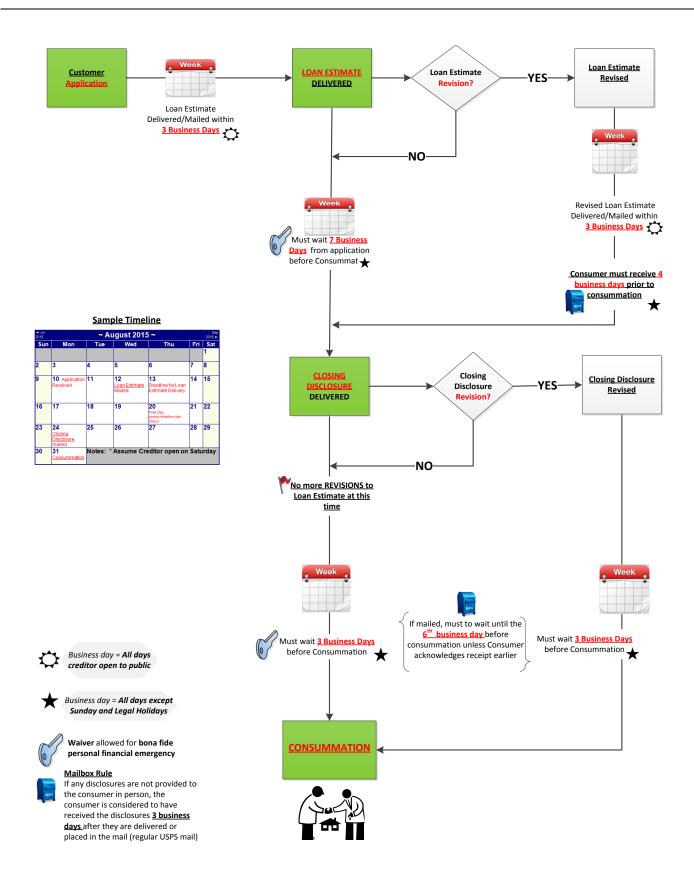
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Loan Estimate and Closing Disclosure Time Chart



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TILA-RESPA Time Chart

	24 Months or More	Less than 24 Months
Loan Terms	Where the term exceeds 24 months, and equals a whole number of years disclose in years. 3 years Where the term exceeds 24 months, and does not equal a whole number of years disclose in years and months: 3 yr. 6 mo.	Where the term is less than 24 months, and equals a whole number of years disclose in years: 1 year Where the term is less than 24 months, and does not equal a whole number of years disclose in months only: 16 mo.
Loan Type & Loan Feature (Product) Loan Terms Table – Can this amount increase after closing? (For terms less than 24 month)*	Products and features with intro/adjustment periods and equal to a whole number of years disclose in years: 3 years Products and features with intro/adjustment periods and not equal to a whole number years disclose as years with a decimal point with the remaining months rounded to two places: (31 months would be shown as) 2.58 years	*Products and features with intro./adjustment periods and equal to a whole number of years disclose in years: 1 year *Products and features with intro./adjustment periods and not equal to a whole number of years disclose as months only: 18 mo.
Loan Type & Loan Feature (Product) Rate and Adjustment Frequency	i.e., adjusts yearly 3/1 Adjustable Rate 2.58/1 Adjustable Rate	i.e., adjusts every 18 months 1/18 mo. Adjustable Rate 18 mo./18 mo. Adjustable Rate If rate/adjustment frequency is greater than monthly, must disclose the applicable unitperiod (i.e. daily, monthly, bi-weekly)

^{*}There is no clear guidance on disclosing terms in excess of 24 months, not in whole years. Author assumes that the use of years with decimal points will apply.

Key Forms – TILA RESPA Integrated Disclosures | Page 4

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate		LOAN TERM PURPOSE	If 24 months or m	ore, round to two decimal places when not
DATE ISSUED APPLICANTS		PRODUCT LOAN TYPE	whole years. ☐ Conventional	□FHA □VA □
		LOAN ID # RATE LOCK	□NO □YES, ur	ntil
PROPERTY SALE PRICE			Before closing, you	ır interest rate, points, and lender credits can ı lock the interest rate. All other estimated
Loan Terms		Can this an	nount increase	
Loan Amount	Two decimal places. Truncate whole number	ers.	R	ound to the nearest whole dollar.
Interest Rate	Disclose up to two dec	imal places. Trun	ncate whole numb	ers at the decimal point.
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	Two decimal places.		F	Round to the nearest whole dollar.
		Does the lo	oan have these f	eatures?
Prepayment Penalty		Round to the nearest whole dollar.		
Balloon Payment		Round to	the nearest whole	e dollar.
Projected Payments	1			
Payment Calculation				
Principal & Interest	Two decimal places.			onal columns, two decimal places. e, round to the nearest whole dollar.
Mortgage Insurance	Round the to nearest v	whole dollar.	Additional co	lumns, round to the nearest whole dollar.
Estimated Escrow Amount can increase over time	Round to the nearest v	whole dollar.	Additional co	lumns, round to the nearest whole dollar.
Estimated Total Monthly Payment				
Estimated Taxes, Insurance & Assessments Amount can increase over time	Round to the nearest whole dollar.	This estimate in Property Taxe Homeowner's Other: See Section G on p property costs sep	es s Insurance page 2 for escrowed	In escrow? property costs. You must pay for other
Costs at Closing)			
Estimated Closing Costs	Round to the nearest whole Includollar. in Le	udes in Lo ender Credits. See	oan Costs + e page 2 for details.	in Other Costs –
Estimated Cash to Close	Round to the nearest whole Includollar.	udes Closing Co	sts. See Calculating	g Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Loan Costs

A. Origination Charges

Round to the nearest whole dollar. % of Loan Amount (Points)

Disclose up to two or three decimal places. Truncate whole numbers at the decimal point.

B. Services You Cannot Shop For

Round to the nearest whole dollar.

Other Costs

E. Taxes and Other Government Fees

Recording Fees and Other Taxes

Transfer Taxes

F. Prepaids

)

Homeowner's Insurance Premium (Mortgage Insurance Premium (months)

per day for Prepaid Interest (days @ Property Taxes (7 months)

Two decimal places

G. Initial Escrow Payment at Closing

Round to the nearest whole dollar mo.

mo.

mo.

Homeowner's Insurance per month for Mortgage Insurance per month for **Property Taxes** per month for

Two decimal places

H. Other

Round to the nearest whole dollar

C. Services You Can Shop For

Round to the nearest whole dollar.

I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS

Round to the nearest whole dollar.

D + I

Lender Credits

Calculating Cash to Close

Round to the nearest whole dollar.

Total Closing Costs (J)

Closing Costs Financed (Paid from your Loan Amount)

Down Payment/Funds from Borrower

Deposit

Funds for Borrower

Seller Credits

Adjustments and Other Credits

Estimated Cash to Close

Disclose up to two or three decimal places. Truncate whole numbers at the decimal point.

D. TOTAL LOAN COSTS (A + B + C)

Adjustable Payment (AP) Table

Round to the nearest whole dollar

Interest Only Payments? Optional Payments?

Step Payments?

Seasonal Payments?

Monthly Principal and Interest Payments First Change/Amount

Subsequent Changes

Maximum Payment

Adjustable Interest Rate (AIR) Table Index + Margin

Initial Interest Rate

Minimum/Maximum Interest Rate

Change Frequency

First Change

Subsequent Changes

Limits on Interest Rate Changes

First Change

Subsequent Changes

MORTGAGE BROKER **LENDER** NMLS/___ LICENSE ID NMLS/___ LICENSE ID **LOAN OFFICER LOAN OFFICER** NMLS/___ LICENSE ID NMLS/___ LICENSE ID **EMAIL EMAIL PHONE PHONE** Truncate whole numbers at the decimal point. If not whole numbers, must round to three decimal places. **Comparisons** Use these measures to compare this loan with other loans. Round to the Total you will have paid in principal, interest, mortgage insurance, and loan costs. nearest whole In 5 Years dollar. Principal you will have paid off. Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate. **Total Interest Percentage (TIP)** The total amount of interest that you will pay over the loan term as a percentage of your loan amount. Disclose up to two or three decimal places. Truncate numbers at the decimal point. **Other Considerations Appraisal** We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. **Assumption** If you sell or transfer this property to another person, we \square 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. Homeowner's This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable. Insurance If your payment is more than ____ days late, we will charge a late fee of **Late Payment** 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. Servicing to service your loan. If so, you will make your payments to us. to transfer servicing of your loan. **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** Co-Applicant Signature Date Date

Key Forms – TILA RESPA Integrated Disclosures | Page 8

Closing Disclosure

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

Closing Information	Transaction I	nformation	Loan Info	rmation
Date Issued	Borrower		Loan Term	
Closing Date			Purpose	
Disbursement Date Settlement Agent	Seller		Product	
File #	Jene.		Loan Type	□ Conventional □ FHA
Property				□VA □
Sale Price	Lender		Loan ID # MIC #	
Loan Terms		Can this amount inc	rease after closing	?
Loan Amount	Two Decimal places	s. Truncate whole nur	mbers	
Interest Rate				
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	Two Decimal places	Round to t	he nearest whole	dollar
		Does the loan have t	hese features?	
Prepayment Penalty		Round to the near	est whole dollar	
Balloon Payment		Round to the near	est whole dollar	
Projected Payments				
Payment Calculation				
Principal & Interest	Two Decimal places	3	Two Decimal pla	aces - Round Range
Mortgage Insurance	Two Decimal places	S	Two Decimal pla	aces - Round Range
Estimated Escrow Amount can increase over time	Two Decimal places	S	Two Decimal pl	aces - Round Range
Estimated Total Monthly Payment	Two Decimal place	S	Two Decimal pl	aces - Round Range
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details		This estimate includes Property Taxes Homeowner's Insurance Other: See Escrow Account on page costs separately.		In escrow? pay for other property
Costs at Closing	т. Б. 1. 1. 1.			
Closing Costs	Two Decimal places Includin In Ler	des in Loan Cos nder Credits. <i>See page 2 for</i>		ner Costs –
Cash to Close	Inclue Two Decimal places	des Closing Costs. See Cal	culating Cash to Close	on page 3 for details.

CLOSING DISCLOSURE PAGE 1 OF 5 • LOAN ID #

		Borrow	ver-Paid	Selle	r-Paid	Paid by
Loan Costs	Two Decimal places	At Closing	Before Closing	At Closing	Before Closing	Others
		At closing	before closing	Acciosing	before closing	
A. Origination Charges						
01 % of Loan Amount (Points) 02						
03						
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For	r		_			
01						
02						
03						
04						
05						
06						
07						
08						
09						
10						
C. Services Borrower Did Shop For						
01					ļ	
02						
03						
04						
05						
06						
07 08						
	.1\					
D. TOTAL LOAN COSTS (Borrower-Paid Loan Costs Subtotals (A + B + C)	a)					
E. Taxes and Other Government Fees	Two Decimal places					
01 Recording Fees Dee	ed: Mortgage:					
02						
F. Prepaids	\					
01 Homeowner's Insurance Premium (02 Mortgage Insurance Premium (mo						
03 Prepaid Interest (per day from						
04 Property Taxes (mo.)	,					
05						
G. Initial Escrow Payment at Closing		ĺ			·	
	month for mo.					
	month for mo.					
03 Property Taxes per	month for mo.					
04						
05						
06						
07						
08 Aggregate Adjustment						
H. Other						
01 02		-				
03						
04						
05						
06						
07						
08						
I. TOTAL OTHER COSTS (Borrower-Paid	d)					
Other Costs Subtotals (E + F + G + H)						
		_	_		_	
J. TOTAL CLOSING COSTS (Borrower-P	Paid)					
Closing Costs Subtotals (D + I)						
Lender Credits						

CLOSING DISCLOSURE PAGE 2 OF 5 • LOAN ID #

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

Summaries of Transactions Use this table to see a summary of your transaction. Two Decimal places Two Decimal places **BORROWER'S TRANSACTION SELLER'S TRANSACTION** K. Due from Borrower at Closing M. Due to Seller at Closing 01 Sale Price of Property 01 Sale Price of Property Sale Price of Any Personal Property Included in Sale 02 Sale Price of Any Personal Property Included in Sale 03 Closing Costs Paid at Closing (J) 04 04 **Adjustments** 05 06 05 06 07 07 Adjustments for Items Paid by Seller in Advance Adjustments for Items Paid by Seller in Advance 08 City/Town Taxes to City/Town Taxes to 09 **County Taxes** to 10 **County Taxes** to Assessments 11 Assessments to to 11 12 12 13 13 14 14 15 15 16 L. Paid Already by or on Behalf of Borrower at Closing N. Due from Seller at Closing 01 Deposit 01 Excess Deposit Loan Amount 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 03 Existing Loan(s) Assumed or Taken Subject to 04 04 Payoff of First Mortgage Loan 05 Seller Credit 05 Payoff of Second Mortgage Loan **Other Credits** 06 07 07 08 Seller Credit **Adjustments** 08 09 11 10 12 11 13 Adjustments for Items Unpaid by Seller Adjustments for Items Unpaid by Seller 12 City/Town Taxes 14 City/Town Taxes to to 13 **County Taxes** to 15 **County Taxes** to 14 Assessments to Assessments 15 17 16 18 17 19 **CALCULATION CALCULATION** Total Due to Seller at Closing (M) Total Due from Borrower at Closing (K) Total Paid Already by or on Behalf of Borrower at Closing (L) Total Due from Seller at Closing (N) Cash to Close $\ \square$ From $\ \square$ To Borrower **Cash** ☐ From ☐ To Seller

CLOSING DISCLOSURE PAGE 3 OF 5 • LOAN ID #

Loan Disclosures Assumption Escrow Account If you sell or transfer this property to another person, your lender For now, your loan ☐ will have an escrow account (also called an "impound" or "trust" ☐ will allow, under certain conditions, this person to assume this account) to pay the property costs listed below. Without an escrow loan on the original terms. account, you would pay them directly, possibly in one or two large ☐ will not allow assumption of this loan on the original terms. payments a year. Your lender may be liable for penalties and interest for failing to make a payment. **Demand Feature** Your loan Two Decimal places Escrow ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. Escrowed Estimated total amount over year 1 for **Property Costs** your escrowed property costs: \square does not have a demand feature. over Year 1 **Late Payment** Non-Fscrowed Estimated total amount over year 1 for If your payment is more than ___ days late, your lender will charge a **Property Costs** your non-escrowed property costs: late fee of _ over Year 1 **Negative Amortization** (Increase in Loan Amount) You may have other property costs. Under your loan terms, you **Initial Escrow** A cushion for the escrow account you are scheduled to make monthly payments that do not pay all of Payment pay at closing. See Section G on page 2. 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 Monthly Escrow The amount included in your total **Payment** monthly payment. 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 \square will not have an escrow account because \square you declined it \square your (negatively amortize), and, as a result, your loan amount may lender does not offer one. You must directly pay your property become larger than your original loan amount. Increases in your costs, such as taxes and homeowner's insurance. Contact your loan amount lower the equity you have in this property. lender to ask if your loan can have an escrow account. \Box do not have a negative amortization feature. Two Decimal places No Escrow **Partial Payments Estimated** Estimated total amount over year 1. You **Property Costs** must pay these costs directly, possibly Your lender over Year 1 in one or two large payments a year. may accept payments that are less than the full amount due Escrow Waiver Fee (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the In the future, payment, and then apply the full payment to your loan. Your property costs may change and, as a result, your escrow pay- \square does not accept any partial payments. ment may change. You may be able to cancel your escrow account, If this loan is sold, your new lender may have a different policy. 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) **Security Interest** impose fines and penalties or (2) place a tax lien on this property. If You are granting a security interest in 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 You may lose this property if you do not make your payments or benefits than what you could buy on your own. satisfy other obligations for this loan. Round to the nearest whole dollar Adjustable Payment (AP) Table Adjustable Interest Rate (AIR) Table **Interest Only Payments?** Index + Margin Initial Interest Rate **Optional Payments?** Minimum/Maximum Interest Rate **Step Payments? Change Frequency** Seasonal Payments? First Change Monthly Principal and Interest Payments **Subsequent Changes** First Change/Amount Limits on Interest Rate Changes **Subsequent Changes** First Change

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #

Subsequent Changes

Maximum Payment

Loan Calculations	
Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	Two Decimal places
Finance Charge. The dollar amount the loan will cost you.	Two Decimal places
Amount Financed. The loan amount available after paying your upfront finance charge.	Two Decimal places
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3 Decimals Truncate Whol
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	2-3 Decimals Truncate Whol

?

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

Appraisal

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

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.

Contact Information Lender **Mortgage Broker** Real Estate Broker (B) Real Estate Broker (S) **Settlement Agent** Name **Address NMLS ID** License ID **Contact Contact NMLS ID** Contact __ License ID **Email Phone**

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 #

Key Forms – TILA RESPA Integrated Disclosures | Page 14

DECEMBER31, 2013

Annotated forms for TILA-RESPA Integrated Disclosure

Loan Estimate Disclosure

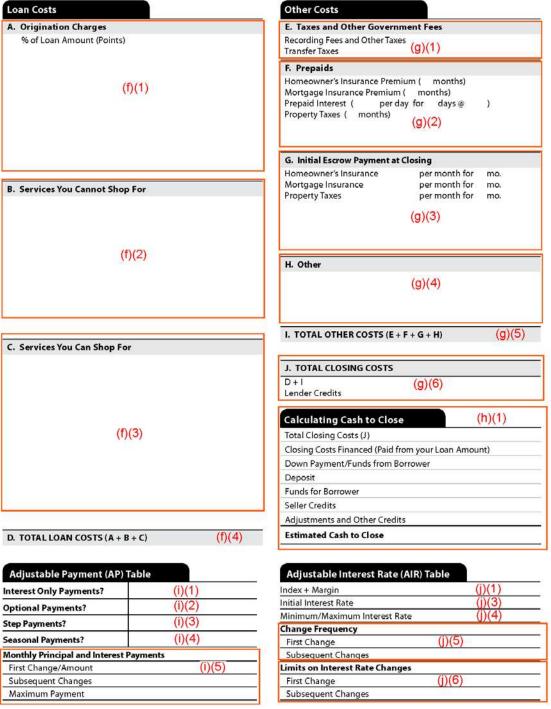


This annotated form is intended to provide a starting point for analysis of the relevant regulatory text. For complete and definitive requirements, please refer to the rule and its Official Interpretations. This annotated form does not represent legal interpretation, guidance, or advice of the Bureau. This document does not bind the Bureau and does not create any rights, benefits, or defenses, substantive or procedural, which are enforceable by any party in any manner.

12 CFR 1026.37

Bank Name - (a)(3)		Save this Loan Estimate to compare with your Closing Disclosure. (a)			
Loan Estimate (a)(1) DATE ISSUED (a)(4) APPLICANTS (a)(5) PROPERTY (a)(6) SALE PRICE (a)(7)		LOAN TERM (a)(8) PURPOSE (a)(9) PRODUCT (a)(10) LOAN TYPE Conventional FHA VA (a)(11) LOAN ID # (a)(12) RATE LOCK NO YES, until (a)(13) Before closing, your interest rate, points, and lender credits car change unless you lock the interest rate. All other estimated closing costs expire on			
Loan Terms		Conthic	amount increase after closing?		
Loan Amount	(b)(1)	Can this	amount increase after closing:		
Interest Rate	(b)(2)		(b)(6)		
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	(b)(3)				
		Does the	e loan have these features?		
Prepayment Penalty		(b)(4)	(b)(7)		
Balloon Payment	(b)(5)				
Projected Payments					
Payment Calculation		(c))(3)		
Principal & Interest					
Mortgage Insurance		(c))(2)		
Estimated Escrow Amount can increase over time					
Estimated Total Monthly Payment					
Estimated Taxes, Insurance & Assessments Amount can increase over time	This estimate includes In escrow? Property Taxes C)(4) Homeowner's Insurance Other: See Section G on page 2 for escrowed property costs. You must pay for or property costs separately.				
Costs at Closing		(d)(1)			
Estimated Closing Costs	(d)(1) Includes in Loan Costs + in Other Costs -				
Estimated Cash to Close	in Lender Credits. See page 2 for details. Includes Closing Costs. See Calculating Cash to Close on page 2 for details. From To Borrower				

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools. (e)



Comparisons

LENDER NMLS/ LICENSE ID	(k)(1)	MORTGAGE BROKER NMLS/LICENSE ID	
LOAN OFFICER NMLS/ LICENSE ID	(k)(2)	LOAN OFFICER NMLS/LICENSE ID	
EMAIL PHONE	(k)(3)	EMAIL PHONE	

Use these measures to compare this loan with other loans.

In 5 Years		(1)	(1)	Total you will have paid in principal, interest, mortgage insurance, and loan costs Principal you will have paid off.			
Annual Percent	age Rate (A	APR) (I)	(2)	Your costs over the loan term expressed as a rate. This is not your interest rate.			
Total Interest Percentage (TIP)			(I)(3) The total amount of interest that you will pay over the loan term as a percentage of your loan amount.				
Other Conside	erations						
Appraisal	(m)(1)	appraisal.\	We wi	n appraisal to determine the property's value and charge you for this ill promptly give you a copy of any appraisal, even if your loan does not close. an additional appraisal for your own use at your own cost.			
Assumption	(m)(2)	☐ will allo	w, und	nsfer this property to another person, we der certain conditions, this person to assume this loan on the original terms. assumption of this loan on the original terms.			
Homeowner's Insurance	(m)(3)			es homeowner's insurance on the property, which you may obtain from a ir choice that we find acceptable.			
Late Payment	(m)(4)	If your pay	ment	is more than days late, we will charge a late fee of			
Refinance	(m)(5)			s loan will depend on your future financial situation, the property value, and ones. You may not be able to refinance this loan.			
Servicing	(m)(6)			ur loan. If so, you will make your payments to us. rvicing of your loan.			

Confirm Receipt	Ŷ.	(n)	
By signing, you are only confirm received this form.	iing that you have received t	his form. You do not have to accept this loan	because you have signed or
Applicant Signature	Date	Co-Applicant Signature	Date

TILA RESPA Integrated Disclosure

H-24(A) Mortgage Loan Transaction Loan Estimate - Model Form

This is a blank model Loan Estimate that illustrates the application of the content requirements in 12 CFR § 1026.37. This form provides two variations of page one, four variations of page two, and four variations of page three, reflecting the variable content requirements in 12 CFR § 1026.37.



Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate	LOAN TERM PURPOSE	
DATE ISSUED APPLICANTS	PRODUCT LOAN TYPE LOAN ID #	□Conventional □FHA □VA □
	RATE LOCK	□NO □YES, until
PROPERTY SALE PRICE		Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on
Loan Terms	Can this ar	mount increase after closing?
Loan Amount		
Interest Rate		
Monthly Principal & Interest		
See Projected Payments below for your Estimated Total Monthly Payment		
	Does the lo	oan have these features?
Prepayment Penalty		
Balloon Payment		
balloon Payment		
Projected Payments		
Projected Payments		
Projected Payments Payment Calculation		
Projected Payments Payment Calculation Principal & Interest		
Projected Payments Payment Calculation Principal & Interest Mortgage Insurance Estimated Escrow		
Projected Payments Payment Calculation Principal & Interest Mortgage Insurance Estimated Escrow Amount can increase over time Estimated Total	This estimate in Property Taxe Homeowner's Other: See Section G on p	es s Insurance page 2 for escrowed property costs. You must pay for other
Projected Payments Payment Calculation Principal & Interest Mortgage Insurance Estimated Escrow Amount can increase over time Estimated Total Monthly Payment Estimated Taxes, Insurance & Assessments Amount can increase over time	☐ Property Taxe☐ Homeowner's☐ Other: See Section G on p	es s Insurance page 2 for escrowed property costs. You must pay for other
Projected Payments Payment Calculation Principal & Interest Mortgage Insurance Estimated Escrow Amount can increase over time Estimated Total Monthly Payment Estimated Taxes, Insurance & Assessments	☐ Property Taxe☐ Homeowner's☐ Other: See Section G on p	es s Insurance page 2 for escrowed property costs. You must pay for other
Projected Payments Payment Calculation Principal & Interest Mortgage Insurance Estimated Escrow Amount can increase over time Estimated Total Monthly Payment Estimated Taxes, Insurance & Assessments Amount can increase over time	☐ Property Taxe ☐ Homeowner' ☐ Other: See Section G on p property costs sep	es s Insurance sage 2 for escrowed property costs. You must pay for other carately. Doan Costs + in Other Costs –

Visit **www.consumerfinance.gov/mortgage-estimate** for general information and tools.

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate	LOAN TERM PURPOSE	1	
DATE ISSUED APPLICANTS	PRODUCT LOAN TYPE	: □Conventional □FHA □VA □	
	LOAN ID # RATE LOCK	□NO □YES, until	
PROPERTY EST. PROP. VALUE		Before closing, your interest rate, points, and lender cre change unless you lock the interest rate. All other estin closing costs expire on	
Loan Terms	Can this a	amount increase after closing?	
Loan Amount			
Interest Rate			
Monthly Principal & Interest			
See Projected Payments below for your Estimated Total Monthly Payment			
Prepayment Penalty	Does the l	loan have these features?	
Balloon Payment			
Divingted Dayments			
Projected Payments			
Payment Calculation			
Principal & Interest			
Mortgage Insurance			
Estimated Escrow Amount can increase over time			
Estimated Total Monthly Payment			
Estimated Taxes, Insurance & Assessments Amount can increase over time	This estimate i Property Taxe Homeowner Other: See Section G on p	xes r's Insurance n page 2 for escrowed property costs. You must pay for o	ther
Costs at Closing			
Estimated Closing Costs	Includes in Lender Credits. Se	Loan Costs + in Other Costs – Gee page 2 for details.	
Estimated Cash to Close	Includes Closing Co	Costs. See Calculating Cash to Close on page 2 for details	5.
	·		

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Loan Costs

A. Origination Charges

% of Loan Amount (Points)

B. Services You Cannot Shop For

C. Services You Can Shop For

D. TOTAL LOAN COSTS (A + B + C)

Other Costs

E. Taxes and Other Government Fees

Recording Fees and Other Taxes Transfer Taxes

F. Prepaids

Homeowner's Insurance Premium (months)

Mortgage Insurance Premium (months)

Prepaid Interest (per day for days @)

Property Taxes (months)

G. Initial Escrow Payment at Closing

Homeowner's Insurance per month for mo.

Mortgage Insurance per month for mo.

Property Taxes per month for mo.

H. Other

I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS

D + I

Lender Credits

Calculating Cash to Close

Total Closing Costs (J)

Closing Costs Financed (Paid from your Loan Amount)

Down Payment/Funds from Borrower

Deposit

Funds for Borrower

Seller Credits

Adjustments and Other Credits

Estimated Cash to Close

Loan Costs

A. Origination Charges

% of Loan Amount (Points)

B. Services You Cannot Shop For

C. Services You Can Shop For

D. TOTAL LOAN COSTS (A + B + C)

Maximum Payment

Adjustable Payment (AP) Table **Interest Only Payments? Optional Payments? Step Payments? Seasonal Payments? Monthly Principal and Interest Payments** First Change/Amount **Subsequent Changes**

Other Costs

E. Taxes and Other Government Fees

Recording Fees and Other Taxes Transfer Taxes

F. Prepaids

Homeowner's Insurance Premium (months) Mortgage Insurance Premium (months) per day for) Prepaid Interest (days @ Property Taxes (months)

G. Initial Escrow Payment at Closing

Homeowner's Insurance per month for mo. Mortgage Insurance per month for mo. **Property Taxes** per month for mo.

H. Other

I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS

D + I

Lender Credits

Calculating Cash to Close

Total Closing Costs (J)

Closing Costs Financed (Paid from your Loan Amount)

Down Payment/Funds from Borrower

Deposit

Funds for Borrower

Seller Credits

Adjustments and Other Credits

Estimated Cash to Close

Adjustable Interest Rate (AIR) Table

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

First Change

Subsequent Changes

Loan Costs

A. Origination Charges

% of Loan Amount (Points)

B. Services You Cannot Shop For

C. Services You Can Shop For

D. TOTAL LOAN COSTS (A + B + C)

Adjustable Payment (AP) Table Interest Only Payments? Optional Payments? Step Payments? Seasonal Payments? Monthly Principal and Interest Payments First Change/Amount Subsequent Changes Maximum Payment

Other Costs

E. Taxes and Other Government Fees

Recording Fees and Other Taxes Transfer Taxes

F. Prepaids

Homeowner's Insurance Premium (months)

Mortgage Insurance Premium (months)

Prepaid Interest (per day for days @)

Property Taxes (months)

G. Initial Escrow Payment at Closing

Homeowner's Insurance per month for mo.

Mortgage Insurance per month for mo.

Property Taxes per month for mo.

H. Other

I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS

D + I

Lender Credits

Calculating Cash to Close

Total Closing Costs (J)

Closing Costs Financed (Paid from your Loan Amount)

Down Payment/Funds from Borrower

Deposit

Funds for Borrower

Seller Credits

Adjustments and Other Credits

Estimated Cash to Close

Loan Costs

A. Origination Charges

% of Loan Amount (Points)

B. Services You Cannot Shop For

C. Services You Can Shop For

D. TOTAL LOAN COSTS (A + B + C)

Other Costs

E. Taxes and Other Government Fees

Recording Fees and Other Taxes Transfer Taxes

F. Prepaids

Homeowner's Insurance Premium (months)

Mortgage Insurance Premium (months)

Prepaid Interest (per day for days @)

Property Taxes (months)

G. Initial Escrow Payment at Closing

Homeowner's Insurance per month for mo.

Mortgage Insurance per month for mo.

Property Taxes per month for mo.

H. Other

I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS

D + I

Lender Credits

Calculating Cash to Close

Total Closing Costs (J)

Closing Costs Financed (Paid from your Loan Amount)

Down Payment/Funds from Borrower

Deposit

Funds for Borrower

Seller Credits

Adjustments and Other Credits

Estimated Cash to Close

Adjustable Interest Rate (AIR) Table

Index + Margin

Initial Interest Rate

Minimum/Maximum Interest Rate

Change Frequency

First Change

Subsequent Changes

Limits on Interest Rate Changes

First Change

Subsequent Changes

LENDERMORTGAGE BROKERNMLS/__ LICENSE IDNMLS/__ LICENSE IDLOAN OFFICERLOAN OFFICERNMLS/__ LICENSE IDNMLS/__ LICENSE IDEMAILEMAILPHONEPHONE

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations Appraisal We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. **Assumption** If you sell or transfer this property to another person, we \square 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. Homeowner's This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable. Insurance **Late Payment** If your payment is more than ____ days late, we will charge a late fee of 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. Servicing \Box to service your loan. If so, you will make your payments to us. \square to transfer servicing of your loan.

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

LENDER

NMLS/__LICENSE ID

LOAN OFFICER

NMLS/__LICENSE ID

EMAIL

PHONE

MORTGAGE BROKER

NMLS/__LICENSE ID

LOAN OFFICER

NMLS/__LICENSE ID

EMAIL

PHONE

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we 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.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than days late, we will charge a late fee of
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
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.
Servicing	We intend ☐ to service your loan. If so, you will make your payments to us. ☐ to transfer servicing of your loan.

LENDER NMLS/ LICENSE ID LOAN OFFICER NMLS/ LICENSE ID EMAIL PHONE	MORTGAGE BROKER NMLS/ LICENSE ID LOAN OFFICER NMLS/ LICENSE ID EMAIL PHONE	
Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.	
Annual Percentage Rate (A	Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage	(TIP) The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	
Other Considerations		
Assumption	If you sell or transfer this property to another person, we ☐ 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.	
Late Payment	If your payment is more than days late, we will charge a late fee of	
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.	
Servicing	We intend ☐ to service your loan. If so, you will make your payments to us. ☐ to transfer servicing of your loan.	

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

LENDERMORTGAGE BROKERNMLS/__ LICENSE IDNMLS/__ LICENSE IDLOAN OFFICERLOAN OFFICERNMLS/__ LICENSE IDNMLS/__ LICENSE IDEMAILEMAILPHONEPHONE

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Assumption	If you sell or transfer this property to another person, we 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.
Late Payment	If your payment is more than days late, we will charge a late fee of
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
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.
Servicing	We intend ☐ to service your loan. If so, you will make your payments to us. ☐ to transfer servicing of your loan.

Key Forms – TILA RESPA Integrated Disclosures | Page 30

TILA RESPA Integrated Disclosure

H-24(B) Mortgage Loan Transaction Loan Estimate – Fixed Rate Loan Sample

This is a sample of a completed Loan Estimate for a fixed rate loan. This loan is for the purchase of property at a sale price of \$180,000 and has a loan amount of \$162,000, a 30-year loan term, a fixed interest rate of 3.875 percent, and a prepayment penalty equal to 2.00 percent of the outstanding principal balance of the loan for the first two years after consummation of the transaction. The consumer has elected to lock the interest rate. The creditor requires an escrow account and that the consumer pay for private mortgage insurance.



FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

	• -					
ATE ISSUED 2/15/2013 PPLICANTS Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345 ROPERTY 456 Somewhere Avenue Anytown, ST 12345 ALE PRICE \$180,000		PU PR LO LO	OAN TERM JRPOSE RODUCT PAN TYPE PAN ID # ATE LOCK	123456789 □ NO ☑ YES, until Before closing, your in change unless you loo	IFHA □VA □ 4/16/2013 at 5:00 p.m. EDT terest rate, points, and lender credits co ck the interest rate. All other estimated n 3/4/2013 at 5:00 p.m. EDT	
Loan Terms			Ca	an this an	ount increase aft	er closing?
Loan Amount		\$162,000	N	0		
Interest Rate		3.875%	N	0		
Monthly Princi See Projected Paym Estimated Total Mo	nents below for your	\$761.78	N	0		
Prepayment Pe	enalty			Poes the loan have these features? YES • As high as \$3,240 if you pay off the loan dur first 2 years		
Balloon Payme	ent		N	0		
Projected Pay	vmonte					
Payment Calcu	·		Years 1-7			Years 8-30
	ilation					
Principal & Inte			\$761.78			\$761.78
Principal & Inte	erest	+				\$761.78 + —
	erest Irance Yow	+	\$761.78			
Mortgage Insu Estimated Escr	erest urance row rease over time	+	\$761.78 82			+ –
Mortgage Insu Estimated Escr Amount can incr	erest irance row rease over time tal ment es, Insurance	+ + \$206 a month	\$761.78 82 206 \$1,050 This (her:	es 's Insurance page 2 for escrowed p	+ — + 206
Mortgage Insu Estimated Escr Amount can incr Estimated Tot Monthly Payn Estimated Taxe & Assessments	erest Irance Tow rease over time tal ment es, Insurance tase over time	\$206	\$761.78 82 206 \$1,050 This (operty Tax omeowner her: ection G on	es 's Insurance page 2 for escrowed p	+ — + 206 \$968 In escrow? YES YES
Estimated Escr Amount can incr Estimated Tot Monthly Payn Estimated Taxe & Assessments Amount can incre	erest irance row rease over time cal ment es, Insurance case over time	\$206	\$761.78 82 206 \$1,050 This (operty Tax omeowner her: ection G on erty costs se	es 's Insurance page 2 for escrowed p	+ — + 206 \$968 In escrow? YES YES YES roperty costs. You must pay for other

Loan Costs Other Costs A. Origination Charges \$1,802 E. Taxes and Other Government Fees \$85 .25 % of Loan Amount (Points) **Recording Fees and Other Taxes** \$405 \$85 **Application Fee** \$300 **Transfer Taxes Underwriting Fee** \$1,097 \$867 F. Prepaids Homeowner's Insurance Premium (6 months) \$605 Mortgage Insurance Premium (months) Prepaid Interest (\$17.44 per day for 15 days @ 3.875%) \$262

Property Taxes (months)

B. Services You Cannot Shop For	\$672
Appraisal Fee	\$405
Credit Report Fee	\$30
Flood Determination Fee	\$20
Flood Monitoring Fee	\$32
Tax Monitoring Fee	\$75
Tax Status Research Fee	\$110

G. Initial Escrow Payment at Closing		
	\$100.83 per month for 2 mo.	\$202
Mortgage Insurance	per month for mo.	
Property Taxes	\$105.30 per month for 2 mo.	\$211

H. Other	\$1,017
Title – Owner's Title Policy (optional)	\$1,017

C. Services You Can Shop For	\$3,198
Pest Inspection Fee	\$135
Survey Fee	\$65
Title – Insurance Binder	\$700
Title – Lender's Title Policy	\$535
Title – Settlement Agent Fee	\$502
Title – Title Search	\$1,261

J. TOTAL CLOSING COSTS	\$8,054
D+I	\$8,054

\$2,382

D + I Lender Credits

\$502 \$1,261	Calculating Cash to Close	
	Total Closing Costs (J)	\$8,054
	Closing Costs Financed (Paid from your Loan Amount)	\$0
	Down Payment/Funds from Borrower	\$18,000
	Deposit	- \$10,000
	Funds for Borrower	\$0
	Seller Credits	\$0
	Adjustments and Other Credits	\$0
\$5,672	Estimated Cash to Close	\$16,054

I. TOTAL OTHER COSTS (E + F + G + H)

D. TOTAL LOAN COSTS (A + B + C)	\$5,672
	• •

LENDERFicus BankMORTGAGE BROKERNMLS/_ LICENSE IDNMLS/_ LICENSE IDLOAN OFFICERJoe SmithLOAN OFFICERNMLS/_ LICENSE ID12345NMLS/_ LICENSE ID

EMAILjoesmith@ficusbank.comEMAILPHONE123-456-7890PHONE

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$56,582 Total you will have paid in principal, interest, mortgage insurance, and loan co. \$15,773 Principal you will have paid off.	sts.
Annual Percentage Rate (APR)	4.274% Your costs over the loan term expressed as a rate. This is not your interest rat	te.
Total Interest Percentage (TIP)	69.45% The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

Other Considerations Appraisal We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. If you sell or transfer this property to another person, we **Assumption** \square will allow, under certain conditions, this person to assume this loan on the original terms. **x** will not allow assumption of this loan on the original terms. Homeowner's This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable. Insurance If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly **Late Payment** principal and interest payment. 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. Servicing \Box to service your loan. If so, you will make your payments to us. **x** to transfer servicing of your loan.

Confirm Receipt			
By signing, you are only confirm received this form.	ing that you have received t	his form. You do not have to accept this loan	because you have signed or
Applicant Signature	Date	Co-Applicant Signature	Date

TILA RESPA Integrated Disclosure

H-24(C) Mortgage Loan Transaction Loan Estimate – Interest Only Adjustable Rate Loan Sample

This is a sample of a completed Loan Estimate for an adjustable rate loan with interest only payments. This loan is for the purchase of property at a sale price of \$240,000 and has a loan amount of \$211,000 and a 30-year loan term. For the first five years of the loan term, the scheduled payments cover only interest and the loan has an introductory interest rate that is fixed at 4.00 percent. After five years, the payments include principal and the interst rate adjusts every three years based on the value of the Monthly Treasury Average index plus a margin of 4.00 percent. The consumer has elected to lock the interest rate. The creditor does not require an escrow account with the loan. The creditor requires that the consumer pay for private mortgage insurance.



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Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 2/15/2013

APPLICANTS Michael Jones and Mary Stone

123 Anywhere Street Anytown, ST 12345

PROPERTY 456 Somewhere Avenue

Anytown, ST 12345

SALE PRICE \$240,000

LOAN TERM 30 years **PURPOSE** Purchase

PRODUCT 5 Year Interest Only, 5/3 Adjustable Rate LOAN TYPE ☑ Conventional ☐ FHA ☐ VA ☐

LOAN ID # 123456789

RATE LOCK ☐ NO 图 YES, until 4/16/2013 at 5:00 p.m. EDT

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated

closing costs expire on 3/4/2013 at 5:00 p.m. EDT

Loan Terms		Can this amount increase after closing?
Loan Amount	\$211,000	NO
Interest Rate	4%	 YES Adjusts every 3 years starting in year 6 Can go as high as 12% in year 15 See AIR Table on page 2 for details
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$703.33	 YES Adjusts every 3 years starting in year 6 Can go as high as \$2,068 in year 15 Includes only interest and no principal until year 6 See AP Table on page 2 for details
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments

Payment Calculation	Years 1-5	Years 6-8	Years 9-11	Years 12-30
Principal & Interest	\$703.33 only interest	\$1,028 min \$1,359 max	\$1,028 min \$1,604 max	\$1,028 min \$2,068 max
Mortgage Insurance	+ 109	+ 109	+ 109	+ -
Estimated Escrow Amount can increase over time	+ 0	+ 0	+ 0	+ 0
Estimated Total Monthly Payment	\$812	\$1,137–\$1,468	\$1,137–\$1,713	\$1,028-\$2,068
		This estimate includ	 es	In escrow?

		inis estimate includes	III CSCIOIII
Fatimenta d'Tanna Incomence		x Property Taxes	NO
Estimated Taxes, Insurance & Assessments	\$533	▼ Homeowner's Insurance	NO
Amount can increase over time	a month	\square Other:	
		See Section G on page 2 for escrowed prop property costs separately.	perty costs. You must pay for other

Costs at Closing		
Estimated Closing Costs	\$8,791	Includes \$5,851 in Loan Costs + \$2,940 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	\$27,791	Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

\$500

Closing Cost Details

Processing Fee

A. Origination Charges \$3,110 1 % of Loan Amount (Points) \$2,110 Application Fee \$500

Other Costs	
E. Taxes and Other Government Fees	\$152
Recording Fees and Other Taxes Transfer Taxes	\$152
F. Prepaids	\$1,352
Homeowner's Insurance Premium (12 months) Mortgage Insurance Premium (months)	\$1,000
Prepaid Interest (\$23.44 per day for 15 days @ 4.00%) Property Taxes (months)	\$352

B. Services You Cannot Shop For	\$820
Appraisal Fee	\$305
Credit Report Fee	\$30
Flood Determination Fee	\$35
Lender's Attorney Fee	\$400
Tax Status Research Fee	\$50

G. Initial Escrow Payment at Closing			
Homeowner's Insurance	per month for	mo.	
Mortgage Insurance	per month for	mo.	
Property Taxes	per month for	mo.	

H. Other	\$1,436
Title – Owner's Title Policy (optional)	\$1,436

C. Services You Can Shop For	\$1,921
Pest Inspection Fee	\$125
Survey Fee	\$150
Title – Courier Fee	\$32
Title – Lender's Title Policy	\$665
Title – Settlement Agent Fee	\$325
Title – Title Search	\$624

I. TOTAL	OTHER COSTS (E + F + G + H)	\$2,940

J. TOTAL CLOSING COSTS	\$8,791
D+I	\$8,791
Lender Credits	

\$665 \$325 \$624	

Calculating Cash to Close

Total Closing Costs (J)	\$8,791
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$29,000
Deposit	- \$10,000
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$27,791

D. TOTAL LOAN COSTS (A + B + C)	\$5,851

Adjustable Payment (AP) Table

Interest Only Payments?	YES for your first 60 payments
Optional Payments?	NO
Step Payments?	NO
Seasonal Payments?	NO

Monthly Principal and Interest Payments

First Change/Amount	\$1,028 – \$1,359 at 61st payment
Subsequent Changes	Every three years
Maximum Payment	\$2,068 starting at 169th payment

Adjustable Interest Rate (AIR) Table

Index + Margin	MTA + 4%
Initial Interest Rate	4%
Minimum/Maximum Inter	est Rate 3.25%/12%
Change Frequency	
First Change	Beginning of 61st month
Subsequent Changes	Every 36th month after first change
Limits on Interest Rate C	hanges
First Change	2%
Subsequent Changes	2%

 LENDER
 Ficus Bank
 MORTGAGE BROKER

 NMLS/__LICENSE ID
 NMLS/__LICENSE ID

 LOAN OFFICER
 Joe Smith
 LOAN OFFICER

 NMLS/__LICENSE ID
 12345
 NMLS/__LICENSE ID

 FMAIL
 ioosmith@fcusbank.com
 EMAIL

EMAILjoesmith@ficusbank.comEMAILPHONE123-456-7890PHONE

Comparisons	Use these measures to compare this loan with other loans.		
In 5 Years	\$54,944 \$0	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.	
Annual Percentage Rate (APR)	4.617%	Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP)	81.18%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

Other Considerations Appraisal We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. If you sell or transfer this property to another person, we **Assumption** \square will allow, under certain conditions, this person to assume this loan on the original terms. x will not allow assumption of this loan on the original terms. Homeowner's This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable. Insurance If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly **Late Payment** principal and interest payment. 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. Servicing \square to service your loan. If so, you will make your payments to us. **x** to transfer servicing of your loan.

Confirm Receipt					
By signing, you are only confirm received this form.	ning that you have received t	his form. You do not have to accept this loar	n because you have signed or		
Applicant Signature	Date	Co-Applicant Signature	Date		

TILA RESPA Integrated Disclosure

H-24(D) Mortgage Loan Transaction Loan Estimate - Refinance Sample

This is a sample of a completed Loan Estimate for a transaction that is a refinance of an existing mortgage loan that secures the property, for which the consumer is estimated to receive funds from the transaction. The estimated property value is \$180,000, the loan amount is \$150,000, the estimated outstanding balance of the existing mortgage loan is \$120,000, and the interest rate is 4.25 percent. The consumer has elected to lock the interest rate. The creditor requires an escrow account and that the consumer pay for private mortgage insurance.



FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

DATE ISSUED 2/15/2013 APPLICANTS Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345 PROPERTY 123 Anywhere Street Anytown, ST 12345 EST. PROP. VALUE \$180,000		LOAN TERM PURPOSE PRODUCT LOAN TYPE LOAN ID # RATE LOCK	Refinance Fixed Rate ■ Conventional □ F 123456789 □ NO □ ■ YES, until Before closing, your interchange unless you lock	HA □VA □ 4/16/2013 at 5:00 p.m. EDT rest rate, points, and lender credits ca the interest rate. All other estimated 3/4/2013 at 5:00 p.m. EDT		
Loan Terms			Can this a	mount increase after	closing?	
Loan Amount	t	\$150,000	NO			
Interest Rate		4.25%	NO			
See Projected Pay	cipal & Interest vments below for your Monthly Payment	\$737.91	NO			
			Does the l	oan have these featu	res?	
Prepayment	Penalty		NO	NO		
Balloon Paym	nent		NO			
Projected Projec			Years 1-4		Years 5-30	
	ulation		Years 1-4 \$737.91		Years 5-30 \$737.91	
Payment Calc	terest	+		+	\$737.91	
Principal & In Mortgage Ins Estimated Es	terest surance	+ +	\$737.91	+	\$737.91 —	
Principal & In Mortgage Ins Estimated Es	terest surance crow crease over time		\$737.91 82		\$737.91 —	
Principal & In Mortgage Ins Estimated Est Amount can in Estimated To Monthly Pay	terest surance crow crease over time otal ment kes, Insurance ts		\$737.91 82 206 \$1,026 This estimate	+ includes exists insurance or page 2 for escrowed pro	\$737.91 — 206	
Principal & In Mortgage Ins Estimated Est Amount can in Estimated To Monthly Pay Estimated Tax & Assessment	terest surance crow crease over time otal ment kes, Insurance ts rease over time	\$206	\$737.91 82 206 \$1,026 This estimate Property Ta Homeowne Other: See Section G of	+ includes exists insurance or page 2 for escrowed pro	\$737.91 — 206 \$944 In escrow? YES YES	
Principal & In Mortgage Ins Estimated Est Amount can in Estimated To Monthly Pay Estimated Tax & Assessment Amount can income	terest surance crow crease over time otal ment kes, Insurance ts rease over time	\$206	\$737.91 82 206 \$1,026 This estimate Property Ta Homeowne Other: See Section G on property costs s	+ includes axes er's Insurance apage 2 for escrowed properately. Loan Costs + \$2,078 in	\$737.91 — 206 \$944 In escrow? YES YES Perty costs. You must pay for other	

D. TOTAL LOAN COSTS (A + B + C)

Loan Costs		Other Costs	
A. Origination Charges	\$1,950	E. Taxes and Other Government Fees	\$80
.5 % of Loan Amount (Points) Application Fee	\$750 \$250	Recording Fees and Other Taxes Transfer Taxes	\$80
Origination Fee Underwriting Fee	\$450 \$500	F. Prepaids	\$1,585
	\$300	Homeowner's Insurance Premium (6 months)	
		Mortgage Insurance Premium (1 months)	\$82
		Prepaid Interest (\$17.71 per day for 15 days @ 4.25%)	\$266
		Property Taxes (6 months)	\$632
		G. Initial Escrow Payment at Closing	\$413
		Homeowner's Insurance \$100.83 per month for 2 mg	
		Mortgage Insurance per month for mo	
B. Services You Cannot Shop For	\$635	Property Taxes \$105.30 per month for 2 mg	
Appraisal Fee	\$425		
Credit Report Fee	\$30		
Flood Determination Fee	\$25		
Flood Monitoring Fee	\$45		
Tax Monitoring Fee Tax Status Research Fee	\$65 \$45	H. Other	\$0
		I. TOTAL OTHER COSTS (E + F + G + H)	\$2,078
C. Services You Can Shop For	\$936	I. TOTAL OTHER COSTS (E + F + G + H) J. TOTAL CLOSING COSTS	\$2,078 \$5,099
Pest Inspection Fee	\$85		\$5,099
Pest Inspection Fee Title – Insurance Binder Title – Lender's Title Policy	\$85 \$50 \$251	J. TOTAL CLOSING COSTS	
Pest Inspection Fee Title – Insurance Binder Title – Lender's Title Policy Title – Settlement Agent Fee	\$85 \$50	J. TOTAL CLOSING COSTS D+I	\$5,099 \$5,599
Pest Inspection Fee Title – Insurance Binder Title – Lender's Title Policy Title – Settlement Agent Fee	\$85 \$50 \$251 \$350	J. TOTAL CLOSING COSTS D + I Lender Credits	\$5,099 \$5,599
Pest Inspection Fee Title – Insurance Binder	\$85 \$50 \$251 \$350	J. TOTAL CLOSING COSTS D+I Lender Credits Calculating Cash to Close	\$5,099 \$5,599 - \$500
Pest Inspection Fee Title – Insurance Binder Title – Lender's Title Policy Title – Settlement Agent Fee	\$85 \$50 \$251 \$350	J. TOTAL CLOSING COSTS D+I Lender Credits Calculating Cash to Close Loan Amount Total Closing Costs (J)	\$5,099 \$5,599 - \$500 \$150,000
Pest Inspection Fee Title – Insurance Binder Title – Lender's Title Policy Title – Settlement Agent Fee	\$85 \$50 \$251 \$350	J. TOTAL CLOSING COSTS D+1 Lender Credits Calculating Cash to Close Loan Amount Total Closing Costs (J)	\$5,099 \$5,599 - \$500 \$150,000 - \$5,099
Pest Inspection Fee Title – Insurance Binder Title – Lender's Title Policy Title – Settlement Agent Fee	\$85 \$50 \$251 \$350	J. TOTAL CLOSING COSTS D+I Lender Credits Calculating Cash to Close Loan Amount Total Closing Costs (J) Estimated Total Payoffs and Payments	\$5,099 \$5,599 - \$500 \$150,000 - \$5,099 \$120,000

\$3,521

LENDER Ficus Bank

NMLS/__ LICENSE ID

LOAN OFFICER Joe Smith NMLS/_LICENSE ID 12345

EMAIL joesmith@ficusbank.com

PHONE 123-456-7890

MORTGAGE BROKER
NMLS/__ LICENSE ID
LOAN OFFICER

NMLS/__ LICENSE ID EMAIL PHONE

Comparisons	Use these measures to compare this loan with other loans.		
In 5 Years	\$51,932 Total you will have paid in principal, interest, mortgage insurance, and loan costs. \$13,788 Principal you will have paid off.		
Annual Percentage Rate (APR)	4.537% Your costs over the loan term expressed as a rate. This is not your interest rate.		
Total Interest Percentage (TIP)	77.28% The total amount of interest that you will pay over the loan term as a percentage of your loan amount.		

Other Considerations

Appraisal We may order an appraisal to determine the property's value and charge you for this

appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

Assumption If you sell or transfer this property to another person, we

will allow, under certain conditions, this person to assume this loan on the original terms.

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

Homeowner's Insurance

This loan requires homeowner's insurance on the property, which you may obtain from a

company of your choice that we find acceptable.

Late Payment If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly

principal and interest payment.

Loan Acceptance You do not have to accept this loan because you have received this form or signed a

loan application.

Liability after Foreclosure

Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

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.

Servicing We intend

 \Box to service your loan. If so, you will make your payments to us.

x to transfer servicing of your loan.

TILA RESPA Integrated Disclosure

H-24(E) Mortgage Loan Transaction Loan Estimate – Balloon Payment Sample

This is a sample of the information required by 12 CFR § 1026.37(a) through (c) for a transaction with a loan term of seven years that includes a final balloon payment.



FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 7/23/2012

APPLICANTS Michael Jones and Mary Stone

123 Anywhere Street Anytown, ST 12345

PROPERTY 456 Somewhere Avenue

Anytown, ST 12345

SALE PRICE \$190,000

LOAN TERM 7 years **PURPOSE** Purchase

PRODUCT Year 7 Balloon Payment, Fixed Rate

LOAN TYPE ■ Conventional □ FHA □ VA □ _____

LOAN ID # 123456789

RATE LOCK ☐ NO ☑ YES, until 9/21/2012 at 5:00 p.m. EDT

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated

closing costs expire on 8/6/2012 at 5:00 p.m. EDT

Loan Terms		Can this amount increase after closing?
Loan Amount	\$171,000	NO
Interest Rate	4.375%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$853.78	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		YES • You will have to pay \$149,263 at the end of year 7

Projected Payments

Payment Calculation		Years 1-7	Final Payment
Principal & Interest		\$853.78	\$149,262.95
Mortgage Insurance	+	87	+ -
Estimated Escrow Amount can increase over time	+	309	+ —
Estimated Total Monthly Payment		\$1,250	\$149,262.95
Estimated Taxes, Insurance & Assessments Amount can increase over time	\$309 a month	This estimate includ Property Taxes Homeowner's Insur Other:	YES
	See Section G on page 2 for esc		for escrowed property costs. You must pay for othe

property costs separately.

TILA RESPA Integrated Disclosure

H-24(F) Mortgage Loan Transaction Loan Estimate – Negative Amortization Sample

This is a sample of the information required by 12 CFR § 1026.37(a) and (b) for a transaction with negative amortization.



FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate		LOAN TERM	30 years
		PURPOSE	Purchase
DATE ISSUED	7/23/2012	PRODUCT	Year 5 Negative Amortization, 1/1 Adjustable Rate
APPLICANTS	Michael Jones and Mary Stone	LOAN TYPE	■ Conventional □ FHA □ VA □
	123 Anywhere Street	LOAN ID#	123456789
	Anytown, ST 12345	RATE LOCK	☐ NO 图 YES, until 9/21/2012 at 5:00 p.m. EDT
PROPERTY	456 Somewhere Avenue		Before closing, your interest rate, points, and lender credits can
	Anytown, ST 12345		change unless you lock the interest rate. All other estimated
SALE PRICE	\$180,000		closing costs expire on 8/6/2012 at 5:00 p.m. EDT

Loan Terms		Can th	is amount increase after closing?
Loan Amount	\$171,000	YES	 Can go as high as \$176,032 Can increase until year 6
Interest Rate	2%	YES	 Adjusts every year starting in year 2 Can go as high as 7% in year 10 See AIR table on page 2 for details
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$632.05	YES	 Adjusts every year starting in year 6 Can go as high as \$1,227 in year 10 Includes only interest and no principal until year 6 See AP table on page 2 for details.
		Does	the loan have these features?
Prepayment Penalty		NO	
Balloon Payment		NO	

TILA RESPA Integrated Disclosure

H-24(G) Mortgage Loan Transaction Loan Estimate – Modification to Loan Estimate for Transaction Not Involving Seller – Model Form

This is a blank model Loan Estimate that illustrates the application of the content requirements in 12 CFR § 1026.37, with the optional alternative tables permitted by 12 CFR § 1026.37(d)(2) and (h)(2) for transactions without a seller. This form provides two variations of page one, four variations of page two, and four variations of page three, reflecting the variable content requirements in 12 CFR § 1026.37.



Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate DATE ISSUED APPLICANTS PROPERTY EST. PROP. VALUE	LOAN TERM PURPOSE PRODUCT LOAN TYPE
Loan Terms	Can this amount increase after closing?
Loan Amount	
Interest Rate	
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	
	Does the loan have these features?
Prepayment Penalty	
Balloon Payment	
Projected Payments	
Payment Calculation	
Principal & Interest	
Mortgage Insurance	
Estimated Escrow Amount can increase over time	
Estimated Total Monthly Payment	
Estimated Taxes, Insurance & Assessments Amount can increase over time	This estimate includes In escrow? Property Taxes Homeowner's Insurance Other: See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.
Costs at Closing	
Estimated Closing Costs	Includes in Loan Costs + in Other Costs – in Lender Credits. <i>See page 2 for details</i> .
Estimated Cash to Close	Includes Closing Costs. See Calculating Cash to Close on page 2 for details. ☐ From ☐ To Borrower

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Loan Costs	Other Costs
A. Origination Charges	E. Taxes and Other Government Fees
% of Loan Amount (Points)	Recording Fees and Other Taxes Transfer Taxes
	F. Prepaids
	Homeowner's Insurance Premium (months) Mortgage Insurance Premium (months) Prepaid Interest (per day for days @ Property Taxes (months)
	G. Initial Escrow Payment at Closing
	Homeowner's Insurance per month for mo.
B. Services You Cannot Shop For	Mortgage Insurance per month for mo.
	Property Taxes per month for mo.
	I. TOTAL OTHER COSTS (E + F + G + H)
C. Services You Can Shop For	
	J. TOTAL CLOSING COSTS
	D+I
	Lender Credits
	Calculating Cash to Close
	Loan Amount
	Total Closing Costs (J)
	Estimated Total Payoffs and Payments
	Estimated Cash to Close From To Borrower
	Estimated Closing Costs Financed (Paid from your Loan Amount)
D. TOTAL LOAN COSTS (A + B + C)	

Maximum Payment

Loan Costs	Other Costs
A. Origination Charges	E. Taxes and Other Government Fees
% of Loan Amount (Points)	Recording Fees and Other Taxes Transfer Taxes
	F. Prepaids
	Homeowner's Insurance Premium (months) Mortgage Insurance Premium (months) Prepaid Interest (per day for days @ Property Taxes (months)
	G. Initial Escrow Payment at Closing
	Homeowner's Insurance per month for mo.
B. Services You Cannot Shop For	Mortgage Insurance per month for mo. Property Taxes per month for mo.
	H. Other
C. Services You Can Shop For	J. TOTAL CLOSING COSTS D+I
	Lender Credits
	Calculating Cash to Close
	Loan Amount
	Total Closing Costs (J)
	Estimated Total Payoffs and Payments
	Estimated Cash to Close Trom To Borrower
	Estimated Closing Costs Financed (Paid from your Loan Amount)
D. TOTAL LOAN COSTS (A + B + C)	
Adjustable Payment (AD) Table	Adjustable Interest Date (AID) Table
Adjustable Payment (AP) Table	Adjustable Interest Rate (AIR) Table
nterest Only Payments?	Index + Margin Initial Interest Rate
Optional Payments?	Minimum/Maximum Interest Rate
tep Payments?	Change Frequency
easonal Payments?	First Change
Nonthly Principal and Interest Payments	Subsequent Changes
First Change/Amount	Limits on Interest Rate Changes
Subsequent Changes	First Change

LOAN ESTIMATE PAGE 2 OF 3 • LOAN ID #

Subsequent Changes

Loan Costs	Other Costs
A. Origination Charges	E. Taxes and Other Government Fees
% of Loan Amount (Points)	Recording Fees and Other Taxes Transfer Taxes
	F. Prepaids
	Homeowner's Insurance Premium (months) Mortgage Insurance Premium (months) Prepaid Interest (per day for days @ Property Taxes (months)
	G. Initial Escrow Payment at Closing
B. Services You Cannot Shop For	Homeowner's Insurance per month for mo. Mortgage Insurance per month for mo. Property Taxes per month for mo. per month for mo. per month for mo.
	H. Other
	I. TOTAL OTHER COSTS (E + F + G + H)
C. Services You Can Shop For	
	J. TOTAL CLOSING COSTS
	D + I Lender Credits
	Calculating Cash to Close Loan Amount
	Total Closing Costs (J)
	Estimated Total Payoffs and Payments
	Estimated Cash to Close Trom To Borrower
	Estimated Closing Costs Financed (Paid from your Loan Amount)
D. TOTAL LOAN COSTS (A + B + C)	
Adjustable Payment (AP) Table	
Interest Only Payments?	
Optional Payments?	

Monthly Principal and Interest Payments

First Change/Amount

Subsequent Changes

Step Payments?
Seasonal Payments?

Maximum Payment

Loan Costs	Other Costs
A. Origination Charges	E. Taxes and Other Government Fees
% of Loan Amount (Points)	Recording Fees and Other Taxes
	Transfer Taxes
	F. Prepaids
	Homeowner's Insurance Premium (months)
	Mortgage Insurance Premium (months) Prepaid Interest (per day for days @)
	Property Taxes (months)
	G. Initial Escrow Payment at Closing
	Homeowner's Insurance per month for mo.
B. Services You Cannot Shop For	Mortgage Insurance per month for mo. Property Taxes per month for mo.
	rroperty laxes per monunior mo.
	H. Other
C. Services You Can Shop For	I. TOTAL OTHER COSTS (E + F + G + H)
	J. TOTAL CLOSING COSTS
	D+1
	Lender Credits
	Calculating Cash to Close
	Loan Amount
	Total Closing Costs (J)
	Estimated Total Payoffs and Payments
	Estimated Cash to Close Trom To Borrower
	Estimated Closing Costs Financed
	(Paid from your Loan Amount)
D. TOTAL LOAN COSTS (A . D . S)	. ,
D. TOTAL LOAN COSTS (A + B + C)	
	Adjustable Interest Rate (AIR) Table
	Index + Margin
	Initial Interest Rate
	Minimum/Maximum Interest Rate
	Change Frequency
	First Change
	Subsequent Changes
	Limits on Interest Rate Changes

LOAN ESTIMATE PAGE 2 OF 3 • LOAN ID #

First Change

Subsequent Changes

LENDER	MORTGAGE BROKER
NMLS/ LICENSE ID	NMLS/ LICENSE ID
LOAN OFFICER	LOAN OFFICER
NMLS/ LICENSE ID	NMLS/ LICENSE ID
EMAIL	EMAIL
PHONE	PHONE

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations Appraisal We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. Assumption If you sell or transfer this property to another person, we \square 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. Homeowner's This loan requires homeowner's insurance on the property, which you may obtain from a Insurance company of your choice that we find acceptable. If your payment is more than ____ days late, we will charge a late fee of **Late Payment Liability after** Taking this loan could end any state law protection you may currently have against liability for **Foreclosure** unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information. Refinancing this loan will depend on your future financial situation, the property value, and Refinance market conditions. You may not be able to refinance this loan. Servicing to service your loan. If so, you will make your payments to us. ☐ to transfer servicing of your loan.

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

LENDER

NMLS/__LICENSE ID

LOAN OFFICER

NMLS/__LICENSE ID

LOAN OFFICER

NMLS/__LICENSE ID

EMAIL

PHONE

MORTGAGE BROKER

NMLS/__LICENSE ID

LOAN OFFICER

NMLS/__LICENSE ID

EMAIL

PHONE

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Other Constactations	
Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we 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.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than days late, we will charge a late fee of
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
Liability after Foreclosure	Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
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.
Servicing	We intend ☐ to service your loan. If so, you will make your payments to us. ☐ to transfer servicing of your loan.

LENDER	MORTGAGE BROKER
NMLS/ LICENSE ID	NMLS/ LICENSE ID
LOAN OFFICER	LOAN OFFICER
NMLS/ LICENSE ID	NMLS/ LICENSE ID
EMAIL	EMAIL
PHONE	PHONE

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations Assumption If you sell or transfer this property to another person, we \square 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. **Late Payment** If your payment is more than ___ days late, we will charge a late fee of **Liability after** Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay Foreclosure any debt remaining even after foreclosure. You may want to consult a lawyer for more information. 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. Servicing \Box to service your loan. If so, you will make your payments to us. ☐ to transfer servicing of your loan.

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

LENDER	MORTGAGE BROKER
NMLS/ LICENSE ID	NMLS/ LICENSE ID
LOAN OFFICER	LOAN OFFICER
NMLS/ LICENSE ID	NMLS/ LICENSE ID
EMAIL	EMAIL
PHONE	PHONE

Comparisons Use these measures to compare this loan with other loans.					
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.				
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.				
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.				

Assumption If you sell or transfer this property to another person, we \square 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. If your payment is more than ___ days late, we will charge a late fee of **Late Payment** You do not have to accept this loan because you have received this form or signed a **Loan Acceptance** loan application. **Liability after** Taking this loan could end any state law protection you may currently have against liability for **Foreclosure** unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

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.

Servicing We intend

Other Considerations

 \Box to service your loan. If so, you will make your payments to us.

 \Box to transfer servicing of your loan.

DECEMBER 31, 2013

Annotated forms for TILA-RESPA Integrated Disclosure

Closing Disclosure



This annotated form is intended to provide a starting point for analysis of the relevant regulatory text. For complete and definitive requirements, please refer to the rule and its Official Interpretations. This annotated form does not represent legal interpretation, guidance, or advice of the Bureau. This document does not bind the Bureau and does not create any rights, benefits, or defenses, substantive or procedural, which are enforceable by any party in any manner.

12 CFR 1026.38

Closing Disclosure	This form is a statement of find document with your Loan Esti	al loan terms and closing costs. Compare this mate. <mark>(a)(2)</mark>
Closing Information Date Issued Closing Date Disbursement Date Settlement Agent File # Property Sale Price	Transaction Information Borrower Seller (a)(4) Lender	Loan Information Loan Term Purpose Product (a)(5) Loan Type
Loan Terms	Can this amount in	crease after closing?
Loan Amount		
Interest Rate		
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	(b)	
	Does the loan have	these features?
Prepayment Penalty		
Balloon Payment		
(a		
Projected Payments Payment Calculation		
Principal & Interest		
Mortgage Insurance		
Estimated Escrow Amount can increase over time	(c)	
Estimated Total Monthly Payment		
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details	This estimate includes Property Taxes Homeowner's Insurar Other: See Escrow Account on pag costs separately.	
Costs at Closing	(d)(1)	
Closing Costs	Includes in Loan Co in Lender Credits. See page 2 fo	

CLOSING DISCLOSURE PAGE 1 OF 5 • LOAN ID #

Cash to Close

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

	Borrow	er-Paid	Selle	r-Paid	Paid by
Loan Costs	At Closing	Before Closing	At Closing	Before Closing	Others
A. Origination Charges					
% of Loan Amount (Points)					
02					
03	1				
04	(f)	1)			
05					
06					
07					
081					
B. Services Borrower Did Not Shop For					
01					
02					
03					
04	(f)(2)			
05	(1)(<u>~)</u>			
06					
07					
08				-	
09					
C. Savulara Parramar Did Shan Far					
C. Services Borrower Did Shop For					
01	1				
02	_				
04	(f)	(3)			
05	(1)	(~)			
06	1				
07					
97					
D. TOTAL LOAN COSTS (Borrower-Paid)	(f)(4)			
Loan Costs Subtotals (A + B + C)	(f)(
Louin Costs Subtotals (A + B + C)		0]			
Other Costs E. Taxes and Other Government Fees O1 Recording Fees Deed: Mortgage: O2	(g)	(1)			
F. Prepaids					
01 Homeowner's Insurance Premium (mo.)					
02 Mortgage Insurance Premium (mo.)	(g)	(2)			
03 Prepaid Interest (per day from to)	(9)	(2)			
04 Property Taxes (mo.)					
03					
G. Initial Escrow Payment at Closing					
01 Homeowner's Insurance per month for mo.	1				
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for mo.					
04	(a)	(3)			
05	(g)	(3)			
	(g)	(3)			
06	(g)	(3)			
06 07	(g)	(3)			
06 07 08 Aggregate Adjustment	(g)	(3)			
06 07 08 Aggregate Adjustment H. Other	(g)	(3)			
06 07 08 Aggregate Adjustment H. Other	(g)	(3)			
06 07 08 Aggregate Adjustment H. Other 01					
06 07 08 Aggregate Adjustment H. Other 01 02					
06 07 08 Aggregate Adjustment H. Other 01 02 03 04	(g)				
06 07 08 Agaregate Adjustment H. Other 01 02 03 04					
06 07 08 Agregate Adjustment H. Other 01 02 03 04 05 06					
05 06 07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07	(g)	(4)			
06 07 08 Agregate Adjustment H. Other 01 02 03 04 05 06	(g)	(4)			
06: 07 08 Agaregate Adjustment H. Other 01 02 03 04 05 06 07 08 I. TOTAL OTHER COSTS (Borrower-Paid)	(g)	(4)			
06: 07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 I. TOTAL OTHER COSTS (Borrower-Paid)	(g)	(4)			
06 07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 0. I. TOTAL OTHER COSTS (Borrower-Paid) Other Costs Subtotals (E + F + G + H)	(g)	(4) (5) (6)			
06 07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07	(g)	(4) (5) (6)			

CLOSING DISCLOSURE PAGE 2 OF 5 • LOAN ID #

Calculating Cash to Close	Use this table	to see wha	t has changed from your Loan Estimate.
	Loan Estimate	Final	Did this change?
Total Closing Costs (J)		(i)(1)	
Closing Costs Paid Before Closing		(i)(2)	
Closing Costs Financed (Paid from your Loan Amount)		(i)(3)	
Down Payment/Funds from Borrower		(1)(4)	
Deposit		(i)(5)	
Funds for Borrower		(i)(6)	
Seller Credits		(i)(7)	
Adjustments and Other Credits		(i)(8)	
Cash to Close		(i)(9)	

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Adjustments and Other Credits	(i)(8)		
Cash to Close	(i)(9)		
	- deledente		
Summaries of Transactions Use this tab	le to see a sum	mary of your transaction.	
BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing		M. Due to Seller at Closing	
01 Sale Price of Property		01 Sale Price of Property	
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)		03	
04		04	
Adjustments		05	
05	(1)/4)	06	(1/2)/4)
06	(j)(1)	07	(k)(1)
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
OS City/Town Taxes to		09 City/Town Taxes to	
09 County Taxes to		10 County Taxes to	
10 Assessments to		11 Assessments to	
11		12	
12		13	
13		14	
14		15	
15		16	
L. Paid Already by or on Behalf of Borrower at Closing		N. Due from Seller at Closing	
Deposit Deposit		01 Excess Deposit	
32 Loan Amount		02 Closing Costs Paid at Closing (J)	
33 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to	
04		04 Payoff of First Mortgage Loan	
05 Seller Credit		05 Payoff of Second Mortgage Loan	
Other Credits		06	
07		08 Seller Credit	
Adjustments	114772453	09	100
08	(j)(2)	10	(k)(2)
09		11	(// -/
10		12	
11		13	
Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
12 City/Town Taxes to		14 City/Town Taxes to	
3 County Taxes to		15 County Taxes to	
4 Assessments to		16 Assessments to	
5		17	
16.		18	
17		19	
CALCULATION		CALCULATION	
Total Due from Borrower at Closing (K)	(j)(3)	Total Due to Seller at Closing (M)	-(k)(3)
Total Paid Already by or on Behalf of Borrower at Closing (L)	0/1-/	Total Due from Seller at Closing (N)	(.,/(-)
Cash to Close 🗌 From 🗌 To Borrower		Cash From To Seller	

CLOSING DISCLOSURE PAGE 3 OF 5 - LOAN ID#

Loan Disclosures					
Assumption (I)(1) If you sell or transfer this property to another person, your lender		Escrow Account (I)(7) For now, your loan will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest			
Demand Feature (I)(2) Your loan		for failing to mak	e a payment.		
has a demand feature, which pe	ermits your lander to require early	Escrow			
	uld review your note for details.	Escrowed	Estimated total amount	over year 1 for	
 does not have a demand featu 	re.	Property Costs over Year 1	your escrowed property	perty costs:	
Late Payment (1)(3) If your payment is more than late fee of Negative Amortization (Increase	days late, your lender will charge a	Non-Escrowed Property Costs over Year 1	Estimated total amount your non-escrowed prop		
Under your loan terms, you	in Loan Amount) (1)(4)		You may have other pro	perty costs.	
are scheduled to make monthl the interest due that month. A	y payments that do not pay all of s a result, your loan amount will and your loan amount will likely	Initial Escrow Payment	A cushion for the escro- pay at closing. See Sect		
	nal loan amount. Increases in your	Monthly Escrow Payment	The amount included in monthly payment.	ı your total	
due that month. If you do, you (negatively amortize), and, as a	result, your loan amount may nal loan amount. Increases in your you have in this property.	lender does not costs, such as tax lender to ask if y	escrow account because you dec offer one. You must directly pay you xes and homeowner's insurance. Co our loan can have an escrow accou	ur property entact your	
- · · · · /IV/E\		No Escrow			
Partial Payments (I)(5) Your lender	loss than the full amount due	Estimated Property Costs over Year 1	Estimated total amoun must pay these costs d in one or two large pay	rectly, possibly	
 may accept payments that are (partial payments) and apply ti 		Escrow Waiver Fee			
The Late 1997 Control of the Control	count until you pay the rest of the ull payment to your loan. yments.	ment may change.' but if you do, you m	may change and, as a result, your or You may be able to cancel your esc nust pay your property costs directl	row account, y. If you fail	
Security Interest (I)(6) You are granting a security interest You may lose this property if you of		impose fines and po you fail to pay any o the amounts to you loan, or (3) require y buys on your behal	ry taxes, your state or local governne enalties or (2) place a tax lien on thi of your property costs, your lender Ir loan balance, (2) add an escrow a you to pay for property insurance the f, which likely would cost more and you could buy on your own.	s property. If may (1) add ccount to your nat the lender	
satisfy other obligations for this lo		Adjustable Inte	erest Rate (AIR) Table		
Interest Only Payments?		Index + Margin	and the second s		
No. of the Control of		Initial Interest Rate			
Optional Payments?		Minimum/Maximu	The state of the s		
Step Payments?	(-)	Change Frequenc	у	190	
Seasonal Payments?	(m)	First Change		(n)	
Monthly Principal and Interest Pa	nyments	Subsequent Chan	nges		
First Change/Amount		Limits on Interest	Rate Changes		
Subsequent Changes		First Change	W. *		
Maximum Payment		Subsequent Chan	nges		

CLOSING DISCLOSURE PAGE 4 OF 5 - LOAN ID#

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	(o)(1)
Finance Charge. The dollar amount the loan will cost you.	(0)(2)
Amount Financed. The loan amount available after paying your upfront finance charge.	(o)(3)
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	(0)(4)
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	(0)(5)



Questions? If you have questions about the (q)(1) 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

Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing (q)(2)

Other Disclosures

Appraisal (p)(1)

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 (p)(2)

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 (p)(3)

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.
- state law does not protect you from liability for the unpaid balance.

Refinance (p)(4)

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 (p)(5)

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.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name			(r)(1)		
Address			(r)(2)		
NMLS ID			(r)(3)		
License ID					
Contact			(r)(4)		
Contact NMLS ID				5	
Contact License ID			(r)(5)		
Email			(r)(6)	10	
Phone			(r)(7)		

Confirm Receipt	(s)		
By signing, you are only confirmir this form.	ng that you have received this	form. You do not have to accept this loan be	cause you have signed or received
Applicant Signature	Date	Co-Applicant Signature	Date

CLOSING DISCLOSURE PAGE 5 OF 5 • LOAN ID #

TILA RESPA Integrated Disclosure

H-25(A) Mortgage Loan Transaction Closing Disclosure - Model Form

This is a blank model Closing Disclosure that illustrates the content requirements in 12 CFR § 1026.38. This form provides three variations of page one, one page two, one page three, four variations of page four, and four variations of page five, reflecting the variable content requirements in 12 CFR § 1026.38. This form does not reflect modifications permitted under 12 CFR § 1026.38(t).



Closing Disclosure

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

Closing Information	Transaction Ir	nformation	Loan Info	rmation
Date Issued	Borrower		Loan Term	
Closing Date			Purpose	
Disbursement Date Settlement Agent	Seller		Product	
File #	Jellel		Loan Type	□ Conventional □ FHA
Property			Louis Type	□VA □
Sale Price	Lender		Loan ID # MIC #	
Loan Terms		Can this amount increase a	fter closing	?
Loan Amount				
Interest Rate				
Monthly Principal & Interest				
See Projected Payments below for your Estimated Total Monthly Payment				
		Does the loan have these f	eatures?	
Prepayment Penalty				
Balloon Payment				
Projected Payments				
Payment Calculation				
Principal & Interest				
Mortgage Insurance				
Estimated Escrow Amount can increase over time				
Estimated Total Monthly Payment				
		This estimate includes		In escrow?
Estimated Taxes, Insurance		\square Property Taxes		
& Assessments		☐ Homeowner's Insurance		
Amount can increase over time		☐ Other:		
See page 4 for details		See Escrow Account on page 4 for de costs separately.	tails. You must	pay for other property
Costs at Closing				
Closing Costs	Includ in Len	les in Loan Costs + der Credits. See page 2 for details.	in Oth	er Costs –
Cash to Close	Includ	des Closing Costs. See Calculating	Cash to Close (on page 3 for details.

CLOSING DISCLOSURE PAGE 1 OF 5 • LOAN ID #

Closing Disclosure

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

Closing Information	Transaction Ir	nformation	Loan Info	rmation
Date Issued	Borrower		Loan Term	
Closing Date			Purpose	
Disbursement Date			Product	
Settlement Agent	Seller			
File #			Loan Type	☐ Conventional ☐ FHA ☐ VA ☐
Property	Lender		Loan ID#	□ VA □
Appraised Prop. Value	Lender		MIC#	
Loan Terms		Can this amount increase	after closing	?
Loan Amount				
Interest Rate				
Monthly Principal & Interest				
See Projected Payments below for your Estimated Total Monthly Payment				
		Does the loan have these	features?	
Prepayment Penalty				
Balloon Payment				
Projected Payments				
Payment Calculation				
- 2,				
Principal & Interest				
Mortgage Insurance				
Estimated Escrow Amount can increase over time				
Estimated Total 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 a costs separately.	details. You must	pay for other property
Costs at Closing				
Closing Costs	Incluc in Ler	des in Loan Costs + der Credits. <i>See page 2 for detail</i> s		ner Costs –
Cash to Close	Includ	des Closing Costs. See Calculatio	ng Cash to Close (on page 3 for details.

CLOSING DISCLOSURE PAGE 1 OF 5 • LOAN ID #

Closing Disclosure

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

Closing Information	Transaction In	formation	Loan Info	rmation
Date Issued	Borrower		Loan Term	
Closing Date			Purpose	
Disbursement Date	C.II		Product	
Settlement Agent File #	Seller		Loan Type	□ Conventional □ FHA
Property			Loan Type	
	Lender		Loan ID#	
Estimated Prop. Value			MIC#	
Loan Terms		Can this amount increase a	fter closing	?
Loan Amount				
Interest Rate				
Monthly Principal & Interest				
See Projected Payments below for your Estimated Total Monthly Payment				
		Does the loan have these fe	atures?	
Prepayment Penalty				
Balloon Payment				
Projected Payments				
Payment Calculation				
Principal & Interest				
Mortgage Insurance				
Estimated Escrow Amount can increase over time				
Estimated Total Monthly Payment				
		This estimate includes		In escrow?
Estimated Taxes, Insurance		☐ Property Taxes		
& Assessments		☐ Homeowner's Insurance		
Amount can increase over time		\square Other:		
See page 4 for details		See Escrow Account on page 4 for de costs separately.	tails. You must	pay for other property
Costs at Closing				
Closing Costs	Includ in Len	es in Loan Costs + der Credits. <i>See page 2 for details</i> .	in Oth	er Costs –
Cash to Close	Includ	les Closing Costs. See Calculating	Cash to Close o	on page 3 for details.

CLOSING DISCLOSURE PAGE 1 OF 5 • LOAN ID #

		5 11	6.11	5 : 1	Daid by
Loop Costs		ver-Paid		r-Paid	Paid by Others
Loan Costs	At Closing	Before Closing	At Closing	Before Closing	Others
A. Origination Charges					
01 % of Loan Amount (Points)					
02					
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
C. Services Borrower Did Shop For					
01					
02					
03					
04					
05					
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)					
Loan Costs Subtotals (A + B + C)					
Other Costs E. Taxes and Other Government Fees On Proceeding Fees					
01 Recording Fees Deed: Mortgage:					
02					
F. Prepaids					
01 Homeowner's Insurance Premium (mo.)					
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (per day from to)					
04 Property Taxes (mo.)					
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.					
04					
05					
06					
07					
08 Aggregate Adjustment					
H. Other					
01					
02	<u> </u>				
03					
04					
05					
06					
07				ļ	
08					
I. TOTAL OTHER COSTS (Borrower-Paid)					
Other Costs Subtotals (E + F + G + H)					
			1		
			I		
J. TOTAL CLOSING COSTS (Borrower-Paid)					
Closing Costs Subtotals (D + I)					
Lender Credits					
					-

CLOSING DISCLOSURE PAGE 2 OF 5 • LOAN ID #

	e to see a summary of your transaction.
BORROWER'S TRANSACTION	SELLER'S TRANSACTION
K. Due from Borrower at Closing	M. Due to Seller at Closing
01 Sale Price of Property	01 Sale Price of Property
02 Sale Price of Any Personal Property Included in Sale	02 Sale Price of Any Personal Property Included in Sale
03 Closing Costs Paid at Closing (J)	03
04	04
Adjustments	05
05	06
06	07
07	08
Adjustments for Items Paid by Seller in Advance	Adjustments for Items Paid by Seller in Advance
08 City/Town Taxes to	09 City/Town Taxes to
09 County Taxes to	10 County Taxes to
10 Assessments to	11 Assessments to
11	12
12	13
13	14
15	
L. Paid Already by or on Behalf of Borrower at Closing	N. Due from Seller at Closing
01 Deposit	01 Excess Deposit
02 Loan Amount	02 Closing Costs Paid at Closing (J)
03 Existing Loan(s) Assumed or Taken Subject to	03 Existing Loan(s) Assumed or Taken Subject to
04	04 Payoff of First Mortgage Loan
05 Seller Credit	05 Payoff of Second Mortgage Loan
Other Credits	06
06	07
07	08 Seller Credit
Adjustments	09
08	10
10	<u>11</u> 12
11	13
Adjustments for Items Unpaid by Seller	Adjustments for Items Unpaid by Seller
12 City/Town Taxes to	14 City/Town Taxes to
13 County Taxes to	15 County Taxes to
14 Assessments to	16 Assessments to
15	17 Assessments to
16	18
17	19
CALCULATION	CALCULATION
Total Due from Borrower at Closing (K)	Total Due to Seller at Closing (M)
Total Paid Already by or on Behalf of Borrower at Closing (L)	Total Due from Seller at Closing (N)
Cash to Close ☐ From ☐ To Borrower	Cash ☐ From ☐ To Seller

CLOSING DISCLOSURE PAGE 3 OF 5 • LOAN ID #

Loan Disclosures Assumption If you sell or transfer t

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 than ___ days late, your lender will charge a late fee of _ **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. \Box 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 may lose this property if you do not make your payments or satisfy other obligations for this loan.

You are granting a security interest in

Escrow Account

For now, your loan

will have an escrow account (also called an "impound" or "trust"
account) to pay the property costs listed below. Without an escrow
account, you would pay them directly, possibly in one or two large
payments a year. Your lender may be liable for penalties and interest
for failing to make a payment.

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

☐ 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		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.	
Escrow Waiver Fee			

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 Assumption Escrow Account If you sell or transfer this property to another person, your lender For now, your loan ☐ will have an escrow account (also called an "impound" or "trust" ☐ will allow, under certain conditions, this person to assume this account) to pay the property costs listed below. Without an escrow loan on the original terms. account, you would pay them directly, possibly in one or two large ☐ will not allow assumption of this loan on the original terms. payments a year. Your lender may be liable for penalties and interest for failing to make a payment. **Demand Feature** Your loan Escrow ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. Escrowed Estimated total amount over year 1 for **Property Costs** your escrowed property costs: \square does not have a demand feature. over Year 1 **Late Payment** Non-Fscrowed Estimated total amount over year 1 for If your payment is more than ___ days late, your lender will charge a **Property Costs** your non-escrowed property costs: late fee of _ over Year 1 **Negative Amortization** (Increase in Loan Amount) You may have other property costs. Under your loan terms, you **Initial Escrow** A cushion for the escrow account you are scheduled to make monthly payments that do not pay all of **Payment** pay at closing. See Section G on page 2. 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 Monthly Escrow The amount included in your total **Payment** monthly payment. 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 \square will not have an escrow account because \square you declined it \square your (negatively amortize), and, as a result, your loan amount may lender does not offer one. You must directly pay your property become larger than your original loan amount. Increases in your costs, such as taxes and homeowner's insurance. Contact your loan amount lower the equity you have in this property. lender to ask if your loan can have an escrow account. \Box do not have a negative amortization feature. No Escrow **Partial Payments Estimated** Estimated total amount over year 1. You **Property Costs** must pay these costs directly, possibly Your lender over Year 1 in one or two large payments a year. may accept payments that are less than the full amount due Escrow Waiver Fee (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the In the future, payment, and then apply the full payment to your loan. Your property costs may change and, as a result, your escrow paydoes not accept any partial payments. ment may change. You may be able to cancel your escrow account, If this loan is sold, your new lender may have a different policy. 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) **Security Interest** impose fines and penalties or (2) place a tax lien on this property. If You are granting a security interest in 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. You may lose this property if you do not make your payments or satisfy other obligations for this loan. Adjustable Interest Rate (AIR) Table Adjustable Payment (AP) Table **Interest Only Payments?** Index + Margin Initial Interest Rate **Optional Payments?** Minimum/Maximum Interest Rate **Step Payments? Change Frequency** Seasonal Payments? First Change Monthly Principal and Interest Payments **Subsequent Changes** First Change/Amount Limits on Interest Rate Changes **Subsequent Changes** First Change

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #

Subsequent Changes

Maximum Payment

Additional Information About This Loan

Loan Disclosures Assumption Escrow Account If you sell or transfer this property to another person, your lender For now, your loan ☐ will have an escrow account (also called an "impound" or "trust" ☐ will allow, under certain conditions, this person to assume this account) to pay the property costs listed below. Without an escrow loan on the original terms. account, you would pay them directly, possibly in one or two large ☐ will not allow assumption of this loan on the original terms. payments a year. Your lender may be liable for penalties and interest for failing to make a payment. **Demand Feature** Your loan Escrow ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. Escrowed Estimated total amount over year 1 for **Property Costs** your escrowed property costs: \square does not have a demand feature. over Year 1 **Late Payment** Non-Fscrowed Estimated total amount over year 1 for If your payment is more than ___ days late, your lender will charge a **Property Costs** your non-escrowed property costs: late fee of _ over Year 1 **Negative Amortization** (Increase in Loan Amount) You may have other property costs. Under your loan terms, you Initial Escrow A cushion for the escrow account you are scheduled to make monthly payments that do not pay all of Payment pay at closing. See Section G on page 2. 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 Monthly Escrow The amount included in your total **Payment** monthly payment. 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 \square will not have an escrow account because \square you declined it \square your (negatively amortize), and, as a result, your loan amount may lender does not offer one. You must directly pay your property become larger than your original loan amount. Increases in your costs, such as taxes and homeowner's insurance. Contact your loan amount lower the equity you have in this property. lender to ask if your loan can have an escrow account. \Box do not have a negative amortization feature. No Escrow **Partial Payments Estimated** Estimated total amount over year 1. You **Property Costs** must pay these costs directly, possibly Your lender over Year 1 in one or two large payments a year. may accept payments that are less than the full amount due Escrow Waiver Fee (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the In the future, payment, and then apply the full payment to your loan. Your property costs may change and, as a result, your escrow paydoes not accept any partial payments. ment may change. You may be able to cancel your escrow account, If this loan is sold, your new lender may have a different policy. 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) **Security Interest** impose fines and penalties or (2) place a tax lien on this property. If You are granting a security interest in 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. 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? Optional Payments? Step Payments? Seasonal Payments?** Monthly Principal and Interest Payments First Change/Amount **Subsequent Changes**

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #

Maximum Payment

Additional Information About This Loan

Loan Disclosures Assumption Escrow Account If you sell or transfer this property to another person, your lender For now, your loan ☐ will have an escrow account (also called an "impound" or "trust" ☐ will allow, under certain conditions, this person to assume this account) to pay the property costs listed below. Without an escrow loan on the original terms. account, you would pay them directly, possibly in one or two large ☐ will not allow assumption of this loan on the original terms. payments a year. Your lender may be liable for penalties and interest for failing to make a payment. **Demand Feature** Your loan Escrow ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. Escrowed Estimated total amount over year 1 for **Property Costs** your escrowed property costs: \square does not have a demand feature. over Year 1 **Late Payment** Non-Fscrowed Estimated total amount over year 1 for If your payment is more than ___ days late, your lender will charge a **Property Costs** your non-escrowed property costs: late fee of _ over Year 1 **Negative Amortization** (Increase in Loan Amount) You may have other property costs. Under your loan terms, you Initial Escrow A cushion for the escrow account you are scheduled to make monthly payments that do not pay all of Payment pay at closing. See Section G on page 2. 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 Monthly Escrow The amount included in your total **Payment** monthly payment. 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 \square will not have an escrow account because \square you declined it \square your (negatively amortize), and, as a result, your loan amount may lender does not offer one. You must directly pay your property become larger than your original loan amount. Increases in your costs, such as taxes and homeowner's insurance. Contact your loan amount lower the equity you have in this property. lender to ask if your loan can have an escrow account. \Box do not have a negative amortization feature. No Escrow **Partial Payments Estimated** Estimated total amount over year 1. You **Property Costs** must pay these costs directly, possibly Your lender over Year 1 in one or two large payments a year. may accept payments that are less than the full amount due Escrow Waiver Fee (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the In the future, payment, and then apply the full payment to your loan. Your property costs may change and, as a result, your escrow pay- \square does not accept any partial payments. ment may change. You may be able to cancel your escrow account, If this loan is sold, your new lender may have a different policy. 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) **Security Interest** impose fines and penalties or (2) place a tax lien on this property. If You are granting a security interest in 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. You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Initial Interest Rate

Minimum/Maximum Interest Rate

Change Frequency

First Change

Subsequent Changes

Limits on Interest Rate Changes

Adjustable Interest Rate (AIR) Table

Subsequent Changes

First Change

Index + Margin

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. Finance Charge. The dollar amount the loan will cost you. Amount Financed. The loan amount available after paying your upfront finance charge. Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.

Total Interest Percentage (TIP). The total amount

of interest that you will pay over the loan term as a

percentage of your loan amount.

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

Appraisal

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

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.
- 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.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name					
Address					
NMLS ID					
License ID					
Contact					
Contact NMLS ID					
Contact License ID					
Email					
Phone					

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

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
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Contact Information

Contact Informa	tion				
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name					
Address					
NMLS ID					
License ID					
Contact					
Contact NMLS ID					
Contact License ID					
Email					
Phone					

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. Finance Charge. The dollar amount the loan will cost you. Amount Financed. The loan amount available after paying your upfront finance charge. Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate. Total Interest Percentage (TIP). The total amount

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Settlement Agent

Contact Information Lender Mortgage Broker Real Estate Broker (B) Real Estate Broker (S) Name

Address

NMLS ID

__License ID

Contact

Contact NMLS ID

Contact License ID

Confirm Receipt

Email

Phone

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

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
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Contact informa	tion				
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name					
Address					
NMLS ID					
License ID					
Contact					
Contact NMLS ID					
ContactLicense ID					
Email					
Phone					

H-25(B) Mortgage Loan Transaction Closing Disclosure – Fixed Rate Loan Sample

This is a sample of a completed Closing Disclosure for the fixed rate loan illustrated by form H-24(B). The purpose, product, sale price, loan amount, loan term, and interest rate have not changed from the estimates provided on the Loan Estimate. The creditor requires an escrow account and that the consumer pay for private mortgage insurance for the transaction.



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** Michael Jones and Mary Stone Loan Term 30 years **Date Issued** 4/15/2013 **Closing Date** 4/15/2013 123 Anywhere Street **Purpose Purchase** Disbursement Date 4/15/2013 Anytown, ST 12345 **Fixed Rate Product** Settlement Agent Epsilon Title Co. Seller Steve Cole and Amy Doe 321 Somewhere Drive ■ Conventional □ FHA 12-3456 Loan Type 456 Somewhere Ave Anytown, ST 12345 **Property** □VA □ Anytown, ST 12345 Ficus Bank 123456789 Lender Loan ID# **Sale Price** \$180,000 MIC# 000654321

Loan Terms		Can this amount increase after closing?
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$761.78	NO
		Does the loan have these features?
Prepayment Penalty		YES • As high as \$3,240 if you pay off the loan during the first 2 years
Balloon Payment		NO

Projected Payments Payment Calculation Years 1-7 **Years 8-30** Principal & Interest \$761.78 \$761.78 Mortgage Insurance 82.35 + **Estimated Escrow** 206.13 206.13 Amount can increase over time **Estimated Total** \$1,050.26 \$967.91 **Monthly Payment** This estimate includes In escrow? **Estimated Taxes, Insurance YES x** Property Taxes & Assessments \$356.13 YES X Homeowner's Insurance Amount can increase over time a month X Other: Homeowner's Association Dues NO See page 4 for details See Escrow Account on page 4 for details. You must pay for other property costs separately.

Costs at Closing		
Closing Costs	\$9,712.10	Includes \$4,694.05 in Loan Costs + \$5,018.05 in Other Costs – \$0 in Lender Credits. <i>See page 2 for details</i> .
Cash to Close	\$14,147.26	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

	Borrowe	r-Paid	Seller	-Paid	Paid by
Loan Costs	At Closing E	Before Closing	At Closing	Before Closing	Others
A. Origination Charges	\$1,802	2.00			
01 0.25 % of Loan Amount (Points)	\$405.00				
02 Application Fee	\$300.00				
03 Underwriting Fee	\$1,097.00				
04					
05					
06					
07 08					
	\$226	E E			
B. Services Borrower Did Not Shop For	\$236.	55			¢ 40E 00
01 Appraisal Fee to John Smith Appraisers Inc. 02 Credit Report Fee to Information Inc.		\$29.80			\$405.00
03 Flood Determination Fee to Info Co.	\$20.00	725.00			
04 Flood Monitoring Fee to Info Co.	\$31.75				
05 Tax Monitoring Fee to Info Co.	\$75.00				
06 Tax Status Research Fee to Info Co.	\$80.00				
07					
08					
09					
10					
C. Services Borrower Did Shop For	\$2,655	5.50			
01 Pest Inspection Fee to Pests Co.	\$120.50				
02 Survey Fee to Surveys Co.	\$85.00				
03 Title – Insurance Binder to Epsilon Title Co.	\$650.00				
04 Title – Lender's Title Insurance to Epsilon Title Co.	\$500.00				
05 Title – Settlement Agent Fee to Epsilon Title Co.	\$500.00				
06 Title – Title Search to Epsilon Title Co.	\$800.00				
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$4,694	1.05			
Loan Costs Subtotals (A + B + C)	\$4,664.25	\$29.80			
Other Costs					
E. Taxes and Other Government Fees	\$85.0	00			
01 Recording Fees Deed: \$40.00 Mortgage: \$45.00	\$85.00				
02 Transfer Tax to Any State			\$950.00		
F. Prepaids	\$2,120	.80			
01 Homeowner's Insurance Premium (12 mo.) to Insurance Co.	\$1,209.96				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)	\$279.04				
04 Property Taxes (6 mo.) to Any County USA	\$631.80				
05					
G. Initial Escrow Payment at Closing	\$412.	25			
01 Homeowner's Insurance \$100.83 per month for 2 mo.	\$201.66				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$105.30 per month for 2 mo.					
	\$210.60				
04	\$210.60				
04 05	\$210.60				
04 05 06	\$210.60				
04 05 06 07					
04 05 06 07 08 Aggregate Adjustment	- 0.01				
04 05 06 07 08 Aggregate Adjustment H. Other	- 0.01 \$2,400	0.00			
04 05 06 07 08 Aggregate Adjustment H. Other 01 HOA Capital Contribution to HOA Acre Inc.	- 0.01 \$2,400 \$500.00	0.00			
04 05 06 07 08 Aggregate Adjustment H. Other 01 HOA Capital Contribution to HOA Acre Inc. 02 HOA Processing Fee to HOA Acre Inc.	- 0.01 \$2,400 \$500.00 \$150.00	0.00		Augusta	
04 05 06 07 08 Aggregate Adjustment H. Other 01 HOA Capital Contribution to HOA Acre Inc. 02 HOA Processing Fee to HOA Acre Inc. 03 Home Inspection Fee to Engineers Inc.	- 0.01 \$2,400 \$500.00	0.00	Aurooc	\$750.00	
04 05 06 07 08 Aggregate Adjustment H. Other 01 HOA Capital Contribution to HOA Acre Inc. 02 HOA Processing Fee to HOA Acre Inc. 03 Home Inspection Fee to Engineers Inc. 04 Home Warranty Fee to XYZ Warranty Inc.	- 0.01 \$2,400 \$500.00 \$150.00	0.00	\$450.00	\$750.00	
04 05 06 07 08 Aggregate Adjustment H. Other 01 HOA Capital Contribution to HOA Acre Inc. 02 HOA Processing Fee to HOA Acre Inc. 03 Home Inspection Fee to Engineers Inc. 04 Home Warranty Fee to XYZ Warranty Inc. 05 Real Estate Commission to Alpha Real Estate Broker	- 0.01 \$2,400 \$500.00 \$150.00	0.00	\$5,700.00	\$750.00	
04 05 06 07 08 Aggregate Adjustment H. Other 01 HOA Capital Contribution to HOA Acre Inc. 02 HOA Processing Fee to HOA Acre Inc. 03 Home Inspection Fee to Engineers Inc. 04 Home Warranty Fee to XYZ Warranty Inc. 05 Real Estate Commission to Alpha Real Estate Broker 06 Real Estate Commission to Omega Real Estate Broker	- 0.01 \$2,400 \$500.00 \$150.00 \$750.00	0.00		\$750.00	
04 05 06 07 08 Aggregate Adjustment H. Other 01 HOA Capital Contribution to HOA Acre Inc. 02 HOA Processing Fee to HOA Acre Inc. 03 Home Inspection Fee to Engineers Inc. 04 Home Warranty Fee to XYZ Warranty Inc. 05 Real Estate Commission to Alpha Real Estate Broker 06 Real Estate Commission to Omega Real Estate Broker 07 Title – Owner's Title Insurance (optional) to Epsilon Title Co.	- 0.01 \$2,400 \$500.00 \$150.00	0.00	\$5,700.00	\$750.00	
04 05 06 07 08 Aggregate Adjustment H. Other 01 HOA Capital Contribution to HOA Acre Inc. 02 HOA Processing Fee to HOA Acre Inc. 03 Home Inspection Fee to Engineers Inc. 04 Home Warranty Fee to XYZ Warranty Inc. 05 Real Estate Commission to Alpha Real Estate Broker 06 Real Estate Commission to Omega Real Estate Broker 07 Title – Owner's Title Insurance (optional) to Epsilon Title Co.	- 0.01 \$2,400 \$500.00 \$150.00 \$750.00 \$1,000.00		\$5,700.00	\$750.00	
04 05 06 07 08 Aggregate Adjustment H. Other 01 HOA Capital Contribution to HOA Acre Inc. 02 HOA Processing Fee to HOA Acre Inc. 03 Home Inspection Fee to Engineers Inc. 04 Home Warranty Fee to XYZ Warranty Inc. 05 Real Estate Commission to Alpha Real Estate Broker 06 Real Estate Commission to Omega Real Estate Broker 07 Title – Owner's Title Insurance (optional) to Epsilon Title Co. 08 I. TOTAL OTHER COSTS (Borrower-Paid)	- 0.01 \$2,400 \$500.00 \$150.00 \$750.00 \$1,000.00		\$5,700.00	\$750.00	
04 05 06 07 08 Aggregate Adjustment H. Other 01 HOA Capital Contribution to HOA Acre Inc. 02 HOA Processing Fee to HOA Acre Inc. 03 Home Inspection Fee to Engineers Inc. 04 Home Warranty Fee to XYZ Warranty Inc. 05 Real Estate Commission to Alpha Real Estate Broker 06 Real Estate Commission to Omega Real Estate Broker 07 Title – Owner's Title Insurance (optional) to Epsilon Title Co.	- 0.01 \$2,400 \$500.00 \$150.00 \$750.00 \$1,000.00		\$5,700.00	\$750.00	
04 05 06 07 08 Aggregate Adjustment H. Other 01 HOA Capital Contribution to HOA Acre Inc. 02 HOA Processing Fee to HOA Acre Inc. 03 Home Inspection Fee to Engineers Inc. 04 Home Warranty Fee to XYZ Warranty Inc. 05 Real Estate Commission to Alpha Real Estate Broker 06 Real Estate Commission to Omega Real Estate Broker 07 Title – Owner's Title Insurance (optional) to Epsilon Title Co. 08 I. TOTAL OTHER COSTS (Borrower-Paid)	- 0.01 \$2,400 \$500.00 \$150.00 \$750.00 \$1,000.00		\$5,700.00	\$750.00	
04 05 06 07 08 Aggregate Adjustment H. Other 01 HOA Capital Contribution to HOA Acre Inc. 02 HOA Processing Fee to HOA Acre Inc. 03 Home Inspection Fee to Engineers Inc. 04 Home Warranty Fee to XYZ Warranty Inc. 05 Real Estate Commission to Alpha Real Estate Broker 06 Real Estate Commission to Omega Real Estate Broker 07 Title – Owner's Title Insurance (optional) to Epsilon Title Co. 08 I. TOTAL OTHER COSTS (Borrower-Paid)	- 0.01 \$2,400 \$500.00 \$150.00 \$750.00 \$1,000.00 \$5,018 \$5,018.05	3.05	\$5,700.00	\$750.00	
04 05 06 07 08 Aggregate Adjustment H. Other 01 HOA Capital Contribution to HOA Acre Inc. 02 HOA Processing Fee to HOA Acre Inc. 03 Home Inspection Fee to Engineers Inc. 04 Home Warranty Fee to XYZ Warranty Inc. 05 Real Estate Commission to Alpha Real Estate Broker 06 Real Estate Commission to Omega Real Estate Broker 07 Title – Owner's Title Insurance (optional) to Epsilon Title Co. 08 I. TOTAL OTHER COSTS (Borrower-Paid) Other Costs Subtotals (E + F + G + H)	- 0.01 \$2,400 \$500.00 \$150.00 \$750.00 \$1,000.00 \$5,018	3.05	\$5,700.00	\$750.00	\$405.00

Calculating Cash to Close Use this table to see what has changed from your Loan Estimate.

calculating cash to close	ose tims table to see timat has changed from your board bringer.				
	Loan Estimate	Final	Did this change?		
Total Closing Costs (J)	\$8,054.00	\$9,712.10	YES • See Total Loan Costs (D) and Total Other Costs (I)		
Closing Costs Paid Before Closing	\$0	- \$29.80	YES •You paid these Closing Costs before closing		
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO		
Down Payment/Funds from Borrower	\$18,000.00	\$18,000.00	NO		
Deposit	- \$10,000.00	- \$10,000.00	NO		
Funds for Borrower	\$0	\$0	NO		
Seller Credits	\$0	- \$2,500.00	YES • See Seller Credits in Section L		
Adjustments and Other Credits	\$0	- \$1,035.04	YES • See details in Sections K and L		
Cash to Close	\$16,054.00	\$14,147.26			

Summaries of Transactions

Use this table to see a summary of your transaction.

1 Sale Price of Property \$180,000.00 2 Sale Price of Any Personal Property Included in Sale 3 Closing Costs Paid at Closing (J)	BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
02 Sale Price of Any Personal Property Included in Sale 3 Closing Costs Paid at Closing (J)	K. Due from Borrower at Closing	\$189,762.30	M. Due to Seller at Closing	\$180,080.00
103 Closing Costs Paid at Closing (J) 59,682.30 03	01 Sale Price of Property	\$180,000.00	01 Sale Price of Property	\$180,000.00
Adjustments	02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sale	
Adjustments		\$9,682.30		
06			04	
07 07 08 07 08 07 07 08 07 07 08 07 07 08 07 08 08 07 08 08 08 09 08 08 08 08 09 08 08 08 08 08 08 08 08 08 08 08 08 08	Adjustments		05	
OR County Taxes	05		06	
Adjustments for Items Paid by Seller in Advance 08 City/Town Taxes to 09 County Taxes to 10 County Taxes to 11 Assessments to 12 HOA Dues 4/15/13 to 4/30/13 \$80.00 12 HOA Dues 4/15/13 to 4/30/13 \$80.00 12 HOA Dues 4/15/13 to 4/30/13 \$80.00 13 HOA Dues 4/15/13 to 4/30/13 \$80.00 14 HOA Dues 4/15/13 to 4/30/13 \$80.00 12 HOA Dues 4/15/13 to 4/30/13 \$80.00 13 HOA Dues 4/15/13 to 4/30/13 \$80.00 14 HOA Dues 4/15/13 to 4/30/13 \$80.00 14 HOA Dues 4/15/13 to 4/30/13 \$80.00 15 HOA Dues 4/15/13 to 4/30/13 \$80.00 16 HOA Dues	06		07	
08 City/Town Taxes	07		08	
08 City/Town Taxes	Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
10				
10	09 County Taxes to		10 County Taxes to	
13	10 Assessments to		11 Assessments to	
14	11 HOA Dues 4/15/13 to 4/30/13	\$80.00	12 HOA Dues 4/15/13 to 4/30/13	\$80.00
1	12		13	
1	13		14	
N. Due from Seller at Closing \$115,665.05 Oli	14		15	
01 Deposit S10,000.00 D2 Loan Amount S162,000.00 D3 Excess Deposit S162,000.00 D3 Existing Loan(s) Assumed or Taken Subject to D4 Payoff of First Mortgage Loan S100,000.00 D8 D8 D8 D8 D8 D8 D8	15		16	
01 Deposit S10,000.00 D2 Loan Amount S162,000.00 D3 Excess Deposit S162,000.00 D3 Existing Loan(s) Assumed or Taken Subject to D4 Payoff of First Mortgage Loan S100,000.00 D8 D8 D8 D8 D8 D8 D8	L. Paid Already by or on Behalf of Borrower at Closing	\$175,615.04	N. Due from Seller at Closing	\$115,665.04
02 Loan Amount \$162,000.00 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan \$100,000.00		\$10,000.00	_	
03	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	•	\$12,800.00
O5 Seller Credits \$2,500.00 O5 Payoff of Second Mortgage Loan O5 Payoff of Second Mortgage Loan<	03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to	
O5 Seller Credits \$2,500.00 O5 Payoff of Second Mortgage Loan O5 Payoff of Second Mortgage Loan<	04		04 Payoff of First Mortgage Loan	\$100,000.00
06 Rebate from Epsilon Title Co. \$750.00 07	05 Seller Credit	\$2,500.00		
OR Seller Credit \$2,500.00 Adjustments 10 10 12 12 City/Town Taxes 1/1/13 to 4/14/13 Adjustments for Items Unpaid by Seller 12 City/Town Taxes 1/1/13 to 4/14/13 Safe5.04 14 City/Town Taxes 1/1/13 to 4/14/13 \$365.04 13 County Taxes to 15 County Taxes to 16 Assessments to 15 County Taxes to 16 Assessments to 16 In Jule From Borrower at Closing (K) \$189,762.30 Total Due from Seller at Closing (M) \$180,080.00	Other Credits		06	
OR Seller Credit \$2,500.00 Adjustments 10 10 12 12 City/Town Taxes 1/1/13 to 4/14/13 Adjustments for Items Unpaid by Seller 12 City/Town Taxes 1/1/13 to 4/14/13 Safe5.04 14 City/Town Taxes 1/1/13 to 4/14/13 \$365.04 13 County Taxes to 15 County Taxes to 16 Assessments to 15 County Taxes to 16 Assessments to 16 In Jule From Borrower at Closing (K) \$189,762.30 Total Due from Seller at Closing (M) \$180,080.00	06 Rebate from Epsilon Title Co.	\$750.00	07	
08 09 11 10 11 12 13 Adjustments for Items Unpaid by Seller 12			08 Seller Credit	\$2,500.00
11 12 13 14 14 15 15 16 17 17 16 17 16 17 17	Adjustments		09	
10	08		10	
13	09		11	
Adjustments for Items Unpaid by Seller 12	10		12	
12 City/Town Taxes 1/1/13 to 4/14/13 \$365.04 13 County Taxes to 15 County Taxes to 14 Assessments to 16 Assessments to 15 17 18 17 19 CALCULATION Total Due from Borrower at Closing (K) \$189,762.30 Total Paid Already by or on Behalf of Borrower at Closing (L) \$180,080.0 Total Due from Seller at Closing (N) \$180,080.0 Total Due from Seller at Closing (N) \$115,665.0	11		13	
13 County Taxes to 14 Assessments to 15 16 16 18 17 19 CALCULATION CALCULATION Total Due from Borrower at Closing (K) \$189,762.30 Total Paid Already by or on Behalf of Borrower at Closing (L) -\$175,615.04 Total Due from Seller at Closing (N) \$180,080.0 Total Due from Seller at Closing (N) -\$115,665.0	Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
14 Assessments to 15 17 16 In	12 City/Town Taxes 1/1/13 to 4/14/13	\$365.04	14 City/Town Taxes 1/1/13 to 4/14/13	\$365.04
15 17 16 18 17 19 CALCULATION Total Due from Borrower at Closing (K) \$189,762.30 Total Paid Already by or on Behalf of Borrower at Closing (L) - \$175,615.04 Total Due from Seller at Closing (N) - \$115,665.0	13 County Taxes to		15 County Taxes to	
16 18 17 19 CALCULATION Total Due from Borrower at Closing (K) \$189,762.30 Total Paid Already by or on Behalf of Borrower at Closing (L) - \$175,615.04 Total Due from Seller at Closing (N) - \$115,665.0	14 Assessments to		16 Assessments to	
Total Paid Already by or on Behalf of Borrower at Closing (L) -\$175,615.04 19 CALCULATION Total Due from Borrower at Closing (K) \$189,762.30 Total Paid Already by or on Behalf of Borrower at Closing (L) -\$175,615.04 Total Due from Seller at Closing (N) -\$115,665.0	15		17	
CALCULATION Total Due from Borrower at Closing (K) \$189,762.30 Total Paid Already by or on Behalf of Borrower at Closing (L) -\$175,615.04 Total Due from Seller at Closing (M) \$180,080.0 Total Due from Seller at Closing (N) -\$115,665.0	16		18	
Total Due from Borrower at Closing (K) \$189,762.30 Total Due to Seller at Closing (M) \$180,080.0 Total Paid Already by or on Behalf of Borrower at Closing (L) - \$175,615.04 Total Due from Seller at Closing (N) - \$115,665.0	17		19	
Total Paid Already by or on Behalf of Borrower at Closing (L) - \$175,615.04 Total Due from Seller at Closing (N) - \$115,665.0	CALCULATION		CALCULATION	
Total Paid Already by or on Behalf of Borrower at Closing (L) - \$175,615.04 Total Due from Seller at Closing (N) - \$115,665.0	Total Due from Borrower at Closing (K)	\$189,762.30	Total Due to Seller at Closing (M)	\$180,080.00
	•) - \$175,615.04		- \$115,665.04
		\$14,147.26		\$64,414.96

Additional Information About This Loan

Loan Disclosures

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.

X 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.

X does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

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.
- **X** 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 456 Somewhere Ave., Anytown, ST 12345

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

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
ESCIOW		
Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: Homeowner's Insurance Property Taxes
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: Homeowner's Association Dues You may have other property costs.
Initial Escrow Payment	\$412.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.

☐ 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	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

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.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$285,803.36
Finance Charge. The dollar amount the loan will cost you.	\$118,830.27
Amount Financed. The loan amount available after paying your upfront finance charge.	\$162,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.174%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.46%



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

Appraisal

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

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.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
Address	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
NMLS ID					
ST License ID			Z765416	Z61456	Z61616
Contact	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
Contact NMLS ID	12345				
Contact ST License ID			P16415	P51461	PT1234
Email	joesmith@ ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@ epsilontitle.com
Phone	123-456-7890		123-555-1717	321-555-7171	987-555-4321

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

H-25(C) Mortgage Loan Transaction Closing Disclosure – Borrower Funds from Second-Lien Loan in Summaries of Transactions Sample

This is a sample of the information required on the Closing Disclosure by 12 CFR §1026.38(j) for disclosure of consumer funds from a simultaneous second-lien credit transaction not otherwise disclosed pursuant to 12 CFR §1026.38(j)(2)(iii) or (iv) that is used to finance part of the purchase price of the property subject to the transaction.



Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION SELLER'S TRANSACTION K. Due from Borrower at Closing M. Due to Seller at Closing 01 Sale Price of Property 01 Sale Price of Property 02 Sale Price of Any Personal Property Included in Sale 02 Sale Price of Any Personal Property Included in Sale 03 Closing Costs Paid at Closing (J) 04 04 **Adjustments** 05 05 06 07 06 08 07 Adjustments for Items Paid by Seller in Advance Adjustments for Items Paid by Seller in Advance 08 City/Town Taxes City/Town Taxes to to **County Taxes County Taxes** 09 10 to to Assessments Assessments 10 to to 11 12 12 13 14 13 14 15 15 16 L. Paid Already by or on Behalf of Borrower at Closing N. Due from Seller at Closing 01 Deposit 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 02 Loan Amount 03 Existing Loan(s) Assumed or Taken Subject to 03 Existing Loan(s) Assumed or Taken Subject to 04 Second Loan (Principal Balance \$100,000) 04 Payoff of First Mortgage Loan \$96,500.00 05 Seller Credit 05 Payoff of Second Mortgage Loan **Other Credits** 06 06 07 07 08 Seller Credit **Adjustments** 09 09 11 12 10 11 13 Adjustments for Items Unpaid by Seller Adjustments for Items Unpaid by Seller 12 City/Town Taxes 14 City/Town Taxes to 13 **County Taxes** 15 **County Taxes** to to 14 Assessments to 16 Assessments to 15 17 16 18 17 19 **CALCULATION CALCULATION** Total Due from Borrower at Closing (K) Total Due to Seller at Closing (M) Total Paid Already by or on Behalf of Borrower at Closing (L) Total Due from Seller at Closing (N) Cash ☐ From ☐ To Seller

H-25(D) Mortgage Loan Transaction Closing Disclosure – Borrower Satisfaction of Seller's Second-Lien Loan Outside of Closing in Summaries of Transactions Sample

This is a sample of the information required on the Closing Disclosure by 12 CFR §1026.38(j) and (k) for the satisfaction of a junior-lien transaction by the consumer, which was not paid from closing funds.



Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION SELLER'S TRANSACTION K. Due from Borrower at Closing M. Due to Seller at Closing 01 Sale Price of Property 01 Sale Price of Property 02 Sale Price of Any Personal Property Included in Sale 02 Sale Price of Any Personal Property Included in Sale 03 Closing Costs Paid at Closing (J) 03 04 04 **Adjustments** 05 05 06 07 06 08 Adjustments for Items Paid by Seller in Advance Adjustments for Items Paid by Seller in Advance 08 City/Town Taxes City/Town Taxes to to **County Taxes County Taxes** 09 10 to to Assessments Assessments to to 11 12 12 13 13 14 14 15 15 16 L. Paid Already by or on Behalf of Borrower at Closing N. Due from Seller at Closing 01 Deposit 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 02 Loan Amount 03 Existing Loan(s) Assumed or Taken Subject to 03 Existing Loan(s) Assumed or Taken Subject to 04 Satisfaction of Junior Lien \$5,000 P.O.C. Borrower 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 05 Seller Credit **Other Credits** 06 Satisfaction of Junior Lien \$5,000 P.O.C. Borrower 07 06 07 08 Seller Credit **Adjustments** 09 08 09 11 12 11 13 Adjustments for Items Unpaid by Seller Adjustments for Items Unpaid by Seller City/Town Taxes 14 City/Town Taxes to 12 13 **County Taxes** 15 **County Taxes** to to 14 Assessments to 16 Assessments to 15 17 16 18 19 17 **CALCULATION CALCULATION** Total Due from Borrower at Closing (K) Total Due to Seller at Closing (M) Total Paid Already by or on Behalf of Borrower at Closing (L) Total Due from Seller at Closing (N) **Cash to Close ☐ From ☐ To Borrower Cash** ☐ **From** ☐ **To Seller**

H-25(E) Mortgage Loan Transaction Closing Disclosure – Refinance Transaction Sample

This is a sample of a completed Closing Disclosure for the refinance transaction illustrated by form H-24(D). The purpose, loan amount, loan term, and interest rate have not changed from the estimates provided on the Loan Estimate. The outstanding balance of the existing mortgage loan securing the property was less than estimated on the Loan Estimate. The creditor requires an escrow account and that the consumer pay for private mortgage insurance for the transaction.



Closing Disclosure

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

Closing Information

Date Issued 4/15/2013

Closing Date 4/15/2013

Disbursement Date 4/15/2013

Settlement Agent Zeta Title

File # 12-3456

Property 123 Anywhere Street

Anytown, ST 12345

Appraised Prop. Value \$180,000

Transaction Information

Borrower Michael Jones and Mary Stone

123 Anywhere Street Anytown, ST 12345

Lender Ficus Bank

Loan Information

Loan Term30 yearsPurposeRefinanceProductFixed Rate

Loan Type ■ Conventional □ FHA

□VA □

Loan ID # 123456789 **MIC** # 009874513

Loan Terms		Can this amount	increase after closing?
Loan Amount	\$150,000	NO	
Interest Rate	4.25%	NO	
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$737.91	NO	
		Does the loan hav	ve these features?
Prepayment Penalty		NO	
Balloon Payment		NO	
Projected Payments			
Payment Calculation	Years	s 1-4	Years 5-30

Projected Payments				
Payment Calculation		Years 1-4		Years 5-30
Principal & Interest		\$737.91		\$737.91
Mortgage Insurance	+	82.35	+	_
Estimated Escrow Amount can increase over time	+ 206.13		+	206.13
Estimated Total Monthly Payment	\$1,026.39			\$944.04
Estimated Taxes, Insurance & Assessments Amount can increase over time	\$356.13 a month	This estimate include X Property Taxes Homeowner's Insura Other: HOA Dues		In escrow? YES YES NO
See details on page 4	See page 4 for escrowed costs separately.		property costs. You	ı must pay for other property

Costs at Closing		
Closing Costs	\$5,757.57	Includes \$3,495.50 in Loan Costs + \$2,762.07 in Other Costs - \$500 in Lender Credits. See page 2 for details.
Cash to Close	\$29,677.43	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. ☐ From ☑ To Borrower

Closing Cost Details

Loan Costs		Borrower-Pai	041	d by hers
Loan Costs			fore Closing	
A. Origination Charges		\$1,950.00		
01 .5 % of Loan Amount (Points)		\$750.00		
D2 Application Fee D3 Origination Fee		\$250.00 \$450.00		
04 Underwriting Fee		\$500.00		
)5		\$300.00		
06				
07				
08				
B. Services Borrower Did Not SI	hop For	\$610.00		
01 Appraisal Fee	to John Smith Appraisers Inc.		\$405.00	
2 Credit Report Fee	to Information Inc.		\$30.00	
3 Flood Determination Fee	to Info Co.	\$20.00		
14 Flood Monitoring Fee	to Info Co.	\$45.00		
75 Tax Monitoring Fee	to Info Co.	\$65.00		
06 Tax Status Research Fee	to Info Co.	\$45.00		
07				
)8				
)9 0				
C. Services Borrower Did Shop	For	\$935.50		
	to Pests Co.	\$85.00		
Pest Inspection Fee Title – Insurance Binder	to Pests Co. to Epsilon Title Co.	\$50.00		
33 Title – Lender's Title Policy	to Epsilon Title Co.	\$250.50		
04 Title – Settlement Agent Fee	to Epsilon Title Co.	\$350.00		
05 Title – Title Search	to Epsilon Title Co.	\$200.00		
06	***			
07				
08				
D. TOTAL LOAN COSTS (Borrow	er-Paid)	\$3,495.50		
Loan Costs Subtotals $(A + B + C)$		\$3,060.50	\$435.00	
E. Taxes and Other Government		\$ 60.00 \$60.00		
01 Recording Fees	Deed: Mortgage: \$60.00	\$60.00		
02 F. Prepaids		\$2,125.12		
01 Homeowner's Insurance Prem	ium (12 ma) to Insurance Co	\$1,209.96		
02 Mortgage Insurance Premium		\$1,209.90		
	day from 4/15/2013 to 5/1/2013)	\$283.36		
04 Property Taxes (6 mo.) to An		\$631.80		
05	,			
G. Initial Escrow Payment at Clo	sing	\$576.95		
01 Homeowner's Insurance \$100.8		\$201.66		
	per month for 2 mo.	\$164.70		
	30 per month for 2 mo.	\$210.60		
04				
05				
06				
07 08 Aggregate Adjustment		- \$0.01		
H. Other		- \$0.01		
01 02				
03				
04				
05				
06				
07				
08			l l	
∪8 I. TOTAL OTHER COSTS (Borrower-Paid)				
I. TOTAL OTHER COSTS (Borrow	ver-Paid)	\$2,762.07		
		\$2,762.07 \$2,762.07		
Other Costs Subtotals (E + F + G +	+ H)	\$2,762.07		
Other Costs Subtotals (E + F + G + G) J. TOTAL CLOSING COSTS (Born	+ H)	\$2,762.07 \$5,757.57	\$435.00	
I. TOTAL OTHER COSTS (Borrow Other Costs Subtotals (E + F + G + J. TOTAL CLOSING COSTS (Borr Closing Costs Subtotals (D + I) Lender Credits	+ H)	\$2,762.07	\$435.00	

Payon's and Payments Use this table to see a summary of your payons and payments to others from your loan is			
то	AMOUNT		
01 Rho Servicing to pay off existing loan	\$115,000.00		
02			
03			
04			
05			
06			
07			
08			
09			
10			
11			
12			
13			
14			
15			
K. TOTAL PAYOFFS AND PAYMENTS	\$115,000.00		

Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.		
	Loan Estimate	Final	Did this change?
Loan Amount	\$150,000.00	\$150,000.00	NO
Total Closing Costs (J)	- \$5,099.00	- \$5,757.57	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$435.00	YES • You paid these Closing Costs before closing
Total Payoffs and Payments (K)	- \$120,000.00	- \$115,000.00	YES • See Payoffs and Payments (K)
Cash to Close	\$24,901.00	\$29,677.43	
		From X To	Clasing Costs Financed (Paid from your Loan Amount) \$5,222,57
	Borrower	Borrower	Closing Costs Financed (Paid from your Loan Amount) \$5,322.57

Additional Information About This Loan

Loan Disclosures

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.

X 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.

X does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

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.
- **X** 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.
- \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 Anywhere Street, Anytown, ST 12345

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

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Гавичи		
Escrow		
Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: Property Taxes, Homeowner's Insurance
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: HOA Dues You may have other property costs.
Initial Escrow Payment	\$576.95	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.

☐ 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	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

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.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$273,214.50
Finance Charge. The dollar amount the loan will cost you.	\$121,029.00
Amount Financed. The loan amount available after paying your upfront finance charge.	\$148,241.94
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.543%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	77.29%



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

Appraisal

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

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.
- x 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.

Contact Information

Contact Information			
	Lender	Mortgage Broker	Settlement Agent
Name	Ficus Bank		Zeta Title
Address	4321 Random Blvd. Somecity, ST 12340		321 Uptown Dr. Anytown, ST 12345
NMLS ID			
ST License ID			P76821
Contact	Joe Smith		Joan Taylor
Contact NMLS ID	12345		
Contact License ID			
Email	joesmith@ficusbank.com		joan@zt.biz
Phone	123-456-7890		555-321-9876

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	

H-25(F) Mortgage Loan Transaction Closing Disclosure – Refinance Transaction Sample (Amount in Excess of 12 CFR § 1026.19(e)(3))

This is a sample of the completed disclosures required by 12 CFR § 1026.38(e) and (h) for a completed Closing Disclosure for the refinance transaction illustrated by form H-24(D). The Closing Costs have increased in excess of the good faith requirements of 12 CFR § 1026.19(e)(3) by \$200, for which the creditor has provided a refund under 12 CFR § 1026.19(f)(2)(v).



J. TOTAL CLOSING COSTS (Borrower-Paid)	\$5,9	77.57	
Closing Costs Subtotals (D + I)	\$5,822.57	\$655.00	
Lender Credits (Includes \$200 credit for increase in Closing Costs above legal limit)	- \$500.00		

Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.		
	Loan Estimate	Final	Did this change?
Loan Amount	\$150,000.00	\$150,000.00	NO
Total Closing Costs (J)	- \$5,099.00	- \$5,977.57	• See Total Loan Costs (D) and Total Other Costs (I) • Increase exceeds legal limits by \$200. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	\$655.00	YES • You paid these Closing Costs before closing
Total Payoffs and Payments (K)	- \$120,000.00	- \$115,000.00	YES • See Payoffs and Payments (K)
Cash to Close	\$24,901.00	\$29,677.43	
	From X To Borrower	From X To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$5,322.57

H-25(G) Mortgage Loan Transaction Closing Disclosure – Refinance Transaction With Cash From Consumer at Consummation

This is a sample of a completed Closing Disclosure for a refinance transaction in which the consumer must pay additional funds to satisfy the existing mortgage loan securing the property and other existing debt to consummate the transaction.



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 4/15/2013 **Borrower** Michael Jones and Mary Stone Loan Term 30 years **Date Issued Closing Date** 4/15/2013 123 Anywhere Street **Purpose** Refinance 4/15/2013 Anytown, ST 12345 **Product Fixed Rate Disbursement Date** Fir Bank **Settlement Agent** Zeta Title Lender ▼ Conventional □ FHA File# 12-3456 Loan Type **Property** 123 Anywhere Street □VA □ 123456789 Anytown, ST 12345 Loan ID# **Appraised Prop. Value** \$180,000 MIC# 009874513

Loan Terms		Can this amount increase after closing?
Loan Amount	\$150,000	NO
Interest Rate	4.125%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$726.97	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments Years 1-4 **Years 5-30 Payment Calculation** \$726.97 Principal & Interest \$726.97 Mortgage Insurance 82.35 **Estimated Escrow** 206.13 206.13 Amount can increase over time **Estimated Total** \$1,015.45 \$933.10 **Monthly Payment** This estimate includes In escrow? **Estimated Taxes, Insurance** YES **x** Property Taxes & Assessments \$206.13 YES X Homeowner's Insurance Amount can increase over time a month 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		
Closing Costs	\$6,156.60	Includes \$3,800.50 in Loan Costs + \$2,856.10 in Other Costs – \$500 in Lender Credits. <i>See page 2 for details</i> .
Cash to Close	\$6,716.60	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. x From To Borrower

Closing Cost Details

Loon Costs		Borrower-Paid	Paid by
Loan Costs		At Closing Before Clos	ing
A. Origination Charges		\$2,250.00	
1 % of Loan Amount (Points)		\$1,500.00	
2 Application Fee		\$750.00	
)3			
)4)5			
06			
07			
08			
B. Services Borrower Did Not S	hop For	\$620.00	
1 Appraisal Fee	to John Smith Appraisers Inc.		105.00
Credit Report Fee	to Information Inc.		35.00
3 Flood Determination Fee	to Info Co.	\$25.00	
)4 Flood Monitoring Fee	to Info Co.	\$45.00	
5 Tax Monitoring Fee	to Info Co.	\$65.00	
76 Tax Status Research Fee	to Info Co.	\$45.00	
07			
08			
09			
10			
C. Services Borrower Did Shop		\$930.50	
01 Pest Inspection Fee	to Pests Co.	\$80.00	
72 Title – Insurance Binder	to Epsilon Title Co.	\$50.00	
73 Title – Lender's Title Policy	to Epsilon Title Co.	\$250.50	
74 Title – Settlement Agent Fee	to Epsilon Title Co.	\$350.00	
05 Title – Title Search	to Epsilon Title Co.	\$200.00	
06 07			
08			
	ray Daid\	63.000.50	
D. TOTAL LOAN COSTS (Borrow Loan Costs Subtotals (A + B + C)	er-Paid)	\$ 3,800.50 \$3,360.50	140.00
E. Taxes and Other Government		\$ 80.00	
01 Recording Fees	Deed: Mortgage: \$80.00	\$80.00	
02 F. D urana 1.1 -		\$2,199.15	
F. Prepaids	i (12 mm) to Inc	\$1,209.96	
1 Homeowner's Insurance Prem10 Mortgage Insurance Premium		\$82.35	
	day from 4/15/2013 to 5/1/2013)	\$275.04	
04 Property Taxes (6 mo.) to An	v County IISA	\$631.80	
05	y county out	1,00,000	
G. Initial Escrow Payment at Clo	sina	\$576.95	
01 Homeowner's Insurance \$100.	=	\$201.66	
	35 per month for 2 mo.	\$164.70	
	30 per month for 2 mo.	\$210.60	
04	·		
05			
06			
07			
08 Aggregate Adjustment		- \$0.01	
H. Other			
01			
02			
03			
04			
05			
06			
07 08			
US TOTAL OTHER COSTS (Borrov	vor-Paid\	\$2,856.10	
		-	
Other Costs Subtotals (E + F + G -	+ n)	\$2,856.10	
J. TOTAL CLOSING COSTS (Born	ower-Paid)	\$6,156.60	
Closing Costs Subtotals (D + I)		The state of the s	140.00
Lender Credits		- \$500.00	I
Echaci Cicaits		·	

Payoffs and Payments Use this table to see a summary of your payoffs and payments to others from your loa			
то		AMOUNT	
01 Rho Servicing to pay off existing loa	n	\$124,000.00	
02 Beta Card Inc. to pay down credit c	ard balance	\$5,000.00	
03 Bob's Home Improvement to pay o	ff mechanic's lien	\$12,000.00	
04 State of Anywhere to pay off tax lie	n	\$10,000.00	
05			
06			
07			
08			
09			
10			
11			
12			
13			
14			
15			
K. TOTAL PAYOFFS AND PAYMENTS		\$151,000.00	

Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.		
	Loan Estimate	Final	Did this change?
Loan Amount	\$150,000.00	\$150,000.00	NO
Total Closing Costs (J)	- \$5,691.00	- \$6,156.60	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$440.00	YES •You paid these Closing Costs before closing
Total Payoffs and Payments (K)	- \$120,000.00	- \$151,000.00	YES • See Payoffs and Payments (K)
Cash to Close	\$24,309.00	\$6,716.60	
	From X To Borrower	X From To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$5,691.00

Additional Information About This Loan

Loan Disclosures

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.

X 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.

X does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

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.
- **X** 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 Anywhere Street, Anytown, ST 12345

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

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: Property Taxes, Homeowner's Insurance
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:
		You may have other property costs.
Initial Escrow Payment	\$576.95	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.

□ 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	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

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.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$269,574.50
Finance Charge. The dollar amount the loan will cost you.	\$116,884.00
Amount Financed. The loan amount available after paying your upfront finance charge.	\$148,367.91
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.404%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	74.66%



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

Appraisal

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

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.
- x 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.

Contact Information

Contact information				
	Lender	Mortgage Broker	Settlement Agent	
Name	Fir Bank		Zeta Title	
Address	4321 Random Blvd. Somecity, ST 12340		321 Uptown Dr. Anytown, ST 12345	
NMLS ID				
ST License ID			P76821	
Contact	Joe Smith		Joan Taylor	
Contact NMLS ID	12345			
Contact License ID				
Email	joesmith@firbank.com		joan@zt.biz	
Phone	123-456-7890		555-321-9876	

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

H-25(H) Mortgage Loan Transaction Closing Disclosure – Modification to Closing Cost Details – Model Form

This is a blank model form of the modification to Closing Cost Details permitted by 12 CFR § 1026.38(t)(5)(iv)(B).



Closing Cost Details

	Borrow	er-Paid	Selle	r-Paid	Paid by
Loan Costs	At Closing	Before Closing	At Closing	Before Closing	Paid by Others
A. Origination Charges	710 0.0001119	Delete elebiling	710 0.051119	Delete closing	
% of Loan Amount (Points)					
22					
03					
04					
05					
06					
)7					
08					
09					
10					
11					
12					
13					
14					
5					
16					
17 18					
19	-			-	
20				-	
21					
3. Services Borrower Did Not Shop For				1	
of services borrower bid Not Shop For					
02					
03					
04					
05					
06					
)7					
08					
09					
10					
11					
12					
13					
14					
5					
16					
7					
8					
19					
20 21					
C. Services Borrower Did Shop For					
01					
02 03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
19 21					

Closing Cost Details

	Borrow	er-Paid	Selle	r-Paid	Paid by
Other Costs	At Closing	Before Closing	At Closing	Before Closing	Others
E. Taxes and Other Government Fees	1				
01 Recording Fees Deed: Mortgage:					
02 Deed. Mortgage.					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
F. Prepaids					
		1			
01 Homeowner's Insurance Premium (mo.)					
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (per day from to)	-				
04 Property Taxes (mo.)	-				
05	-				
06	-				
07	-		-		
08					
09	-				
10					
11					
12					
13					
14					
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					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14 Aggregate Adjustment					
H. Other					
01				i	
02				i	
03	Ī				
04	ĺ				
05	ĺ				
06	ĺ				
07	ĺ				
08	ĺ				
09	ĺ				
10	ĺ				
11	ĺ				
12	i		i		
13	1		i		
14					
15	1				
I. TOTAL OTHER COSTS (Borrower-Paid)					
			-		
Other Costs Subtotals (E + F + G + H)					
			1		
J. TOTAL CLOSING COSTS (Borrower-Paid)					
Closing Costs Subtotals (D + I) Lender Credits					

Key Forms – TILA RESPA Integrated Disclosures | Page 104

H-25(I) Mortgage Loan Transaction Closing Disclosure – Modification to Closing Disclosure for Dislcosure Provided to Seller – Model Form

This is a blank model form of the modification permitted by 12 CFR § 1026.38(t)(5)(vi).



Closing Disclosure

Closing Information	Transaction Information	
Date Issued Closing Date	Borrower	
Disbursement Date Settlement Agent File #	Seller	
Property		
Sale Price		

Summaries of Transactions			
SE	LLER'S TRANSACTION		
Du	e to Seller at Closing		
01	Sale Price of Property		
02	Sale Price of Any Personal P	Property Included in Sale	
03			
04			
05			
07			
08			
	justments for Items Paid b	y Seller in Advance	
09	City/Town Taxes	to	
10	County Taxes	to	
11	Assessments	to	
12			
13			
14			
15			
16			
	e from Seller at Closing		
01		(1)	
	Closing Costs Paid at Closin	9	
	Existing Loan(s) Assumed of Payoff of First Mortgage Lo		
	Payoff of Second Mortgage		
06	rayon or second moregage		
07			
08	Seller Credit		
09			
10			
11			
12			
13			
14	justments for Items Unpai	•	
15	City/Town Taxes County Taxes	to	
16	Assessments	to	
17	Assessments	10	
18			
19			
CA	LCULATION		
	al Due to Seller at Closing		
	al Due from Seller at Closino		

Cash \square From \square To Seller

Contact Information	
REAL ESTATE BROKER (B)	
Name	
Address	
License ID	
Contact	
Contact License ID	
Email	
Phone	
REAL ESTATE BROKER (S)	
Name	
Address	
License ID	
Contact	
Contact License ID	
Email	
Phone	
SETTLEMENT AGENT	
Name	
Address	
License ID	
Contact	
Contact License ID	
Email	
Phone	



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

www.consumerfinance.gov/mortgage-closing

CLOSING DISCLOSURE PAGE 1 OF 2

Closing Cost Details

J. TOTAL CLOSING COSTS

	Selle	r-Paid
Loan Costs	At Closing	Before Closing
A. Origination Charges		
01 % of Loan Amount (Points)		
02		
03		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For		I
01		
02		
03		
04		
05		
06 07		
08		
C. Services Borrower Did Shop For		
01		
02		
03		
04		
05		
06		
07		
08		

Other Costs		
E. Taxes and Other Government Fees		
01 Recording Fees Dee	ed: Mortgage:	
02		
F. Prepaids		
01 Homeowner's Insurance Premium (mo.)	
02 Mortgage Insurance Premium (mo	o.)	
03 Prepaid Interest (per day fro	om to)	
04 Property Taxes (mo.)		
05		
G. Initial Escrow Payment at Closing		
01 Homeowner's Insurance pe	er month for mo.	
02 Mortgage Insurance pe	er month for mo.	
	er month for mo.	
04		
05		
06		
07		
08 Aggregate Adjustment		
H. Other		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		

CLOSING DISCLOSURE PAGE 2 OF 2

Key Forms – TILA RESPA Integrated Disclosures | Page 108

TILA RESPA Integrated Disclosure

H-25(J) Mortgage Loan Transaction Closing Disclosure – Modification to Closing Disclosure for Transaction Not Involving Seller – Model Form

This is a blank model form of the alternative disclosures and modifications permitted by 12 CFR § 1026.38(d)(2), (e), and (t)(5)(vii) for transactions without a seller.



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 Info	rmation
Date Issued	Borrower	Loan Term	
Closing Date		Purpose	
Disbursement Date	Lender	Product	
Settlement Agent File #	Lender	Loan Type	□ Conventional □ FHA
Property			□VA □
Appraised Prop. Value		Loan ID # MIC #	
Loan Terms	Can this amou	nt increase after closing	?
Loan Amount			
Interest Rate			
Monthly Principal & Interest			
See Projected Payments below for your Estimated Total Monthly Payment			
	Does the loan	have these features?	
Prepayment Penalty			
Balloon Payment			
Projected Payments			
Payment Calculation			
Principal & Interest			
Mortgage Insurance			
Estimated Escrow Amount can increase over time			
Estimated Total Monthly Payment			
	This estimate incl	udes	In escrow?
Estimated Taxes, Insurance	☐ Property Taxes		
& Assessments	☐ Homeowner's In	isurance	
Amount can increase over time See page 4 for details	☐ Other:		
See page 4 for details	See Escrow Account o costs separately.	on page 4 for details. You must	pay for other property
Costs at Closing			
Closing Costs	Includes in Loa in Lender Credits. See pag		er Costs –
Cash to Close	Includes Closing Costs. ☐ From ☐ To Borrow	See Calculating Cash to Close over	on page 3 for details.

Closing Disclosure

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

Borrower Lender	Loan Term Purpose Product Loan Type Loan ID # MIC #	□ Conventional □ FHA □ VA □
	Product Loan Type Loan ID #	
	Loan Type Loan ID #	
	Loan ID #	
	Loan ID #	
	MIC#	
Can this amou	nt increase after closing	?
Does the loan	have these features?	
This estimate incl	ludes	In escrow?
☐ Property Taxes		
	nsurance	
□ Other:		
See Escrow Account o costs separately.	on page 4 for details. You must	pay for other property
		er Costs –
		on page 3 for details.
	This estimate includes in Lo. in Lender Credits. See page	☐ Homeowner's Insurance ☐ Other: See Escrow Account on page 4 for details. You must costs separately.

Closing Cost Details

	Borrov	ver-Paid	Paid by	
Loan Costs	At Closing	Before Closing	Others	
a. Origination Charges				
1 % of Loan Amount (Points)				
2				
23				
)4				
05				
06				
07				
08				
B. Services Borrower Did Not Shop For				
01				
02				
03				
04				
05				
06				
07				
08 09				
10				
C. Services Borrower Did Shop For				
01				
02				
03				
04				
05				
06				
07				
08				
D. TOTAL LOAN COSTS (Borrower-Paid)				
Loan Costs Subtotals (A + B + C)				
Other Costs E. Taxes and Other Government Fees				
Other Costs E. Taxes and Other Government Fees Ol Recording Fees Deed: Mortgage:				
Other Costs E. Taxes and Other Government Fees O1 Recording Fees Deed: Mortgage: 02				
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: Mortgage: 2 F. Prepaids				
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: Mortgage: 2 F. Prepaids 1 Homeowner's Insurance Premium (mo.)				
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: Mortgage: 2 F. Prepaids 1 Homeowner's Insurance Premium (mo.) 2 Mortgage Insurance Premium (mo.)				
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: Mortgage: 2 F. Prepaids 1 Homeowner's Insurance Premium (mo.) 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (per day from to)				
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: Mortgage: 2 F. Prepaids 1 Homeowner's Insurance Premium (mo.) 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (per day from to) 4 Property Taxes (mo.)				
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: Mortgage: 2 F. Prepaids 1 Homeowner's Insurance Premium (mo.) 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (per day from to) 4 Property Taxes (mo.)				
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: Mortgage: 2 F. Prepaids 1 Homeowner's Insurance Premium (mo.) 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (per day from to) 4 Property Taxes (mo.) 5 G. Initial Escrow Payment at Closing				
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: Mortgage: 2 F. Prepaids 1 Homeowner's Insurance Premium (mo.) 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (per day from to) 4 Property Taxes (mo.) 5 G. Initial Escrow Payment at Closing 1 Homeowner's Insurance per month for mo.				
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: Mortgage: 2 F. Prepaids 1 Homeowner's Insurance Premium (mo.) 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (per day from to) 4 Property Taxes (mo.) 5 G. Initial Escrow Payment at Closing 1 Homeowner's Insurance per month for mo. 2 Mortgage Insurance per month for mo.				
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: Mortgage: 2 F. Prepaids 1 Homeowner's Insurance Premium (mo.) 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (per day from to) 4 Property Taxes (mo.) 5 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.				
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: Mortgage: 2 Prepaids 1 Homeowner's Insurance Premium (mo.) 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (per day from to) 4 Property Taxes (mo.) 5 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.				
Cother Costs E. Taxes and Other Government Fees 11 Recording Fees Deed: Mortgage: 12 Prepaids 13 Homeowner's Insurance Premium (mo.) 14 Property Taxes (mo.) 15 G. Initial Escrow Payment at Closing 16 Homeowner's Insurance per month for mo. 17 Mortgage Insurance per month for mo. 18 Mortgage Insurance per month for mo. 19 Property Taxes (mo.) 10 Mortgage Insurance per month for mo. 10 Mortgage Insurance per month for mo. 11 Mortgage Insurance per month for mo. 12 Mortgage Insurance per month for mo. 13 Property Taxes per month for mo.				
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Cother Costs E. Taxes and Other Government Fees 101 Recording Fees Deed: Mortgage: 102 F. Prepaids 11 Homeowner's Insurance Premium (mo.) 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest (per day from to) 14 Property Taxes (mo.) 15 G. Initial Escrow Payment at Closing 10 Homeowner's Insurance per month for mo. 10 Mortgage Insurance per month for mo. 11 Homeowner's Insurance per month for mo. 12 Mortgage Insurance per month for mo. 13 Property Taxes per month for mo. 14 Mortgage Insurance per month for mo. 16 Mortgage Insurance per month for mo. 17 Mortgage Insurance per month for mo. 18 Mortgage Insurance per month for mo. 19 Mortgage Insurance per month for mo. 10 Mortgage Insurance per month for mo. 11 Homeowner's Insurance per month for mo. 12 Mortgage Insurance per month for mo. 13 Property Taxes per month for mo. 14 Mortgage Insurance per month for mo. 15 Mortgage Insurance per month for mo. 16 Mortgage Insurance per month for mo. 17 Mortgage Insurance per month for mo. 18 Mortgage Insurance per month for mo. 19 Mortgage Insurance per month for mo. 10 Mortgage Insurance per month for mo. 11 Mortgage Insurance per month for mo. 12 Mortgage Insurance per month for mo. 13 Mortgage Insurance per month for mo. 14 Mortgage Insurance per month for mo. 15 Mortgage Insurance per month for mo. 16 Mortgage Insurance per month for mo. 17 Mortgage Insurance per month for mo. 18 Mortgage Insurance per month for				
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Use this table to see a summary of your payoffs and payments to others from your loan amount.

Payoffs and Payments

Cash to Close

то				AMOUNT
01				
02				
03				
04				
05				
06				
07				
08				
09				
10				
11				
12				
13				
14				
15				
K. TOTAL PAYOFFS AND PAYMENT	ΓS			
Calculating Cash to Close	Heathic table	to see what	has changed from your Loan Estin	
Carculating Cash to Close	Loan Estimate	Final	Did this change?	iate.
Loan Amount				
Total Closing Costs (J)				
Closing Costs Paid Before Closing				
Total Payoffs and Payments (K)				

CLOSING DISCLOSURE PAGE 3 OF 5 • LOAN ID # 123456789

Closing Costs Financed (Paid from your Loan Amount)

From To

Borrower

From To

Borrower

Loan Disclosures 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 than ___ days late, your lender will charge a late fee of _ **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. 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.

Escrow Account

For now, your loan

☐ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

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

□ 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	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

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.

You may lose this property if you do not make your payments or

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

Security Interest

You are granting a security interest in _

satisfy other obligations for this loan.

Seasonal Payments?

First Change/Amount Subsequent Changes

Maximum Payment

Monthly Principal and Interest Payments

Loan Disclosures Assumption Escrow Account If you sell or transfer this property to another person, your lender For now, your loan ☐ will have an escrow account (also called an "impound" or "trust" ☐ will allow, under certain conditions, this person to assume this account) to pay the property costs listed below. Without an escrow loan on the original terms. account, you would pay them directly, possibly in one or two large ☐ will not allow assumption of this loan on the original terms. payments a year. Your lender may be liable for penalties and interest for failing to make a payment. **Demand Feature** Your loan Escrow ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. Escrowed Estimated total amount over year 1 for **Property Costs** your escrowed property costs: \square does not have a demand feature. over Year 1 **Late Payment** Non-Fscrowed Estimated total amount over year 1 for If your payment is more than ___ days late, your lender will charge a your non-escrowed property costs: **Property Costs** late fee of _ over Year 1 **Negative Amortization** (Increase in Loan Amount) You may have other property costs. Under your loan terms, you Initial Escrow A cushion for the escrow account you are scheduled to make monthly payments that do not pay all of **Payment** pay at closing. See Section G on page 2. 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 Monthly Escrow The amount included in your total loan amount lower the equity you have in this property. **Payment** monthly payment. may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase \square will not have an escrow account because \square you declined it \square your (negatively amortize), and, as a result, your loan amount may lender does not offer one. You must directly pay your property become larger than your original loan amount. Increases in your costs, such as taxes and homeowner's insurance. Contact your loan amount lower the equity you have in this property. lender to ask if your loan can have an escrow account. \square do not have a negative amortization feature. No Escrow **Partial Payments Estimated** Estimated total amount over year 1. You **Property Costs** must pay these costs directly, possibly Your lender over Year 1 in one or two large payments a year. may accept payments that are less than the full amount due **Escrow Waiver Fee** (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the In the future, payment, and then apply the full payment to your loan. Your property costs may change and, as a result, your escrow pay- \square does not accept any partial payments. ment 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 If this loan is sold, your new lender may have a different policy. 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 **Security Interest** you fail to pay any of your property costs, your lender may (1) add You are granting a security interest in _ 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 You may lose this property if you do not make your payments or benefits than what you could buy on your own. satisfy other obligations for this loan. Adjustable Payment (AP) Table Adjustable Interest Rate (AIR) Table **Interest Only Payments?** Index + Margin Initial Interest Rate **Optional Payments?** Minimum/Maximum Interest Rate Step Payments? **Change Frequency**

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #

First Change

First Change

Subsequent Changes

Subsequent Changes

Limits on Interest Rate Changes

Loan Disclosures Assumption Escrow Account If you sell or transfer this property to another person, your lender For now, your loan \square will allow, under certain conditions, this person to assume this ☐ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow loan on the original terms. account, you would pay them directly, possibly in one or two large ☐ will not allow assumption of this loan on the original terms. payments a year. Your lender may be liable for penalties and interest for failing to make a payment. **Demand Feature** Your loan Escrow ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. Escrowed Estimated total amount over year 1 for **Property Costs** your escrowed property costs: \square does not have a demand feature. over Year 1 **Late Payment** Non-Fscrowed Estimated total amount over year 1 for If your payment is more than ___ days late, your lender will charge a **Property Costs** your non-escrowed property costs: late fee of _ over Year 1 **Negative Amortization** (Increase in Loan Amount) You may have other property costs. Under your loan terms, you Initial Escrow A cushion for the escrow account you are scheduled to make monthly payments that do not pay all of **Payment** pay at closing. See Section G on page 2. 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 Monthly Escrow The amount included in your total loan amount lower the equity you have in this property. **Payment** monthly payment. may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase \square will not have an escrow account because \square you declined it \square your (negatively amortize), and, as a result, your loan amount may lender does not offer one. You must directly pay your property become larger than your original loan amount. Increases in your costs, such as taxes and homeowner's insurance. Contact your loan amount lower the equity you have in this property. lender to ask if your loan can have an escrow account. \square do not have a negative amortization feature. No Escrow **Partial Payments Estimated** Estimated total amount over year 1. You **Property Costs** must pay these costs directly, possibly Your lender over Year 1 in one or two large payments a year. \square may accept payments that are less than the full amount due **Escrow Waiver Fee** (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the In the future, payment, and then apply the full payment to your loan. Your property costs may change and, as a result, your escrow pay- \square does not accept any partial payments. ment 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 If this loan is sold, your new lender may have a different policy. 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 **Security Interest** you fail to pay any of your property costs, your lender may (1) add You are granting a security interest in _ 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 You may lose this property if you do not make your payments or benefits than what you could buy on your own. satisfy other obligations for this loan. Adjustable Payment (AP) Table **Interest Only Payments? Optional Payments?** Step Payments? Seasonal Payments? **Monthly Principal and Interest Payments** First Change/Amount **Subsequent Changes**

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #

Maximum Payment

Loan Disclosures Assumption Escrow Account If you sell or transfer this property to another person, your lender For now, your loan ☐ will have an escrow account (also called an "impound" or "trust" ☐ will allow, under certain conditions, this person to assume this account) to pay the property costs listed below. Without an escrow loan on the original terms. account, you would pay them directly, possibly in one or two large ☐ will not allow assumption of this loan on the original terms. payments a year. Your lender may be liable for penalties and interest for failing to make a payment. **Demand Feature** Your loan Escrow ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. Escrowed Estimated total amount over year 1 for **Property Costs** your escrowed property costs: \square does not have a demand feature. over Year 1 **Late Payment** Non-Fscrowed Estimated total amount over year 1 for If your payment is more than ___ days late, your lender will charge a **Property Costs** your non-escrowed property costs: late fee of _ over Year 1 **Negative Amortization** (Increase in Loan Amount) You may have other property costs. Under your loan terms, you Initial Escrow A cushion for the escrow account you are scheduled to make monthly payments that do not pay all of **Payment** pay at closing. See Section G on page 2. 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 Monthly Escrow The amount included in your total loan amount lower the equity you have in this property. **Payment** monthly payment. may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase \square will not have an escrow account because \square you declined it \square your (negatively amortize), and, as a result, your loan amount may lender does not offer one. You must directly pay your property become larger than your original loan amount. Increases in your costs, such as taxes and homeowner's insurance. Contact your loan amount lower the equity you have in this property. lender to ask if your loan can have an escrow account. \square do not have a negative amortization feature. No Escrow **Partial Payments Estimated** Estimated total amount over year 1. You **Property Costs** must pay these costs directly, possibly Your lender over Year 1 in one or two large payments a year. \square may accept payments that are less than the full amount due **Escrow Waiver Fee** (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the In the future, payment, and then apply the full payment to your loan. Your property costs may change and, as a result, your escrow pay- \square does not accept any partial payments. ment 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 If this loan is sold, your new lender may have a different policy. 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 **Security Interest** you fail to pay any of your property costs, your lender may (1) add You are granting a security interest in _ 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 You may lose this property if you do not make your payments or benefits than what you could buy on your own. satisfy other obligations for this loan.

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #

Adjustable Interest Rate (AIR) Table

Minimum/Maximum Interest Rate

Limits on Interest Rate Changes

Index + Margin
Initial Interest Rate

Change Frequency
First Change

First Change

Subsequent Changes

Subsequent Changes

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

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

Appraisal

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

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.

Contact Information

Contact mornation				
	Lender	Mortgage Broker	Settlement Agent	
Name				
Address				
NMLS ID				
License ID				
Contact				
Contact NMLS ID				
Contact License ID				
Email				
Phone				

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

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
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7

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- state law does not protect you from liability for the unpaid balance.

Loan Acceptance

You do not have to accept this loan because you have received this form or signed a loan application.

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.

Contact Information

Contact information				
	Lender	Mortgage Broker	Settlement Agent	
Name				
Address				
NMLS ID				
License ID				
Contact				
Contact NMLS ID				
Contact License ID				
Email				
Phone				

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a	

7

percentage of your loan amount.

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

Contract Details

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.
- 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.

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name			
Address			
NMLS ID			
License ID			
Contact			
Contact NMLS ID			
Contact License ID			
Email			
Phone			

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

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

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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

Contract Details

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.
- state law does not protect you from liability for the unpaid balance.

Loan Acceptance

You do not have to accept this loan because you have received this form or signed a loan application.

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.

Contact Information Lender Mortgage Broker Settlement Agent Name Address NMLS ID License ID Contact Contact VMLS ID Contact License ID Email Phone

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TILA RESPA Integrated Disclosure

H-27(A) Mortgage Loan Transaction – Written List of Providers – Model Form

This is a blank model form for the written list of settlement service providers required by 12 CFR § 1026.19(e)(1)(vi) and the statement required by 12 CFR § 1026.19(e)(1)(vi)(C) that the consumer may select a settlement service provider that is not on the list.



Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List	You can select these providers or shop for your own providers.		
Service	Estimate	Provider We Identified	Contact Information

TILA RESPA Integrated Disclosure

H-27(B) Mortgage Loan Transaction-Sample Written List of Providers

This is a sample of the Written List of Providers for the transaction in the sample Loan Estimate illustrated by form H-24(B).



Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List	You can select these providers or shop for your own providers.		
Service	Estimate	Provider We Identified	Contact Information
Pest Inspection Fee	\$135	Pest Co.	Jane Polk 123 Avenue A Anytown, ST 12345 janep@pestco.com 111-222-3333
Survey Fee	\$65	Surveyor LLC	Bill Barnes 456 Avenue B Anytown, ST 12341 billb@surveyorllc.com 111-333-4444
Title – Insurance Binder	\$700	Gamma Title Co.	Joanna Campbell 789 Avenue C
Title – Lender's Title Policy	\$535		Anytown, ST 12333 joannac@gammatitle.com
Title – Settlement Agent Fee	\$502		222-444-5555
Title – Title Search	\$1,261		
Title – Lender's Title Insurance	\$1,100	Delta Title Inc.	Frank Fields 321 Avenue D
Title – Other Title Services	\$1,000		Anytown, ST 12321 frankf@deltatitle.com
Title – Settlement Agent Fee	\$350		222-444-6666

DATE ISSUED: 2/15/2013

TILA RESPA Integrated Disclosure

H-27(C) Mortgage Loan Transaction – Sample Written List of Providers With Services You Cannot Shop for

This is a sample of the Written List of Providers with information about the providers selected by the creditor for the charges disclosed pursuant to 12 CFR § 1026.37(f)(2).



Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List	You can select these providers or shop for your own providers.		
Service	Estimate	Provider We Identified	Contact Information

Additional Details for Services You Cannot Shop For

Service Provider List	You can only select from these providers for these services.		
Service	Estimate	Provider We Identified	Contact Information