITY: You are giving a security interest in the property located at:
 101 MAIN STREET, ATLANTA, GEORGIA 30341

ASSUMPTION: Someone buying this property
 [X] cannot assume the remaining balance due under original mortgage terms.
 [] may assume subject to lenders conditions the remaining balance due under original mortgage terms.

FILING FEES: \$0

PROPERTY INSURANCE: [X] Property hazard insurance in the amount of **\$125,650.00** with a loss payable clause to the lender is a required condition of this loan. Borrower can purchase this insurance from any insurance company acceptable to the lender, but may be purchased through the lender at an estimated cost of _____ for a one year term.

LATE CHARGES: If your payment is not received within **15** days of due date, a late charge of **5%** of the overdue payment amount will be added.

PREPAYMENT PENALTY: [] You may be charged a penalty to prepay this loan in full or in part.
 [] You may be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.

I/We hereby acknowledge reading and receiving a complete copy of this disclosure along with copies of documents referred to in this disclosure

SAM F. MAGUIRE, JR. BORROWER/DATE

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