

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

## Discount Point Fee Disclosure

**Lender**

Wells Fargo Bank, N.A.  
2701 Wells Fargo Way  
Minneapolis, MN 55467-8000

**Borrower**

Harry Mills  
601 24TH AVE  
LEWISTON, ID 83501-3829

**Date**

March 14, 2022

**Loan Number**

XXXXXX6135

**Property Address:** 1123 Linden AVE, LEWISTON, ID 83501

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 point(s) will have on the interest rate for this loan.

	<b>Starting Interest Rate</b>	<b>Reduced Interest Rate</b>
Interest Rate	4.250%	3.875%
Total Discount Point(s) Paid to Obtain Rate	(.125)%	1.375%

There are a total of 1.375 discount point(s) on this loan, which may be paid by the borrower, seller, lender and/or third party. You are paying 1.375 of the 1.375 discount points.

Discount Point Fee Sample Calculation: A loan amount of \$100,000 with 1 discount point paid (\$100,000 x 1%) would include a \$1,000 discount point fee.

Your interest rate and discount points 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 funding. Any changes to the discount point(s) and/or rates set forth above will be reflected in your settlement/closing package.



Payment Events	Status	Timestamps
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Certificate Of Completion
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Envelope Id: ECD01F04FEC34DEEB907AC99F3530098	Status: Completed
Subject: Documents to Sign	
Source Envelope:	
Document Pages: 8	Signatures: 0
Certificate Pages: 1	Initials: 0
AutoNav: Enabled	Envelope Originator:
Envelopeld Stamping: Disabled	docusign.blend+wellsfargo@blend.com
Time Zone: (UTC-06:00) Central Time (US & Canada)	2701 Wells Fargo Way
	Minneapolis, MN 55467
	docusign.blend+wellsfargo@blend.com
	IP Address: 54.152.143.177

Record Tracking
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Status: Original 3/14/2022 12:16:13 PM	Holder: docusign.blend+wellsfargo@blend.com docusign.blend+wellsfargo@blend.com	Location: DocuSign
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Signer Events	Signature	Timestamp
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In Person Signer Events	Signature	Timestamp
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Editor Delivery Events	Status	Timestamp
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Agent Delivery Events	Status	Timestamp
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Intermediary Delivery Events	Status	Timestamp
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Certified Delivery Events	Status	Timestamp
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Harry Mills harryzaims@gmail.com Security Level: .Email ID: 522ca95a-5955-4ec2-a54c-aabfbce088c3 3/14/2022 12:26:53 PM	<b>VIEWED</b>	Sent: 3/14/2022 12:16:13 PM Viewed: 3/14/2022 12:26:56 PM
<b>Electronic Record and Signature Disclosure:</b> Not Offered via DocuSign		

Carbon Copy Events	Status	Timestamp
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Witness Events	Signature	Timestamp
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Notary Events	Signature	Timestamp
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Envelope Summary Events	Status	Timestamps
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Envelope Sent	Hashed/Encrypted	3/14/2022 12:16:14 PM
Certified Delivered	Security Checked	3/14/2022 12:26:56 PM
Completed	Security Checked	3/14/2022 12:26:56 PM

Payment Events	Status	Timestamps
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