

## DISCOUNT POINT FEE DISCLOSURE

BODEPUDI  
Loan #: 8000268411  
MIN: 101151780002684116

Borrower Name(s): <b>MALLIKARJUNA BODEPUDI BHAVYA PEDDI</b>	Lender: <b>HIGHLAND HOMELOANS, LLC</b>
	Print Date: <b>OCTOBER 16, 2023</b>
Property Address: <b>4713 FIREWHEEL CT, AUBREY, TX 76227-4780</b>	

This disclosure explains the effect of your election to pay a fee, commonly known as a discount point(s), which is a percentage of the loan amount and impacts the interest rate on the loan. The comparison below demonstrates the impact that payment of discount points(s) will have on the interest rate for this loan.

	<b>Starting Adjusted Interest Rate</b>		<b>Bought Down or Actual Rate</b>
<b>Interest Rate</b>	<b>7.625</b>	<b>Interest Rate</b>	<b>6.250</b>
<b>Discount Points to Obtain Starting Adjusted Rate</b>	<b>0.000</b>	<b>Discount Points Paid to Obtain the Bought Down Rate</b>	<b>3.580</b>

There are a total of **3.580** discount point(s) on this loan, which may be paid by the borrower, seller, lender and/or third party. You are paying **0.396** of the **3.580** discount points.

Your interest rate and discount point(s) may be subject to adjustment based on the risk factors of your mortgage application and credit profile. The interest rates and discount point(s) listed above may change prior to loan closing. In addition, if you have not locked in your interest rate, the rates and discount points reflected may change prior to closing the loan.

