

## **Closing Disclosure**

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information Transaction Information Loan Information Borrower **Date Issued** Loan Term **Closing Date** Purpose **Borrower Name Disbursement Date Product** Seller **Settlement Agent**  □ Conventional □ FHA File# Loan Type Seller Name □VA □ Loan Type -**Property** 

Lender Lender Name Loan ID # Other

Sale Price MIC # Description

Sale Price				MIC#	Descriptio
Loan Terms	\$12,345.67	C	an this amount increase	e after closing?	
Loan Amount	Can Loan Amount Increase After Closing				
Interest Rate	Interest Rate				
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$12,345.67				
		D	oes the loan have these	features?	
Prepayment Penalty	Prepayment Pen	nalty			
Balloon Payment	Balloon Paymen	nt			
Projected Payments	Payment Calcula	ation			
Payment Calculation	\$12,345.67				
Principal & Interest					
Mortgage Insurance	\$12,345.67				
Estimated Escrow Amount can increase over time					
Estimated Total Monthly Payment	\$12,345.67				
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details		⊠ Pr □ Ho □ O See E	estimate includes operty Taxes omeowner's Insurance ther: Estimated Taxes scrow Account on page 4 for separately. Escrow Acco	Insurance Assess	
Costs at Closing					
Closing Costs	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Includes in Lender	in Loan Costs + Credits. <i>See page 2 for detail</i>	in Other C	osts –
Cash to Close	\$12,345.67	Includes (	Closing Costs. See Calculati	ng Cash to Close on pa	ge 3 for details.

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## **Closing Disclosure**

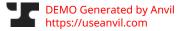
This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Transaction Information Loan Information Closing Information Borrower **Date Issued** Loan Term **Closing Date** Purpose 12/25/2025 **Disbursement Date Product** Seller **Settlement Agent**  □ Conventional □ FHA File# Loan Type 12/25/2025 □VA □ Loan Type -**Property** Loan ID# Other Lender Loan Term **Appraised Prop. Value** MIC# Description

	2 3331.p33		
Loan Terms	Can this amount increase after closing?		
Loan Amount	Can Loan Amount Increase After Closing		
Interest Rate	\$12,345.67		
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	50.3%		
	Does the loan have these features?		
Prepayment Penalty	Can Interest Rate Increase After Closing		
Balloon Payment	\$12,345.67		
Duciostad Daymonts	Does Loan Have Prepayment Penalty		
Projected Payments  Payment Calculation			
rayment Calculation	Does Loan Have Balloon Payment		
Principal & Interest			
Mortgage Insurance	Payment Calculation		
Estimated Escrow Amount can increase over time			
Estimated Total Monthly Payment	\$12,345.67		
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details	This estimate includes  Property Taxes Homeowner's Insurance Other: Estimated Taxes Insurance Assessments - Other  See Escrow Account on page 4 for details. You must pay for other property costs separately. Estimated Taxes Insurance Assessments - In		
Costs at Closing			
Closing Costs	\$12,345.67 Includes in Loan Costs + in Other Costs – in Lender Credits. See page 2 for details.		
Cash to Close	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.		

\$12,345.67

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Cash to Close

## **Closing Disclosure**

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Transaction Information Loan Information Closing Information Borrower **Date Issued Loan Term Closing Date** Purpose **Borrower Name Disbursement Date Product** Seller **Settlement Agent** File # Loan Type Seller Name □VA □ Loan Type -**Property** Lender Loan ID# Other Lender Name **Estimated Prop. Value** MIC# Description **Loan Terms** Can this amount increase after closing? **Loan Amount** Can Loan Amount Increase After Closing **Interest Rate** \$12,345.67 **Monthly Principal & Interest** See Projected Payments below for your 50.3% Estimated Total Monthly Payment Does the loan have these features? Can Interest Rate Increase After Closing **Prepayment Penalty Balloon Payment** \$12,345.67 Does Loan Have Prepayment Penalty **Projected Payments Payment Calculation** Does Loan Have Balloon Payment Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor. Principal & Interest Mortgage Insurance **Estimated Escrow** Amount can increase over time **Estimated Total** \$12,345.67 **Monthly Payment** This estimate includes In escrow? **Estimated Taxes, Insurance**  ▼ Property Taxes & Assessments ☐ Homeowner's Insurance Amount can increase over time Other: See page 4 for details See Escrow Account on page 4 for details. You must pay for other property costs separately. **Costs at Closing** in Other Costs -**Closing Costs** Includes in Loan Costs + \$12,345.67

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\$12,345.67

in Lender Credits. See page 2 for details.

Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

## **Closing Cost Details**

	Borrower-Paid Seller-Paid Paid by
Loan Costs	At Closing Before Closing At Closing Before Closing Others
A. Origination Charges	Seller-Paid At Closing Paid by
01 % of Loan Amount (Points)	\$12,345.67 \$12,345.67 \$42,345.67 \$12,345.67
02 Loan Cost Item 01	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
03 Loan Cost Item 02	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
04 Loan Cost Item 03	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
05	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
06 Loan Cost Item 04	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
07 Loan Cost Item 05	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
08 Loan Cost Item 06	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
B. Services Borrower Did Not Shop For	412,513.07  412,543.07  412,543.07  412,543
01 Loan Cost Item 07	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
02 Loan Cost Item 08	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
O3 Services Not Shopped Item 01	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
O4 Services Not Shopped Item 02	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
05 Services Not Shopped Item 03	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
os Services Not Shopped Item 04	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
or Services Not Shopped Item 05	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
OS Services Not Shopped Item 06	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
O9 Services Not Shopped Item 07 10 Services Not Shopped Item 08	\$12,345.67 \\$12,345.67 \\$12,345.67 \\$12,345.67 \\$12,345.67 \\$12,345.67
C. Services Borrower Did Shop For	\$12,345
01 Services Not Shopped Item 09	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
02	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
03 Services Shopped Item 01	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
04 Services Shopped Item 02	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
05 Services Shopped Item 03	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
Of Services Shopped Item 04	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
07	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
08 Services Shopped Item 06	<u>\$12,345.67</u> \$12,345.67 <u>\$12,345.67</u> \$12,345.67
D. TOTAL LOAN COSTS (Borrower-Paid)	
Loan Costs Subtotals (A + B + C)	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
E. Taxes and Other Government Fees  O1 Recording Fees Deed: Mortgage:	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
02	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
F. Prepaids	#42 245 67 #42 245 67 #42 245 67 #42 245 67 #42 245
01 Homeowner's Insurance Premium ( mo.)	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
02 Mortgage Insurance Premium ( mo.)	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
03 Prepaid Interest ( per day from to )	1617 375 6 7617 375 6 7617 375 6 7617 375 6 7617 375
04 Property Taxes ( mo.)	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67
·	<u>\$12,345.67</u> \$12,345.67 <u>\$12,345.67</u> \$12,345.67 <u>\$12,345</u>
05	
G. Initial Escrow Payment at Closing	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
G. Initial Escrow Payment at Closing Homeowner's Insurance per month for mo.	\$12,345.67 \\$12,34
05  G. Initial Escrow Payment at Closing 01 Homeowner's Insurance per month for mo. 02 Mortgage Insurance per month for mo.	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
05  G. Initial Escrow Payment at Closing  01 Homeowner's Insurance per month for mo.  02 Mortgage Insurance per month for mo.  03 Property Taxes per month for mo.	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
G. Initial Escrow Payment at Closing O1 Homeowner's Insurance per month for mo. O2 Mortgage Insurance per month for mo. O3 Property Taxes per month for mo. O4 Initial Escrow Item 04	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
G. Initial Escrow Payment at Closing O1 Homeowner's Insurance per month for mo. O2 Mortgage Insurance per month for mo. O3 Property Taxes per month for mo. O4 Initial Escrow Item O4 O5 Initial Escrow Item O5	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item O4  O5 Initial Escrow Item O5  O6 Initial Escrow Item O6	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item 04  O5 Initial Escrow Item 05  O6 Initial Escrow Item 06  O7 Initial Escrow Item 07	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item 04  O5 Initial Escrow Item 05  O6 Initial Escrow Item 06  O7 Initial Escrow Item 07  O8 Aggregate Adjustment	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item 04  O5 Initial Escrow Item 05  O6 Initial Escrow Item 06  O7 Initial Escrow Item 07	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.6
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item 04  O5 Initial Escrow Item 05  O6 Initial Escrow Item 06  O7 Initial Escrow Item 07  O8 Aggregate Adjustment	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item O4  O5 Initial Escrow Item O5  O6 Initial Escrow Item O6  O7 Initial Escrow Item O7  O8 Aggregate Adjustment  H. Other	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item 04  O5 Initial Escrow Item 05  O6 Initial Escrow Item 06  O7 Initial Escrow Item 07  O8 Aggregate Adjustment  H. Other  O1 Other Cost Item 01	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item 04  O5 Initial Escrow Item 05  O6 Initial Escrow Item 06  O7 Initial Escrow Item 07  O8 Aggregate Adjustment  H. Other  O1 Other Cost Item 01  O2 Other Cost Item 02	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12
G. Initial Escrow Payment at Closing  1 Homeowner's Insurance per month for mo.  2 Mortgage Insurance per month for mo.  3 Property Taxes per month for mo.  4 Initial Escrow Item 04  5 Initial Escrow Item 05  6 Initial Escrow Item 06  7 Initial Escrow Item 07  8 Aggregate Adjustment  H. Other  Other Cost Item 01  Other Cost Item 02  Other Cost Item 03  Other Cost Item 03	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,34
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item 04  O5 Initial Escrow Item 05  O6 Initial Escrow Item 06  O7 Initial Escrow Item 07  O8 Aggregate Adjustment  H. Other  O1 Other Cost Item 01  O2 Other Cost Item 02  O3 Other Cost Item 03	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,34
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item 04  O5 Initial Escrow Item 05  O6 Initial Escrow Item 06  O7 Initial Escrow Item 07  O8 Aggregate Adjustment  H. Other  O1 Other Cost Item 01  O2 Other Cost Item 02  O3 Other Cost Item 03  O4 Other Cost Item 04  O5 Other Cost Item 05  O6 Other Cost Item 05  O6 Other Cost Item 05	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,34
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item 04  O5 Initial Escrow Item 05  O6 Initial Escrow Item 06  O7 Initial Escrow Item 07  O8 Aggregate Adjustment  H. Other  O1 Other Cost Item 01  O2 Other Cost Item 02  O3 Other Cost Item 03  O4 Other Cost Item 04  O5 Other Cost Item 05  O6 Other Cost Item 05  O6 Other Cost Item 06  O7 Other Cost Item 07	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,3
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item 04  O5 Initial Escrow Item 05  O6 Initial Escrow Item 06  O7 Initial Escrow Item 07  O8 Aggregate Adjustment  H. Other  O1 Other Cost Item 01  O2 Other Cost Item 02  O3 Other Cost Item 03  O4 Other Cost Item 04  O5 Other Cost Item 05  O6 Other Cost Item 06  O7 Other Cost Item 06  O7 Other Cost Item 07  O8 Other Cost Item 07	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,34
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item 04  O5 Initial Escrow Item 05  O6 Initial Escrow Item 06  O7 Initial Escrow Item 07  O8 Aggregate Adjustment  H. Other  O1 Other Cost Item 01  O2 Other Cost Item 02  O3 Other Cost Item 03  O4 Other Cost Item 04  O5 Other Cost Item 04  O5 Other Cost Item 05  O6 Other Cost Item 06  O7 Other Cost Item 07  O8 Other Cost Item 07  O8 Other Cost Item 08  I. TOTAL OTHER COSTS (Borrower-Paid)	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,
G. Initial Escrow Payment at Closing  O1 Homeowner's Insurance per month for mo.  O2 Mortgage Insurance per month for mo.  O3 Property Taxes per month for mo.  O4 Initial Escrow Item 04  O5 Initial Escrow Item 05  O6 Initial Escrow Item 06  O7 Initial Escrow Item 07  O8 Aggregate Adjustment  H. Other  O1 Other Cost Item 01  O2 Other Cost Item 02  O3 Other Cost Item 03  O4 Other Cost Item 04  O5 Other Cost Item 05  O6 Other Cost Item 06  O7 Other Cost Item 06  O7 Other Cost Item 07  O8 Other Cost Item 07	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,3
G. Initial Escrow Payment at Closing  01 Homeowner's Insurance per month for mo.  02 Mortgage Insurance per month for mo.  03 Property Taxes per month for mo.  04 Initial Escrow Item 04  05 Initial Escrow Item 05  06 Initial Escrow Item 06  07 Initial Escrow Item 07  08 Aggregate Adjustment  H. Other  01 Other Cost Item 01  02 Other Cost Item 02  03 Other Cost Item 03  04 Other Cost Item 04  05 Other Cost Item 05  06 Other Cost Item 05  06 Other Cost Item 05  06 Other Cost Item 06  07 Other Cost Item 07  08 Other Cost Item 08  I. TOTAL OTHER COSTS (Borrower-Paid)  Other Costs Subtotals (E + F + G + H)	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,
G. Initial Escrow Payment at Closing  01 Homeowner's Insurance per month for mo.  02 Mortgage Insurance per month for mo.  03 Property Taxes per month for mo.  04 Initial Escrow Item 04  05 Initial Escrow Item 05  06 Initial Escrow Item 06  07 Initial Escrow Item 07  08 Aggregate Adjustment  H. Other  01 Other Cost Item 01  02 Other Cost Item 02  03 Other Cost Item 03  04 Other Cost Item 04  05 Other Cost Item 05  06 Other Cost Item 05  06 Other Cost Item 06  07 Other Cost Item 07  08 Other Cost Item 08  I. TOTAL OTHER COSTS (Borrower-Paid)  J. TOTAL CLOSING COSTS (Borrower-Paid)	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345
G. Initial Escrow Payment at Closing  01 Homeowner's Insurance per month for mo.  02 Mortgage Insurance per month for mo.  03 Property Taxes per month for mo.  04 Initial Escrow Item 04  05 Initial Escrow Item 05  06 Initial Escrow Item 06  07 Initial Escrow Item 07  08 Aggregate Adjustment  H. Other  01 Other Cost Item 01  02 Other Cost Item 02  03 Other Cost Item 03  04 Other Cost Item 04  05 Other Cost Item 05  06 Other Cost Item 05  06 Other Cost Item 05  06 Other Cost Item 06  07 Other Cost Item 07  08 Other Cost Item 08  I. TOTAL OTHER COSTS (Borrower-Paid)  Other Costs Subtotals (E + F + G + H)	\$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 \$12,345 \$12,345.67 \$12,

CLOSING DISCLOSURE PAGE 2 OF 5 • LOAN ID #

**Cash to Close** 

**Calculating Cash to Close** Use this table to see what has changed from your Loan Estimate. Final Did this change? **Loan Estimate** Total Closing Costs (J) \$12,345.67 \$12,345.67 Total Closing Costs (J) - Did this change? Closing Costs Paid Before Closing - Did this change? Closing Costs Paid Before Closing \$12,345.67 \$12,345.67 Closing Costs Financed \$12,345.67 Closing Costs Financed - Did this change? \$12,345.67 (Paid from your Loan Amount) Down Payment/Funds from Borrower - Did this change? Down Payment/Funds from Borrower \$12,345.67 \$12,345.67 \$12,345.67 \$12,345.67 Deposit - Did this change? Funds for Borrower - Did this change? **Funds for Borrower** \$12,345.67 | \$12,345.67 **Seller Credits** \$12,345.67 \$12,345.67 Seller Credits - Did this change? Adjustments and Other Credits \$12,345.67 Adjustments and Other Credits - Did this change? \$12,345.67

## **Summaries of Transactions**

## Use this table to see a summary of your transaction.

\$12,345.67

BORROWER'S TRANSACTION				
K. Due from Borrower at Closing				
01 Sale Price of Property Borrower K. Due from Borrower				
02 Sale Price of Any Personal Property Included in Sale				
03 Closing Costs Paid at Closing (J)				
04 \$12,345.67				
Adjustments \$12,345.67				
<sup>05</sup> \$12,345.67				
<sup>06</sup> \$12,345.67				
07 \$12,345.67				
Adjustments for Items Paid by Seller in Advance				
08 City/Town Taxes to \$12,345.67				
09 County Taxes to \$12,345.67				
10 Assessments to \$12,345.67				
11 \$12,345.67				
12 \$12,345.67				
13 \$12,345.67				
14 \$12,345.67				
<sup>15</sup> \$12,345.67				

\$12,345.67

14 \$12,345.67
<sup>15</sup> \$12,345.67
L. Paid Already by or on Behalf of Borrower at Closing
01 Deposit Borrower L. Paid Already by or on Behalf of
02 Loan Amophtristing 4ft. 670 sing
03 Existing Loan(s) Assumed or Taken Subject to \$12,345.67
94 \$12,345.67
05 Seller Credit \$12,345.67
Other Credits \$12,345.67
<sup>06</sup> \$12,345.67
<sup>07</sup> \$12,345.67
<b>Adjustments</b> \$12,345.67
08 \$12,345.67
09 \$12,345.67
10 \$12,345.67
11 Borrower Adjustments for Items

	DOLLOWCI	Aujusti	TICITES FOI ICCITIS	)
Adju	Adjustments for Henry Unpaid by Seller \$12,345.67			
12	City/Town Taxes		\$12,345.67	
13	County Taxes	to	\$12,345.67	
14	Assessments	to	\$12,345.67	
15	\$12,345.67			
16	\$12,345.67			
17	\$12,345.67			

CALCULATION	\$12,345,67
-------------	-------------

Total Due from Borrower at Closing (K) \$12,345.67

Total Paid Already by or on Behalf of Borrower at Closing (L)

Cash to Close  $\square$  From  $\square$  To Borrower \$12,345.67

# SELLER'S TRANSACTION M. Due to Seller at Closing

Total Due to Seller at Closing (M)

Cash  $\boxtimes$  From  $\square$  To Seller

Total Due from Seller at Closing (N)

Cash to Close - Did this change?

01 Sale Price of Property Seller M. Due to Seller at Closing
02 Sale Price of 😘 ന് ହୁ ମୁଣ୍ଡ ମୁଣ୍ଡ 🏲 roperty Included in Sale
03 \$12,345.67
04 \$12,345.67
<sup>05</sup> \$12,345.67
<sup>06</sup> \$12,345.67
<sup>07</sup> \$12,345.67
08 \$12,345.67
Adjustments for Items Paid by Seller in Advance \$12,345.67
09 City/Town Taxes to \$12,345.67
10 County Taxes to \$12,345.67
11 Assessments 12/25/2- to \$12,345.67
12 \$12,345.67025
13 \$12,345.67
14 \$12,345.67
15 \$12,345.67
<sup>16</sup> \$12,345.67
N. Due from Seller at Closing
01 Excess Deposit
02 Closing Costs Paid at Closing (J) \$12,345.67
03 Existing Loan(s) Assumed or Taken Subject to
04 Payoff of First Mortgage Loan
05 Payoff of Second Mortgage Loan
<sup>06</sup> \$12,345.67
<sup>07</sup> \$12,345.67
08 Seller Credi <b>\$</b> 12,345.67
09 \$12,345.67
10 \$12,345.67
11 \$12,345.67
12 \$12,345.67
Seller Adjustments for Items Unpaid
Adjustments for steppes Unpaid by Seller \$12,345.67
14 City/Town Taxes 12/25 to \$12,345.67
15 County Taxes 127055 to \$12,345.67
16 Assessments 2025 to \$12,345.67
17 \$12,345.67
18 \$12,345.67
19 \$12,345.67
<b>CALCULATION</b> \$12,345.67

CLOSING DISCLOSURE PAGE 3 OF 5 • LOAN ID #

## **Loan Disclosures**

#### Loan Disclosures Section Title

## **Assumption**

If you sell or transfer this property to another person, your lender

- will allow, under certain conditions, this person to assume this loan on the original terms.
- $\square$  will not allow assumption of this loan on the original terms.

#### **Demand Feature**

Your loan

- A has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- $\square$  does not have a demand feature.

#### **Late Payment**

If your payment is more thah  $\frac{2,345}{4}$  ays late, your lender will charge a late fee of  $\frac{12,345}{4}$ 

## **Negative Amortization** (Increase in Loan Amount)

Under your loan terms, you

- □ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- $\square$  do not have a negative amortization feature.

## **Partial Payments**

Your lender

- May accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- $\ \square$  may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- $\square$  does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

## **Security Interest**

You are granting a security interest in <u>Security Interest</u> Security Interest Property Line 2 operty Line 1

Security Interest Property Line 3

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

#### **Escrow Account**

For now, your loan

Escrow 12,345		
Escrowed Property Costs over Year 1	\$12, 345.67	Estimated total amount over year 1 for your escrowed property costs: Escrowed Property Costs over Year 1 Description
Non-Escrowed Property Costs over Year 1	\$12, 345.67	Estimated total amount over year 1 for your non-escrowed property costs:  Non-Escrowed Property  Costs over Year 1  You may have other property costs.
Initial Escrow Payment	\$12, 345.67	A cushion for the escrow account you pay at closing. See Section G on page 2. Other Property Costs
Monthly Escrow Payment	\$12, 345.67	Description The amount included in your total hiphthal resourcement Payment

Description

will not have an escrow account because you declined at B4 50007 lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$12, 345.67	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	\$12,	Escrow Waiver Fee
	345.67	Description

#### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #

## **Loan Disclosures**

Loan ID Number

#### **Assumption**

If you sell or transfer this property to another person, your lender

- ☐ will not allow assumption of this loan on the original terms.

#### **Demand Feature**

Your loan

- A has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- $\square$  does not have a demand feature.

#### **Late Payment**

If your payment is more than X days late, your lender will charge a late fee of Late Payment Fee Amount

## **Negative Amortization** (Increase in Loan Amount)

Under your loan terms, you

- □ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

## **Partial Payments**

Your lender

- May accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- $\square$  does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

#### **Security Interest**

You are granting a security interest in Security Interest Security Interest Property Line 2 Security Interest Property Line 3

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

## Adjustable Payment (AP) Table

Interest Only Payments?	Interest Only Payments	
Optional Payments?	Optional Payments	
Step Payments?	Step Payments	
Seasonal Payments?	Seasonal Payments	

## **Monthly Principal and Interest Payments**

First Change/Amount Monthly Principal and Interest First

Subsequent Changes Monthly Principal and Interest

Maximum Payment Monthly Principal and Interest

Maximum Payment

Maximum Payment

#### **Escrow Account**

For now, your loan

Escrow 12,345		
Escrowed Property Costs over Year 1	\$12, 345.67	Estimated total amount over year 1 for your escrowed property costs: Escrowed Property Costs over Year 1 Description
Non-Escrowed Property Costs over Year 1	\$12, 345.67	Estimated total amount over year 1 for your non-escrowed property costs: Non-Escrowed Property Costs over Year 1 Yoursy have other property costs.
Initial Escrow Payment	\$12, 345.67	A cushion for the escrow account you pay at closing. See Section G on page 2. Other Property Costs
Monthly Escrow Payment	\$12, 345.67	Description The amount included in your total 可知時期,極致的範疇中的
		Description

No Escrow			
Estimated Property Costs over Year 1	\$12, 345.67	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.	
Escrow Waiver Fee	\$12,	Escrow Waiver Fee	
	345.67	Description	

#### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

#### Adjustable Interest Rate (AIR) Table

,,
Index + Margin Index + Margin
Initial Interest Rate Initial Interest Rate
Minimum/Maximum Interest Rate
Change Frequency
First Change
Subsequent Changes
Limits on Interest Rate Changes

#### Limits on interest Rate Changes

First Change Minimum/Maximum Interest Rate
Subsequent Changes Interest Rate Subsequent Changes

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #

## **Loan Disclosures**

#### Loan Disclosures Section Header

#### **Assumption**

If you sell or transfer this property to another person, your lender

- will allow, under certain conditions, this person to assume this loan on the original terms.
- $\square$  will not allow assumption of this loan on the original terms.

#### **Demand Feature**

Your loan

- A has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- $\square$  does not have a demand feature.

**Late Payment** 

If your payment is more \$13,3454878 late, your lender will charge a late fee of Late Payment Fee Description

## **Negative Amortization** (Increase in Loan Amount)

Under your loan terms, you

- □ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

## **Partial Payments**

Your lender

- M may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- $\square$  does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

#### **Security Interest**

You are granting a security interest in 123 Main St San Francisco CA, 94106

Security Interest Property Line 3

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

## Adjustable Payment (AP) Table

Interest Only Payments?	Interest Only Payments	
Optional Payments?	Optional Payments	
Step Payments?	Step Payments	
Seasonal Payments?	Seasonal Payments	

#### **Monthly Principal and Interest Payments**

<u>, , , , , , , , , , , , , , , , , , , </u>	_
First Change/Amount First Change/Amount	
Subsequent Changes Subsequent Changes	
Maximum Payment Maximum Payment	

#### **Escrow Account**

For now, your loan

Escrow 12.345		
L3CIOW 12,343		T
Escrowed	\$12,	Estimated total amount over year 1 for
Property Costs over Year 1	345.67	your escrowed property costs: Escrowed Property Costs
		over Year 1 Description
Non-Escrowed Property Costs over Year 1	\$12, 345.67 Estimated total amount over year your non-escrowed property costs Non-Escrowed Propert	
		Costs over Year 1 Yournay have other property costs.
Initial Escrow Payment	\$12, 345.67	A cushion for the escrow account you pay at closing. See Section G on page 2. Other Property Costs
Monthly Escrow	\$12,	Description The amount included in your total
Payment	345.67	ங்ளர்க்கு குள்ளை Payment
		Description

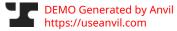
☐ will not have an escrow account because ☒ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow			
Estimated Property Costs over Year 1	\$12, 345.67	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.	
Escrow Waiver Fee	\$12,	Escrow Waiver Fee	
	345.67	Description	

#### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #



## **Loan Disclosures**

Loan ID Number

#### **Assumption**

If you sell or transfer this property to another person, your lender

- ☐ will allow, under certain conditions, this person to assume this loan on the original terms.
- ☐ will not allow assumption of this loan on the original terms.

#### **Demand Feature**

Your loan

- ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- $\square$  does not have a demand feature.

#### **Late Payment**

If your payment is more \$\frac{1}{16} \frac{2}{16} \frac{1}{16} \frac{

## **Negative Amortization** (Increase in Loan Amount)

Under your loan terms, you

- ☑ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

## **Partial Payments**

Your lender

- May accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- $\Box$  does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

#### **Security Interest**

You are granting a security interest in 123 Main St

San Francisco CA, 94106

Security Interest Property Line 3

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

#### **Escrow Account**

For now, your loan

Escrow 12,345		
Escrowed Property Costs over Year 1	\$12, 345.67	Estimated total amount over year 1 for your escrowed property costs: Escrowed Property Costs over Year 1 Description
Non-Escrowed Property Costs over Year 1	\$12, 345.67	Estimated total amount over year 1 for your non-escrowed property costs: Non-Escrowed Property Costs over Year 1 You may have other property costs.
Initial Escrow Payment	\$12, 345.67	A cushion for the escrow account you pay at closing. See Section G on page 2. Other Property Costs
Monthly Escrow Payment	\$12, 345.67	Description The amount included in your total गोफांप्रीक्ष्रिक्कुणस्क्रां Payment
Description		

costs, such as taxes and homeowner's insurance. Contact lender to ask if your loan can have an escrow account.

No Escrow			
Estimated Property Costs over Year 1	\$12, 345.67	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.	
Escrow Waiver Fee	\$12,	Escrow Waiver Fee	
	345.67	Description	

#### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

## Adjustable Interest Rate (AIR) Table

Index + Margin AIR Index + Margin

Initial Interest Rate 50.3%

Minimum/Maximum Interest Rate AIR Minimum/Maximum

Change Frequency AIR Change Interest Rate First Change

First Change

Subsequent Changes AIR Change Frequency -

Limits on Interest Rate Thanges

First Change AIR Limits on Interest Rate Changes - First
Subsequent Clanges AIR Limits on Interest Rate

Changes - Subsequent Changes PAGE 4 OF 5 • LOAN ID #

Loan Calculations \$1		\$12,345.67	
	<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.		\$12,345.67
	Finance Charge. The dollar amount the loan will cost you.		50.3%
	<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.		50.3%
	Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.		Lender Name
	<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.		Mortgage Broker Name

7

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at

www.consumerfinance.gov/mortgage-closing

## **Other Disclosures**

\$12,345.67

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

## **Contract Details**

**Appraisal** 

See your note and security instrument for information about

- · what happens if you fail to make your payments,
- · what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

#### **Liability after Foreclosure**

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- $\square$  state law does not protect you from liability for the unpaid balance.

#### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

#### **Tax Deductions**

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

## **Questions Contact Information**

Contact Informa	tion	stions Contact Infor	mation		
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Lender Name	Mortgage Broker Name	Real Estate Broker (B) Name	Real Estate Broker (S) Name	Settlement Agent Name
Address	123 Main St, San Francisco CA, 94106				
NMLS ID	Lender NMLS ID	Mortgage	Real Estate	Real Estate	Settlement Agent
X License ID	Lender License ID	Brokera Bents ID	Reakes (BleNMLS	REGINES (SHENMLS	Settler Fent Agent
Contact	Lender Contact	Brokeragicense ID	Reakes (B) License	Reakes (Stellicense	र्डास्ट्राङ्क् EPt Agent
Contact NMLS ID	Lender Contact	Rrokgagentact	Reak∉s(Bi)e	Reakes(SteContact	3
Contact X License ID	Lender Contact License ID	Broker Contact Broker Contact	Reakestale Spokestale	REGKES (S) Contact Broker (S) Contact	SettlemenMLS ID Agent Contact
Email	testy@example.c- om	tesey@eklample.c- om	i '	tesey@ekample.c- om	tesen@ekample.c- om
Phone	(555) 444-3333	(555) 444-3333	(555) 444-3333	(555) 444-3333	(555) 444-3333

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.

## **Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature	Date	Co-Applicant Signature	Date	

CLOSING DISCLOSURE PAGE 5 OF 5 • LOAN ID #

Loan Calculations \$12,345.67		
<b>Total of Payments.</b> Total you will have you make all payments of principal, int mortgage insurance, and loan costs, as	\$12,345.67	
Finance Charge. The dollar amount the loan will cost you.		\$12,345.67
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.		50.3%
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.		50.3%
<b>Total Interest Percentage (TIP).</b> The of interest that you will pay over the log percentage of your loan amount.		Loan ID Number

7

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www.consumerfinance.gov/mortgage-closing

## **Other Disclosures**

Appraisal Copy Deadline

## **Appraisal**

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1	Contact Informat	tion				
		Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
	Name	Lender Column	Mortgage	Real Estate	Real Estate	Settlement Agent
		Header	Broker Column	Broker (B)	Broker (S)	Column Header
_	Address		<del>Mor€G</del> äge	Remmadeader	Remmadeader	Settlement
		Lender Name	Broker Name	Broker (B) Name	Broker (S) Name	Agent Name
	NMLS ID	123 Main St, San	123 Main St, San	123 Main St, San	123 Main St, San	123 Main St, San
1LS ID F	R <u>ow</u> Licenticentor	Erancis (NMLS ID 94106 Lender License ID	Francisce CA,	Real cistate A,	Rean eistat€A,	Settleissen Agent
	Contact	94106 Lender License ID	RATE TO BE THE STORY	REGRES (BLONMLS	REGRES (STENMLS	Settlerflent Agent
	Contact NMLS ID	Lender Contact	Brokgabieense ID			
	Contact	Lender Contact	Broker Gentact	Reakes(Ble	Reaker (S) Contact	Agent Contact
	ID <b>Reanstrid</b> icato	NMLS ID	Broker Contact	Broker(B)	Broker (S)	Agent Contact
	Email	Lender Contact	Midritigalge	Realtestate ID	Realtastave ID	<b>Sextle</b> ntent
		License ID	Broker Contact	Broker (B)	Broker (S) Contact	Agent Contact
	Phone	testy@example.c-	tesey@example.c-	Cosmy@cexacepsec-	tesey@ækample.c-	tėsey@example.c-
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CLOSING DISCLOSURE PAGE 5 OF 5 • LOAN ID #

Loan Calculations	\$12,345.67	
<b>Total of Payments.</b> Total you will have you make all payments of principal, interesting mortgage insurance, and loan costs, as	\$12,345.67	
Finance Charge. The dollar amount the cost you.	50.3%	
<b>Amount Financed.</b> The loan amount a paying your upfront finance charge.	50.3%	
Annual Percentage Rate (APR). Your the loan term expressed as a rate. This interest rate.	Liability after Foreclosu- re - State	
<b>Total Interest Percentage (TIP).</b> The of interest that you will pay over the lopercentage of your loan amount.		lability  offorect  Foreclosu-  re State
		law does not protect

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**Contract Details** 

\$12,345.67

See your note and security instrument for information about

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	Name	Lender Column	Mortgage	Real Estate	Real Estate	Settlement
		Header	Broker Column	Broker (B)	Broker (S)	Agent Column
-	Address		<del>Mor€g</del> áge	Relimentation and the second s	Remmadeader	5 <del>ert Rep</del> hent
		Lender Name	Broker Name	Broker (B) Name	Broker (S) Name	Agent Name
-	NMLS ID	123 Main St, San	123 Main St, San	123 Main St, San	123 Main St, San	123 Main St, San
NMLS I	Rouncemsleed	Erancis (9MLS ID 94106 Lender License ID	Francisce CA,	Rean eisea € A,	Real research,	5 Eathers Agent
	Contact	Lender License ID		REGRES (BLONMLS	REGRESUSIONMLS	Settlement Agent
	Contact NMLS ID	Lender Contact	Rrokgagicense ID			sंध्साक्षिक्षेचित Agent
-	Contact	Lender Contact	Broker Centact	Reakestale	Reaker (S) Contact	Settlement ID
act Licer	n <u>se</u> <b>Likensevit</b> babel	License ID	Broker Contact	BPORE FLENMLS ID	Broker (S) Contact	Agent Contact
	Email	testy@example.c-	tesey@eklample.c-	Costyout kirapte.c-	tesen@eklample.c-	tesen@eklample.c-
		om	om	₽₽n	om	om
	Phone	(555) 444-3333	(555) 444-3333	(555) 444-3333	(555) 444-3333	(555) 444-3333

## **Confirm Receipt**

Loan ID Number

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Date Co-Applicant Signature **Applicant Signature** Date

**CLOSING DISCLOSURE** PAGE 5 OF 5 • LOAN ID #

Loan Calculations \$12,345.67	
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<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	Lorem ipsum dolor sit amet,
	consectet-

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## **Other Disclosures**

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#### **Contract Details**

See your note and security instrument ច្រាំប៉ុត្តែស្រាក់ផ្លូវទៀត នៃ

- · what happens if you fail to make your payments,
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#### **Contact Information** Real Estate Broker (B) Real Estate Broker (S) Lender **Mortgage Broker Settlement Agent** Lender Column Real Estate Mortgage Real Estate Settlement Agent Name **Broker Column** Broker (B) Broker (S) Header Column Header 60 Himm Header Mear Grage Ephiliph Header Settlement **Address** Lender Name **Broker Name** Broker (B) Name Broker (S) Name Agent Name 123 Main St, San **NMLS ID** 56atileissen FAgent FANCES FOM AS ID Francisco CA, હ્યા લંકદસહ A, Realigistate A, X License ID BATTORE DEMLS ID Settlement Agent 94106 Lender License ID BAAREE (B) NMLS BAAREE (S) NMLS Contact Reaker (B) License Reaker(S) License Ryokerabieense ID **SECRIPS** A PART **Lender Contact Contact NMLS ID** Agent Contact Regkes (B) Roker(S) Contact Broker Centact New Fer Contact Contact SPORTER BIMLS ID Adent Contact Broker Contact BIMKETPS) $\underline{X}$ License ID License ID testy@example.c-**Email** tesense lample.c-Cosnyace karapse.c-Costy ace king pse.ctesense lample.c-BDn. **D**Pn om om om **Phone** (555) 444-3333 (555) 444-3333 (555) 444-3333 (555) 444-3333 (555) 444-3333

CLOSING DISCLOSURE PAGE 5 OF 5 • LOAN ID #