H-24(A) Mortgage Loan Transaction Loan Estimate – Blank. This form provides two variations of page one, four variations of page two, and eight variations of page three.

	Save this Loa	n Estimate to compare w	ith your Closing Disclosure.
Loan Estimate	LOAN TERM PURPOSE PRODUCT		
PPLICANTS	LOAN ID #	Conventional DFHA ONO DYES, until	
ROPERTY ST. PROP. VALUE	RATELOCK	Before closing, your interest	rate, points, and lender credits o interest rate. All other estimate
Loan Terms	Can this amount increase after closing?		
Loan Amount			
Interest Rate			
Monthly Principal & Interest See Projected Payments Below for Your Total Monthly Payment			
Prepayment Penalty	Does the lo	an have these features	s?
Balloon Payment			
Dealerstad December			
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 in Property Taxes Homeowner's Other:	5	In escrow?
	See Section G on po property costs sepa		r costs. You must pay for other
Cash to Close			
Estimated Cash to Close	includes in Other Costs –	in Closing Costs (in Lender Credi	in Loan Costs + ts). See details on page 2.

Visit www.consumerfinance.gov/learnmore for general information and tools.

LOAN ESTIMATE

Save this Loan Estimate to compare with your Closing Disclosure.

Loan <mark>Esti</mark> mate	LOAN TERM
DATE ISSUED	PURPOSE PRODUCT
APPLICANTS	LOAN TYPE COnventional CFHA VA C
	LOAN ID #
Received to the second s	RATE LOCK INO YES, until
PROPERTY EST. PROP. VALUE	Before closing, your interest rate, points, and lender credits ca change unless you lock the interest rate. All other estimated closing costs expire on
Loan Terms	Can this amount increase after closing?
Loan Amount	
Interest Rate	
Monthly Principal & Interest See Projected Payments Below for Your 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 Property Taxes Homeowner's Insurance Other:	In escrow?
	See Section G on page 2 for escrowed pr property costs separately.	roperty costs. You must pay for other

Cash to Close Includes in Closing Costs (in Loan Costs + in Other Costs in Lender Credits). See details on page 2.

Visit www.consumerfinance.gov/learnmore for general information and tools.

LOAN ESTIMATE

oan 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 (month Mortgage Insurance Premium (months) Prepaid Interest (per day fordays (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 Property Taxes per month	for mo.
	H. Other	
	H. Other	
	H. Other I. TOTAL OTHER COSTS (E + F + G + H)	
C. Services You Can Shop For	I. TOTAL OTHER COSTS (E + F + G + H)	
C. Services You Can Shop For	I. TOTAL OTHER COSTS (E + F + G + H)	
C. Services You Can Shop For	I. TOTAL OTHER COSTS (E + F + G + H)	
C. Services You Can Shop For	I. TOTAL OTHER COSTS (E + F + G + H) J. TOTAL CLOSING COSTS D + 1	
C. Services You Can Shop For	I. TOTAL OTHER COSTS (E + F + G + H) J. TOTAL CLOSING COSTS D + I Lender Credits	
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	unt)
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 Total Closing Costs (J)	unt)
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 Total Closing Costs (J) Closing Costs Financed (Included in Loan Amo	unt)
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 Total Closing Costs (J) Closing Costs Financed (Included in Loan Amo Down Payment/Funds from Borrower	unt)
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 Total Closing Costs (J) Closing Costs Financed (Included in Loan Amo Down Payment/Funds from Borrower Deposit	unt)
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 Total Closing Costs (J) Closing Costs Financed (Included in Loan Amo Down Payment/Funds from Borrower Deposit Funds for Borrower	unt)

LOAN ESTIMATE

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	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 (Included in Loan Amount)
	Closing Costs Financed (Included in Loan Amount) Down Payment/Funds from Borrower
	Closing Costs Financed (Included in Loan Amount) Down Payment/Funds from Borrower Deposit
	Closing Costs Financed (Included in Loan Amount) Down Payment/Funds from Borrower
	Closing Costs Financed (Included in Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower
D. TOTAL LOAN COSTS (A + B + C)	Closing Costs Financed (Included in Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits
D. TOTAL LOAN COSTS (A + B + C)	Closing Costs Financed (Included in Loan Arnount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits Adjustments and Other Credits
D. TOTAL LOAN COSTS (A + B + C) Adjustable Payment (AP) Table	Closing Costs Financed (Included in Loan Arnount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits Adjustments and Other Credits
Adjustable Payment (AP) Table	Closing Costs Financed (Included in Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits Adjustments and Other Credits Estimated Cash to Close
Adjustable Payment (AP) Table nterest Only Payments?	Closing Costs Financed (Included in Loan Arnount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits Adjustments and Other Credits Estimated Cash to Close Adjustable Interest Rate (AIR) Table
Adjustable Payment (AP) Table Interest Only Payments? Optional Payments?	Closing Costs Financed (Included in 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
Adjustable Payment (AP) Table Interest Only Payments? Optional Payments? Step Payments?	Closing Costs Financed (Included in 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
Adjustable Payment (AP) Table Interest Only Payments? Optional Payments? Step Payments? Seasonal Payments?	Closing Costs Financed (Included in 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
Adjustable Payment (AP) Table Interest Only Payments? Dptional Payments? Step Payments? Seasonal Payments? Monthly Principal and Interest Payments	Closing Costs Financed (Included in 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
	Closing Costs Financed (Included in 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

Maximum Payment

Loan Costs	Other Costs	
. 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	
	H. Other	
	H. Other I. TOTAL OTHER COSTS (E + F + G + H)	
C. Services You Can Shop For		
C. Services You Can Shop For	I. TOTAL OTHER COSTS (E + F + G + H)	
C. Services You Can Shop For		
C. Services You Can Shop For	I. TOTAL OTHER COSTS (E + F + G + H) J. TOTAL CLOSING COSTS	
C. Services You Can Shop For	I. TOTAL OTHER COSTS (E + F + G + H) J. TOTAL CLOSING COSTS D + I	
C. Services You Can Shop For	I. TOTAL OTHER COSTS (E + F + G + H) J. TOTAL CLOSING COSTS D + I Lender Credits	
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	
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 Total Closing Costs (J)	
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 Total Closing Costs (J) Closing Costs Financed (Included in Loan Amount)	
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 Total Closing Costs (J) Closing Costs Financed (Included in Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower	
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 Total Closing Costs (J) Closing Costs Financed (Included in Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits	
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 Total Closing Costs (J) Closing Costs Financed (Included in Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower	

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	

LOAN ESTIMATE

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
	I. TOTAL OTHER COSTS (E + F + G + H)
C. Services You Can Shop For	
. Services You Can Shop For	
	J. TOTAL CLOSING COSTS
	J. TOTAL CLOSING COSTS D+1
	D + I Lender Credits
	D + I Lender Credits Calculating Cash to Close
	D + I Lender Credits
	D + I Lender Credits Calculating Cash to Close Total Closing Costs (J)
	D + I Lender Credits Calculating Cash to Close Total Closing Costs (J) Closing Costs Financed (Included in Loan Amount)
	D + I Lender Credits Calculating Cash to Close Total Closing Costs (J) Closing Costs Financed (Included in Loan Amount) Down Payment/Funds from Borrower
	D + I Lender Credits Calculating Cash to Close Total Closing Costs (J) Closing Costs Financed (Included in Loan Amount) Down Payment/Funds from Borrower Deposit
	D + I Lender Credits Calculating Cash to Close Total Closing Costs (J) Closing Costs Financed (Included in Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower

LOAN ESTIMATE

LENDER NMLS/LICENSE ID LOAN OFFICER NMLS ID EMAIL PHONE MORTGAGE BROKER NMLS/LICENSE ID LOAN OFFICER NMLS 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 Consideration	15 (
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 this person to assume 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.
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.

LOAN ESTIMATE

LENDER		
NMLS/L	ICENSE ID	
LOAN O	FFICER	
NMLS I)	
EMAIL		
PHONE		

MORTGAGE BROKER NMLS/LICENSE ID LOAN OFFICER NMLS 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.	
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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.

Date

Applicant Signature

Co-Applicant Signature

Date

LOAN ESTIMATE

LENDER NMLS/LICENSE ID LOAN OFFICER NMLS ID	MORTGAGE BROKER NMLS/LICENSE ID LOAN OFFICER NMLS ID EMAII
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 loa Principal you will have paid off. 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 Consideration	15
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 this person to assume this loan on the original terms.
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.
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.
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Applicant Signature

Date

Co-Applicant Signature

Date

LOAN ESTIMATE

PHONE PHONE	LENDER NMLS/LICENSE ID LOAN OFFICER NMLS ID EMAIL DUDNE	MORTGAGE BROKER NMLS/LICENSE ID LOAN OFFICER NMLS ID EMAIL PHONE
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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 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 this person to assume this loan on the original terms.
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LOAN ESTIMATE

LENDER NMLS/LICENSE ID LOAN OFFICER NMLS ID EMAIL PHONE

MORTGAGE BROKER NMLS/LICENSE ID LOAN OFFICER NMLS 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.
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Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

2.0000000000000000000000000000000000000	그 것은 것이 같은 것은 것이 같다. 그는 것은 것은 것은 것이 같은 것이 가지 않는 것이 같은 것이 같은 것이 같다. 것이 같은 것이 같이 같이 같이 같이 많이 많이 많이 같이 같이 같이 없다.
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 this person to assume 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 be liable for debt remaining 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.

LOAN ESTIMATE

LENDER	
NMLS/LICENSE ID	
LOAN OFFICER	
NMLS ID	
EMAIL	
PHONE	

MORTGAGE BROKER NMLS/LICENSE ID LOAN OFFICER NMLS 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.
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Other Considerations

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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.

Date

Applicant Signature

Co-Applicant Signature

Date

LOAN ESTIMATE

MORTGAGE BROKER NMLS/LICENSE ID LOAN OFFICER NMLS ID EMAIL BUOME
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	
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Servicing	We intend to service your loan. If so, you will make your payments to us. to transfer servicing of your loan.

Confirm Receipt

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Date

Applicant Signature

Co-Applicant Signature

Date

LOAN ESTIMATE

LENDER	
NMLS/LICENSE ID	
LOAN OFFICER	
NMLSID	
EMAIL	
PHONE	

MORTGAGE BROKER NMLS/LICENSE ID LOAN OFFICER NMLS 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 Consideration	ns
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 this person to assume this loan on the original terms.
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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.

LOAN ESTIMATE

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

FICUS	BANK			
4321 Random Boulevard • Somecity, ST 12340		Save this Loo	Save this Loan Estimate to compare with your Closing Disclosure.	
Loan E DATE ISSUED APPLICANTS	7/23/2012 John A. and Mary B. 123 Anywhere Stree	t	LOAN TERM PURPOSE PRODUCT LOAN TYPE LOAN ID #	30 years Purchase Fixed Rate ⊠ Conventional □FHA □VA □ 123456789
PROPERTY SALE PRICE	Anytown, ST 12345		RATE LOCK	NO BYES, until 9/21/12 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 8/6/12 at 5:00 p.m. EDT
Loan Tern	ms		Can this ar	nount increase after closing?
Loan Amo	unt	\$162,000	NO	
Interest Ra	ate	3.875%	NO	
See Projected	rincipal & Interest d Payments Below d Monthly Payment	\$761.78	NO	
			Does the loan have these features?	
Prepayme	nt Penalty		NO	
Balloon Payment NO		NO		

Payment Calculation	Years 1-7		Years 8-30	
Principal & Interest		\$761.78	\$761.78	
Mortgage Insurance	+	82	+ -	
Estimated Escrow Amount Can Increase Over Time	+	206	+ 206	
Estimated Total Monthly Payment		\$1,050	\$968	
Estimated Taxes, Insurance & Assessments Amount Can Increase Over Time	\$206 a month	This estimate include Description: The property Taxes The property Taxes The property Taxes The property of the property	YES	
		See Section G on page 2 for escrowed property costs. You must pay for o property costs separately.		
Cash to Close	1			
Estimated Cash to Close	\$16,054	4 Includes \$8,054 in Closing Costs (\$5,672 in Loan Costs + \$2,382 in Other Costs – \$0 in Lender Credits). See details on page 2.		

Visit www.consumerfinance.gov/learnmore for general information and tools.

LOAN ESTIMATE

Loan Costs	
A. Origination Charges	\$1,802
.25 % of Loan Amount (Points)	\$405
Application Fee	\$300
Underwriting Fee	\$1,097

Other Costs	
E. Taxes and Other Government Fees	\$85
Recording Fees and Other Taxes Transfer Taxes	\$85 \$0
F. Prepaids	\$867
Homeowner's Insurance Premium (_6_months)	\$605
Mortgage Insurance Premium (<u>0</u> months) Prepaid Interest (\$17.44 per day for 15 days @ 3.875%)	\$0 \$262

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 Payme	nt at Closing	\$413
Homeowner's Insurance	\$100.83 per month for 2 mo.	\$202
Mortgage Insurance Property Taxes	per month for mo. \$105.30 per month for 2 mo.	\$211

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

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

\$2,382

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 – Title Search	\$1,261
Title – Settlement Agent Fee	\$502

\$5,672

J. TOTAL CLOSING COSTS	\$8,054
D+I	\$8,054
Lender Credits	\$0
Calculating Cash to Close	
Total Closing Costs (J)	\$8,054
Closing Costs Financed (Included in 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
Estimated Cash to Close	\$16,054

LOAN	EST	MA.	TF
2000111			

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

LENDER	Ficus Bank	MORTGAGE BROKER
NMLS/LICENSE ID		NMLS/LICENSE ID
LOAN OFFICER	Joe Smith	LOAN OFFICER
NMLSID	12345	NMLSID
EMAIL	joesmith@ficusbank.com	EMAIL
PHONE	123-456-7890	PHONE

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 costs. \$15,773 Principal you will have paid off.
Annual Percentage Rate (APR)	4.494% Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	69.447% 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 this person to assume 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.
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.

Date

Applicant Signature

Co-Applicant Signature

Date

LOAN ESTIMATE

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

Save this Loan Estimate to compare with your Closing Disclosure.

FICUS BANK

4321 Random Boulevard - Somecity, ST 12340

Loan Estimate

Loan E	stimate	LOAN TERM	30 years
		PURPOSE	Purchase
DATE ISSUED	1/21/2013	PRODUCT	5 Year Interest Only, 5/3 Adjustable Rate
APPLICANTS	James White and Jane Johnson	LOAN TYPE	Conventional DFHA DVA D
	123 Anywhere Street, Apt 678	LOAN ID #	123456789
	Anytown, ST 12345	RATE LOCK	NO graph YES, until 3/22/2013 at 5:00 p.m. EST
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	\$240,000		closing costs expire on 2/4/2013 at 5:00 p.m. EST

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$211,000	NO	
Interest Rate	4.375%	YES	 Adjusts every three years starting in year 6 Can go as high as 8% in year 9 See AIR table on page 2 for details
Monthly Principal & Interest See Projected Payments Below for Your Total Monthly Payment	\$769.27	YES	 Adjusts every three years starting in year 6 Can go as high as \$1,622 in year 9 Includes only interest and no principal until year 6 See AP table on page 2 for details
		Does t	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 \$769.27 \$1,233 min \$1,233 min \$1,233 min Principal & Interest only interest \$1,542 max \$1,622 max \$1,622 max Mortgage Insurance 107 107 107 _ + + 4 Estimated Escrow 533 533 533 533 + ÷ ÷ Amount Can Increase Over Time Estimated Total Monthly Payment \$1,409 \$1,873-\$2,182 \$1,873-\$2,262 \$1,766-\$2,155 This estimate includes In escrow? Property Taxes YES Estimated Taxes, Insurance \$533 K Homeowner's Insurance YES & Assessments amonth Amount Can Increase Over Time Other: See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.

Cash to Close		
Estimated Cash to Close	\$31,587	Includes \$8,587 in Closing Costs (\$4,527 in Loan Costs + \$4,060 in Other Costs – \$0 in Lender Credits). See details on page 2.

Visit www.consumerfinance.gov/learnmore for general information and tools.

LOAN ESTIMATE

Loan Costs	
A. Origination Charges	\$2,850
% of Loan Amount (Points)	\$0
Application Fee	\$400
Loan Origination Fee	\$2,450

Other Costs	
E. Taxes and Other Government Fees	\$152
Recording Fees and Other Taxes Transfer Taxes	\$152 \$0
F. Prepaids	\$1,205
Homeowner's Insurance Premium (<u>12</u> months) Mortgage Insurance Premium (<u>0</u> months) Prepaid Interest (\$25.64 per day for 8 days @ 4.375%) Property Taxes (<u>0</u> months)	\$1,000 \$0 \$205 \$0

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

G. Initial Escrow Payment at Closing			
Homeowner's Insurance	\$83.33 per month for 2 n		
Mortgage Insurance	\$0 per month for 0 m		
Property Taxes	\$450.00 per month for 2 m	no. \$900	

H. Other	\$1,636
Title – Owner's Title Policy (optional)	\$1,636

\$4,060

\$31,587

C. Services You Can Shop For	\$857
Pest Inspection Fee	\$125
Survey Fee	\$150
Title – Lender's Title Policy	\$132
Title – Settlement Agent Fee	\$300
Title – Title Search	\$150

J. TOTAL CLOSING COSTS	\$8,587
D+I	\$8,587
Lender Credits	- \$0
Calculating Cash to Close	
Total Closing Costs (J)	\$8,587
Closing Costs Financed (Included in Loan Amount)	\$0
Down Payment/Funds from Borrower	\$29,000
Deposit	- \$5,000
Funds for Borrower	\$0
Seller Credits	- \$1,000
Adjustments and Other Credits	\$0

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	ange/Amount \$1,233 – \$1,542 at 61st payment			
Subsequent Changes	Every three years			
Maximum Payment	\$1,622 starting at 108th payment			

\$4,527

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

Adjustable Interest Rate (AIR) Table

Estimated Cash to Close

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

LIBOR + 4%
4.375%
Rate 5%/8%
Beginning of 61st month
Every 36th month after first change
nges
3%
3%

LOAN ESTIMATE

LENDER NMLS/LICENSE ID	Ficus Bank	MORTGAGE BROKER	Pecan Mortgage Broker Inc. 222222
LOAN OFFICER	Joe Smith 12345	LOAN OFFICER NMLS ID	Jane Jones 67890
PHONE	jsmith@ficusbank.com 111-222-3333	PHONE	jjones@pecanmortgagebroker.com 333-444-5555

Comparisons	Use these measures to compare this loan with other loans.		
In 5 Years	\$57,324 Total you will have paid in principal, interest, mortgage insurance, and loan costs. \$0 Principal you will have paid off.		
Annual Percentage Rate (APR)	5.231% Your costs over the loan term expressed as a rate. This is not your interest rate.		
Total Interest Percentage (TIP)	99.104% 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 this person to assume 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.
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. It to transfer servicing of your loan.

LOAN ESTIMATE

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

FICUS E	BANK Jlevard • Somecity, S	T 12340	Save this Loan Estimate to	compare with your Closing Disclosure.
DATE ISSUED 7/23/2012 APPLICANTS John A. and Mary B. 123 Anywhere Street Anytown, ST 12345 PROPERTY 123 Anywhere Street Anytown, ST 12345 Anytown, ST 12345 EST. PROP. VALUE \$135,000		LOAN ID # 123456789 RATE LOCK ID NO ID YES Before closing, change unless	onal □FHA □VA □ 5 your interest rate, points, and lender credits can you lock the interest rate. All other estimated expire on: 8/6/2012 at 5:00 p.m. EDT	
Loan Terms		Can this amount increase after closing?		se after closing?
Loan Amount	1	\$121,000	NO	
Interest Rate		3.375%	NO	
Monthly Prine See Projected Pa for Your Total Mo		\$857.60	NO	
		Does the loan have the	Does the loan have these features?	
Prepayment	Penalty		YES • As high as \$2,420 if you pay off the loan during the first 2 years	
Balloon Payn	ient		NO	

Projected Payments				
Payment Calculation	Years 1-3		Years 4-15	
Principal & Interest		\$857.60	\$857.60	
Mortgage Insurance	+	77	+ -	
Estimated Escrow Amount Can Increase Over Time	+ 309		+ 309	
Estimated Total Monthly Payment	\$1,244		\$1,167	
Estimated Taxes, Insurance & Assessments Amount Can Increase Over Time	This estimate include Image: State of the st		rance YES NO for escrowed property costs. You must pay for other	
Cash to Close		property costs separately	4	
Estimated Cash to Close	\$7,397 Includes \$7,397 in Closing Costs (\$4,385 in Loan Costs + \$3,012 in Other Costs – \$0 in Lender Credits). See details on page 2.			

Visit www.consumerfinance.gov/learnmore for general information and tools.

LOAN ESTIMATE

Loan Costs		Other Costs	
A. Origination Charges 1 % of Loan Amount (Points) Origination Fee	\$1,810 \$1,210 \$600	E. Taxes and Other Government Fees Recording Fees and Other Taxes Transfer Taxes	\$1,555 \$130 \$1,425
		F. Prepaids Homeowner's Insurance Premium (<u>6</u> months) Mortgage Insurance Premium (<u>0</u> months) Prepaid Interest (\$11.19 per day for 15 days @ 3.375%) Property Taxes (<u>0</u> months)	\$687 \$519 \$0 \$168 \$0
		G. Initial Escrow Payment at Closing	\$770
B. Services You Cannot Shop For Appraisal Fee Appraisal Management Company Fee Credit Report Fee Flood Determination Fee	\$535 \$250 \$200 \$40 \$45	Homeowner's Insurance \$86.50 per month for 2 mo. Mortgage Insurance \$76.63 per month for 2 mo. Property Taxes \$222.00 per month for 2 mo.	\$153
		H. Other	\$0
		I. TOTAL OTHER COSTS (E + F + G + H)	\$3,012
C. Services You Can Shop For	\$2,040	J. TOTAL CLOSING COSTS	\$7,397
Pest Inspection Fee Survey Fee Title – Search Title – Lender's Title Policy	\$100 \$125 \$400 \$1,115	D + I Lender Credits	\$7,397 \$0
Title – Settlement Agent Fee	\$300	Calculating Cash to Close	
		Total Closing Costs (J)	\$7,397
		Closing Costs Financed (Included in Loan Amount)	\$0
		Down Payment/Funds from Borrower	\$0
		Deposit	\$0
		Funds for Borrower	\$0

Seller Credits

\$4,385

Adjustments and Other Credits

Estimated Cash to Close

LOAN ESTIMATE

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

PAGE 2 OF 3 + LOAN ID # 123456789

\$0

\$0

\$7,397

LENDER NMLS/LICENSE ID	Ficus Bank	MORTGAGE BROKER NMLS/LICENSE ID	Pecan Mortgage Broker Inc. 222222
LOAN OFFICER	Joe Smith	LOAN OFFICER	Jane Jones
NMLSID	12345	NMLSID	67890
EMAIL	joesmith@ficusbank.com	EMAIL	jjones@pecanmortgagebroker.com
PHONE	123-456-7890	PHONE	333-444-5555

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$58,461 Total you will have paid in principal, interest, mortgage insurance, and loan costs. \$33,758 Principal you will have paid off.	
Annual Percentage Rate (APR)	4.439% Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP)	27.72% The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

Other Consideration	15
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 this person to assume 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 be liable for debt remaining 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. X to transfer servicing of your loan.

LOAN ESTIMATE

PAGE 3 OF 3 + LOAN ID #

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

FICUS BANK 4321 Random Boulevard - Somecity, ST 12340

	-			
Loan E	stimate		LOAN TERM	7 years Purchase
DATE ISSUED APPLICANTS	7/23/2012 John A. and Mary B. 123 Anywhere Stree Anytown, ST 12345		PRODUCT LOAN TYPE LOAN ID # RATE LOCK	Year 7 Balloon Payment Fixed Rate Conventional
PROPERTY SALE PRICE	456 Somewhere Ave Anytown, ST 12345 \$190,000	enue		Before closing, your interest rate, points, and lender credits ca change unless you lock the interest rate. All other estimated closing costs expire on 8/6/2012 at 5:00 p.m. EDT
Loan Tern		1	Can this ar	nount increase after closing?
Loan Amo		\$171,000	NO	invant increase arter closing.
Interest Ra		4.375%	NO	
See Projected	rincipal & Interest I Payments Below I Monthly Payment	\$853.78	NO	
			Does the lo	oan have these features?
Prepayme	nt Penalty		NO	
Balloon Pa	yment		YES •Y	ou will have to pay \$148,409.35 at the end of year 7

Save this Loan Estimate to compare with your Closing Disclosure.

Projected Payments			
Payment Calculation		Years 1-7	Final Payment
Principal & Interest		\$853.78	\$148,409.35
Mortgage Insurance	+	87	+ -
Estimated Escrow Amount Can Increase Over Time	+	309	+ -
Estimated Total Monthly Payment		\$1,250	\$148,409.35
Estimated Taxes, Insurance & Assessments Amount Can Increase Over Time	\$309 a month	This estimate include Description The property Taxes The proper	YES
		See Section G on page 21 property costs separately	for escrowed property costs. You must pay for other µ

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

FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan E DATE ISSUED APPLICANTS PROPERTY SALE PRICE	7/23/2012 John A. and Mary B. 123 Anywhere Stree Anytown, ST 12345 456 Somewhere Ave Anytown, ST 12345 \$180,000		LOAN TER PURPOSE PRODUCT LOAN TYP LOAN ID # RATE LOCK	Purchase 4 year Negative Amortization 1/1 Adjustable Rate E Onventional CFHA CVA C 123456789
Loan Tern	ns		Can this	amount increase after closing?
Loan Amo	unt	\$171,000	 YES • Can go as high as \$176,032 • Can increase until year 6 	
Interest Ra	ite	2%		Adjusts every year starting in year 2 Can go as high as 7% in year 10 See AIR table on page 2 for details
See Projected	rincipal & Interest I Payments Below I Monthly Payment	\$632.05		Adjusts every year starting in year 6 Can go as high as \$1,227 in year 10 See AP table on page 2 for details
			Does the	loan have these features?
Prepayme	nt Penalty		NO	
Balloon Pa	yment		NO	

H-25(A) Mortgage Loan Transaction Closing Disclosure – Blank. This form provides two variations of page one, one page two, one page three, four variations of page four, and two variations of page five.

Closing Disclosure	This form is a statement of final loan terms and closing costs. Compare th document with your Loan Estimate.		
Closing Information Date Issued Closing Date Disbursement Date Agent File # Property Sale Price	Transaction Information Borrower Seller Lender	Loan Information Loan Term Purpose Product Loan Type Conventional IFHA UVA C Loan ID # MIC#	
Loan Terms	Can this amount i	ncrease after closing?	
Loan Amount			
Interest Rate			
Monthly Principal & Interest See Projected Payments Below for Your Total Monthly Payment			
Prepayment Penalty	Does the loan hav	e these features?	
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 See Details on Page 4	This estimate include Property Taxes Homeowner's Insur Other: See page 4 for escrowed p costs separately.		
Cash to Close			
Cash to Close	includes in in Other Costs –	Closing Costs (in Loan Costs + in Lender Credits). See details on page 2,	

CLOSING DISCLOSURE

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 Closing Date Disbursement Date	Borrowar	Loan Term Purpose Product	
Agent	Lender		
File # Property		Loan Type	Conventional FHA VA
roperty		Loan ID #	
Appraised Prop. Value		MIC#	

Loan Terms	Can this amount increase after closing?	
Loan Amount		
Interest Rate		
Monthly Principal & Interest See Projected Payments Below for Your Total Monthly Payment		
Burney Burney	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 Property Taxes Homeowner's Insurance Other:	In escrow?
See Details on Page 4	See page 4 for escrowed property costs. costs separately.	You must pay for other property

Cash to Close

Cash to Close	Includes	in Closing Costs (in Loan Costs +
	in Other Costs -	in Lender Credits	i). See details on page 2.

CLOSING DISCLOSURE

crossing cost betai			Berry	wer-Paid	S.II.	r-Paid	Paid by
Loan Costs			At Closing	Before Closing	At Closing	Before Closing	Others
A. Origination Charges			Acclosing	before closing	Acclosing	before closing	
	-1			1	<u> </u>		
9 % of Loan Amount (Point 2 %	5/		_				
3				-			
04				i			
15				i			
06				1			
07				1			
08							
3. Services Borrower Did Not 9	Shop For						
01						i i	
02							
3							
04							
05							
06							
07							
8							
9							
0 C. C	- Fee		_				
C. Services Borrower Did Shop	FOR			1			
)]				-			
0203							
04			_				
05							
06							
07							
08							
D. TOTAL LOAN COSTS (Borrow	wer-Paid)				1	• • • •	
Loan Costs Subtotals (A + B + C)							
E. Taxes and Other Governmen 01 Recording Fees	t Fees Deed:	Mortgage:		1			
2	uccu.	mongage.					
F. Prepaids					i	·	
1 Homeowner's Insurance Pren	nium (mo)			1	<u> </u>	. i	
2 Mortgage Insurance Premiun							
	ay from to						
04 Property Taxes (mo.)							
05							
5. Initial Escrow Payment at Cl	osing						
1 Homeowner's Insurance	per month for	mo.					
2 Mortgage Insurance	per month for	mo.					
3 Property Taxes	per month for	mo.					
04							
15							
06							
)7							
8 Aggregate Adjustment			_			<u> </u>	
H. Other				1			
01							
)2							
) <u>3</u>)4				-			
05							
06							
07				1		1 1	
08				1	1	1 1	
. TOTAL OTHER COSTS (Borro	wor-Paid)				i	l	
Other Costs Subtotals (E + F + G				1	<u> </u>	· · · ·	
ounce costs populotais (E + F + G	1.0					· · · · ·	
J. TOTAL CLOSING COSTS (Bor	rower-Paid)						
Closing Costs Subtotals (D + I)							
Lender Credits				1			

CLOSING DISCLOSURE

Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.			
	Estimate	Final	Did this change?	
Total Closing Costs (J)		1		
Closing Costs Paid Before Closing	1 1			
Closing Costs Financed (Included in Loan Amount)		1		
Down Payment/Funds from Borrower	1 1			
Deposit	1 1	J		
Funds for Borrower	1 1	1		
Seller Credits	1 1			
Adjustments and Other Credits	1			
Cash to Close		1		

Summaries of Transa	ctions 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	256.072	01 Sale Price of Property
	al Property Included in Sale	02 Sale Price of Any Personal Property Included in Sale
03 Closing Costs Paid at Cl	the reaction of the second	13
04		04
Adjustments		05
05		06
06		07
07		08
Adjustments for Items Pai	id by Seller in Advance	Adjustments for Items Paid by Seller in Advance
UB City/Town Taxes	to	09 City/Town Taxes to
09 County Taxes	to	10 County Taxes to
10 Assessments	to	TI Assessments to
11 HOA Dues	to	12 HOA Dues to
12		13
13		14
14		15
15		16
L Paid Already by or on Ba	shalf of Borrower at Closing	N. Due from Seller at Closing
01 Deposit		01 Excess Deposit
02 Borrower's Loan Amount		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
09		11
10		12
11		13
Adjustments for Items Un		Adjustments for Items Unpaid by Seller
12 City/Town Taxes	to	14 City/Town Taxes to
13 County Taxes 14 Assessments	to to	15 County Taxes to 16 Assessments to
In the second seco	to	16 Assessments to
15		17
		19
CALCULATION	Churchen (V)	CALCULATION
Total Due from Borrower at	NOT ME AND TRANSPORTED IN THE PARTY OF A DESCRIPTION OF A	Total Due to Seller at Closing (M)
Cash to Close T From	Behalf of Borrower at Closing (L)	Total Due from Seller at Closing (N) Cash From To Seller
cash to close _ From	_ to borrower	Cash [] From [] to seller

CLOSING DISCLOSURE

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.

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. 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.
- do not have a negative amortization feature.

Partial Payment

Your lender will

accept payments that are less than the full amount due (partial payments). Partial payments will be applied:

not accept partial payments.

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

Security Interest

You are granting a security interest in

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	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 Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Payment	The amount included in your total monthly payment.

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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 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.

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. does not have a demand feature.

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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		

CLOSING DISCLOSURE

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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

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PAGE 4 OF 5 - LOAN ID #

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Initial Interest Rate
Minimum/Maximum Interest Rate
Change Frequency
First Change
Subsequent Changes
Limits on Interest Rate Changes
First Change
Subsequent Changes

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.	
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.	
Approximate Cost of Funds (ACF). The approximate cost of the funds used to make this loan. This is not a direct cost to you.	

Questions? If you have questions about the loan terms and costs on this form, contact your lender. To get more information or make a complaint. contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore.

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 be liable for debt remaining after the 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.

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name					
Address					
NMLS/ License ID		-			
Contact					
Contact NMLS/ 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 CLOSING DISCLOSURE Date

Co-Applicant Signature

Date

PAGE 5 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.	
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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	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name					
Address					
NMLS/ License ID					
Contact					
Contact NMLS/ License ID					
Email					
Phone			1		

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

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

Closing Disclosure

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

Closing Informa	tion	Transactio	Transaction Information		Loan Information	
Date Issued	9/10/2012	Borrower	John A. and Mary B.	Loan Term	30 years	
Closing Date Disbursement Date	9/14/2012 9/14/2012		123 Anywhere Street Anytown, ST 12345	Purpose Product	Purchase Fixed Rate	
Agent	Epsilon Title Co.	Seller	Steve C. and Amy D.	Product	rived hate	
File #	12-3456		321 Somewhere Drive	Loan Type	Conventional DFHA	
Property	456 Somewhere Ave		Anytown, ST 12345			
Sale Price	Anytown, ST 12345 \$180,000	Lender	Ficus Bank	Loan ID # MIC #	123456789 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 Total Monthly Payment	\$761.78	NO
		Does the loan have these features?
Prepayment Penalty		NO
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 Amount Can Increase Over Time	+	206.13	+ 206.13	
Estimated Total Monthly Payment	:	\$1,050.26	\$967.91	
Estimated Taxes, Insurance & Assessments Amount Can Increase Over Time See Details on Page 4	\$356.13 a month	This estimate includ Property Taxes Homeowner's Insu Other: Homeowner See page 4 for escrowed costs separately.	rance YES	

Cash to Close		
Cash to Close	\$14,272.35	Includes \$9,729.54 in Closing Costs (\$4,694.05 in Loan Costs + \$5,035.49 in Other Costs – \$0 in Lender Credits). See details on page 2.

CLOSING DISCLOSURE

PAGE 1 OF 5 - LOAN ID # 123456789

Closing Cost Details

	Borrower-Paid		ver-Paid	Seller-Paid		Paid by Others
Loan Costs			At Closing Before Closing		At Closing Before Closing	
A. Origination Charges			02.00			
0.25 % of Loan Amount (Points	d	\$405.00		L		
2 Application Fee	4	\$300.00				
		\$1,097.00				
3 Underwriting Fee		\$1,057.00				
05						
06						
07						
08						
		633	6.55	<u> </u>		
B. Services Borrower Did Not Sho	-	\$23	0.55			\$405.0
01 Appraisal Fee	to John Smith Appraisers Inc.		\$29.80			\$405.0
02 Credit Report Fee	to Information Inc.	\$20.00	\$25.00			
03 Flood Determination Fee	to Info Co.	\$20.00				
04 Flood Monitoring Fee	to Info Co.	\$75.00				
05 Tax Monitoring Fee 06 Tax Status Research Fee	to Info Co. to Info Co.	\$80.00				
07	to into Co.	\$80.00				
08						
09					1	
10		-			1	
		47.0				
C. Services Borrower Did Shop Fo			55.50	L		
01 Pest Inspection Fee	to Pests Co.	\$120.50		L	1 1	
02 Survey Fee	to Surveys Co.	\$85.00	-		1	
03 Title – Insurance Binder	to Epsilon Title Co.	\$650.00	-		1	
04 Title – Lender's Title Insurance	to Epsilon Title Co.	\$500.00			1	
05 Title – Title Search	to Epsilon Title Co.	\$800.00				
06 Title – Settlement Agent Fee	to Epsilon Title Co.	\$500.00				
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$4,6	94.05			
Loan Costs Subtotals (A + B + C)		\$4,664.25	\$29.80			
E. Taxes and Other Government F 01 Recording Fees	Deed: \$40.00 Mortgage: \$45.00	\$85.00	5.00			
02 State Transfer Tax				\$950.00		
F. Prepaids		\$2,1	38.24			
01 Homeowner's Insurance Premiu	im (12 mo.) to Insurance Co.	\$1,209.96	1		1 1	
02 Mortgage Insurance Premium (
03 Prepaid Interest \$17.44 per d		\$296.48				
04 Property Taxes (6 mo.) to Any		\$631.80				
05	,					
G. Initial Escrow Payment at Clos	ing	\$41	2.25			
01 Homeowner's Insurance \$100.83	-	\$201.66	1			
02 Mortgage Insurance	per month for mo.	4201.00				
) per month for 2 mo.	\$210.60				
04		44.10.00				
05					1 1	
06					1 1	
07					1 1	
08 Aggregate Adjustment		-0.01				
H. Other Costs			00.00	<u> </u>	· · · · · ·	
	na Dani Ertata Brokar	74,4		\$700.00		
01 Real Estate Commission to Alph 02 Real Estate Commission to Ome				\$700.00		
02 Real Estate Commission to Ome 03 Title – Owner's Title Insurance	to Epsilon Title Co.	\$1,000.00		2700.00		
04 HOA Capital Contribution	to HOA Acre Inc.	\$500.00			+ +	
05 HOA Dues Oct. 2012	to HOA Acre Inc.	\$150.00			+ +	
		\$750.00			\$750.00	
06 Home Inspection Fee 07 Home Warranty Fee	to Engineers Inc. to XYZ Warranty Inc.	\$730.00		\$450.00		
07 Home warranty Fee	to ATE Warranty INC.	-		2430.00	·	
	- Daid)	45.0	25.40			
I. TOTAL OTHER COSTS (Borrowe			35.49	L		
Other Costs Subtotal (E + F + G + H	0	\$5,035.49				
	the second se	60.7	29.54			
J. TOTAL CLOSING COSTS (Borro Closing Costs Subtotals (D + I)	wer-raidj	\$9,699.74		\$2,800.00	\$750.00	\$405.00

als (D + Lender Credits

CLOSING DISCLOSURE

PAGE 2 OF 5 - LOAN ID # 123456789

Calculating Cash to Close	Use this table	le to see what has changed from your Loan Estimate.			
	Estimate	Final	Did this change?		
Total Closing Costs (J)	\$8,054.00	\$9,729.54	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 (Included in 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	1		NO		
Seller Credits	\$0	- \$2,500.00	YES - See Seller Credits in Section L		
Adjustments and Other Credits	\$0	-\$927.39	YES • See details in Sections K and L		
Cash to Close	\$16,054.00	\$14,272.35			

Summaries of Transactions BORROWER'S TRANSACTION

Use this table to see a summary of your transaction.

K. Due from Borrower at Closing	\$189,784.74
01 Sale Price of Property	\$180,000.00
02 Sale Price of Any Personal Property Included in Sale	
3 Closing Costs Paid at Closing (J)	\$9,699.74
04	
Adjustments	
05	
06	
07	
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes to	
09 County Taxes to	
10 Assessments to	
11 HOA Dues 9/14/12 to 9/30/12	\$85.00
12	
13	
16	
03 Existing Loan(s) Assumed or Taken Subject to 04 05 Seller Credit 06 Rebate from Epsilon Title Co. 07 Adjustments 08	\$2,500.00 \$750.00
09	
10	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes 7/1/12 to 9/14/12	\$262.39
13 County Taxes to	classifier and south
14 Assessments to	
15	
16	
16	
16 17 CALCULATION	\$189,784.74
16 17	community of the second s

SELLER'S TRANSACTION		
M. Due to Seller at Closing		\$180,085.00
01 Sale Price of Property		\$180,000.00
02 Sale Price of Any Personal P	roperty Included in Sale	
03		
04		
05		
06		
07		
08		
Adjustments for Items Paid b		
09 City/Town Taxes 10 County Taxes	to	
10 County Taxes 11 Assessments	to	
12 HOA Dues 9/14/12	to 9/30/12	\$85.00
13	50 31300 FE.	303.00
14		
15		
16		
N. Due from Seller at Closing	0	\$115,562.39
01 Excess Deposit		\$10,000.00
1 Closing Costs Paid at Closin	(l) p	\$2,800.00
03 Existing Loan(s) Assumed o	We want the second s	
04 Payoff of First Mortgage Los	an	\$100,000.00
05 Payoff of Second Mortgage	Loan	000000000000000000000000000000000000000
06		
07		
08 Seller Credit		\$2,500.00
09		
10		
11		
12		
Adjustments for Items Unpaid	d ber Califor	
14 City/Town Taxes 7/1/12	to 9/14/12	\$262.39
15 County Taxes	to	Children Ca
16 Assessments	to	
17		
18		
19		
CALCULATION		
Total Due to Seller at Closing (M	0	\$180,085.00
Total Due from Seller at Closing	7.9.5	\$115,562.39
Cash C From I To Seller		\$64,522.6

CLOSING DISCLOSURE

PAGE 3 OF 5 + LOAN ID # 123456789

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- do not have a negative amortization feature.

Partial Payment

Your lender will

accept payments that are less than the full amount due (partial payments). Partial payments will be applied:

Inot accept 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		
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 Payment	\$412.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly 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 require or 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.	\$292,420.88
Finance Charge. The dollar amount the loan will cost you.	\$123,997.58
Amount Financed. The loan amount available after paying your upfront finance charge.	\$156,964.47
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.441%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.468%
Approximate Cost of Funds (ACF). The approximate cost of the funds used to make this loan. This is not a direct cost to you.	1.63%

Questions? If you have questions about the loan terms and costs on this form, contact your lender. To get more information or make a complaint. contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore.

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,

- I 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 be liable for debt remaining after the 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.

	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 PI. Somecity, ST 12344
NMLS/ License ID			Z765416	Z61456	Z61616
Contact	Joe S.		Samuel G.	Joseph C.	Sarah A.
Contact NMLS/ License ID	12345		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 CLOSING DISCLOSURE Date

Co-Applicant Signature

Date

PAGE 5 OF 5 - LOAN ID # 123456789

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

ORROWER'S TRANSACTION	SELLER'S TRANSACTION
. Due from Borrower at Closing	M. Due to Seller at Closing
1 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
Closing Costs Paid at Closing (J)	03
	04
djustments	05
	06
	07
	08
ljustments for Items Paid by Seller in Advance	Adjustments for Items Paid by Seller in Advance
City/Town Taxes to County Taxes to	09 Gity/Town Taxes to
County Taxes to	10 County Taxes to
Assessments to	11 Assessments to
HOA Dues to	12 HOA Dues to
	13
	14
	16
	And the second sec
aid Already by or on Behalf of Borrower at Closing	N. Due from Seller at Closing
Deposit	DT Excess Deposit
Borrower's Loan Amount	02 Closing Costs Paid at Closing (J)
Existing Loan(s) Assumed or Taken Subject to	Existing Loan(s) Assumed or Taken Subject to
Second Loan (Principal Balance \$100,000) \$96,500.00	04 Payoff of First Mortgage Loan
Seller Credit	05 Payoff of Second Mortgage Loan
ar Credits	05
	Uii Seller Credit
justments	00 Seller Credit
Justiments	10
14	11
	12
	13
justments for Items Unpaid by Seller	Adjustments for Items Unpaid by Seller
City/Town Taxes to	14 City/Town Taxes to
County Taxes to	15 County Taxes to
Assessments to	16 Assessments to
	17
	18
	19
CULATION	CALCULATION
al Due from Borrower at Closing (K)	Total Due to Seller at Closing (M)
al Paid Already by or on Behalf of Borrower at Closing (L)	Total Due from Seller at Closing (N)
h to Close 🔲 From 🔲 To Borrower	Cash 🖸 From 🔲 To Seller

CLOSING DISCLOSURE

PAGE 3 OF 5 - LOAN ID #

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

BORROWER'S TRANSACTION	SELLER'S TRANSACTION
C. Due from Borrower at Closing	M. Due to Seller at Closing
1 Sale Price of Property	01 Sale Price of Property
2 Sale Price of Any Personal Property Included in Sale	02 Sale Price of Any Personal Property Included in Sale
Closing Costs Paid at Closing (J)	0]
1	04
djustments	05
• · · · · · · · · · · · · · · · · · · ·	06
Service and the	07
	08
djustments for Items Paid by Seller in Advance	Adjustments for Items Paid by Seller in Advance
City/Town Taxes to	09 City/Town Taxes to
County Taxes to	10 County Taxes to
Assessments to	11 Assessments to
HOA Dues to	13 HOA Dues to
2	13
1	14
5	15
	16
Paid Already by or on Behalf of Borrower at Closing	N. Due from Seller at Closing
Deposit	01 Excess Deposit
Borrower's Loan Amount	02 Closing Costs Paid at Closing (J)
Existing Loan(s) Assumed or Taken Subject to	03 Existing Loan(s) Assumed or Taken Subject to
Satisfaction of Junior Lien \$5,000 P.O.C. Borrower	04 Payoff of First Mortgage Loan
Seller Credit	05 Payoff of Second Mortgage Loan
her Credits	06 Satisfaction of Junior Lien \$5,000 P.O.C. Borrower
	07
	08 Seller Credit
djustments	09
	10
p 11	11
2 ()	12
	13
djustments for Items Unpaid by Seller	Adjustments for Items Unpaid by Seller
2 City/Town Taxes to	14 City/Town Taxes to
County Taxes to	15 County Taxes to
Assessments to	16 Assessments to
	17
<u>6</u>	18
	19
ALCULATION	CALCULATION
tal Due from Borrower at Closing (K)	Total Due to Seller at Closing (M)
tal Paid Already by or on Behalf of Borrower at Closing (L)	Total Due from Seller at Closing (N)
ash to Close 📋 From 🔲 To Borrower	Cash 🗋 From 🗋 To Seller

CLOSING DISCLOSURE

PAGE 3 OF 5 + LOAN ID #

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

at with your I a

an Est

1

This form is a statement of final loan terms and closing costs. Compare this

	isciosure	-	document with yo	ur Loan Estimate.		
Closing Informatio	n	Transactio	on Information		Loan Info	rmation
Date Issued Closing Date Disbursement Date Agent File # Property	9/04/2012 9/10/2012 9/14/2012 Zeta Title 12-3456 123 Anywhere St Anytown, ST 123		John A. and Mary 123 Anywhere Si Anytown, ST 123 Ficus Bank	treet	Loan Term Purpose Product Loan Type Loan ID #	15 years Refinance Fixed Rate 19 Conventional IIFHA IVA IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII
oppraised Prop. Value	\$135,000				MIC#	000009876543
Loan Terms			Can this	amount increase a	after closing	7
Loan Amount		\$121,000	NO			
Interest Rate		3.375%	NO			
Monthly Principa See Projected Payme for Your Total Month	ents Below	\$857.60	NO			
			Does the	loan have these f	eatures?	
Prepayment Per	alty		YES ·	As high as \$2,420 the first 2 years) if you pay of	ff the loan during
Balloon Paymen	t		NO			

Projected Payments				
Payment Calculation		Years 1-3		Years 4-15
Principal & Interest		\$857.60		\$857.60
Mortgage Insurance	+	76.63	+	_
Estimated Escrow Amount Can Increase Over Time	+	308.50	+	308.50
Estimated Total Monthly Payment	\$	\$1,242.73		\$1,166.10
Estimated Taxes, Insurance & Assessments Amount Can Increase Over Time See Details on Page 4	\$408.50 a month	This estimate include Description: The set of the set	ance	In escrow? YES YES NO u must pay for other property
		costs separately.	property costs. 10	a must pay tor other property

Cash to Close	l	
Cash to Close	\$4,925.66	Includes \$7,419.48 in Closing Costs (\$4,385.00 in Loan Costs + \$3,034.48 in Other Costs – \$0 in Lender Credits). See details on page 2.

CLOSING DISCLOSURE

Closing Disclosure

PAGE 1 OF 5 - LOAN ID # 123456789

Closing Cost Details

Loan Costs	Borrower-Paid At Closing Before Closin	Paid by Others
		3
A. Origination Charges	\$1,810.00	
01 1 % of Loan Amount (Points) 02 Origination Fee	\$1,210.00	
02 Origination Ree	\$000.00	
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For	\$2,350.00	
01 Appraisal Fee to Value, Inc.	\$200.00	
02 Appraisal Management Co. Fee to Vendors, Inc.	\$250.00	
03 Credit Report Fee to Info, Inc.	2250.00	\$40.00
04 Flood Determination Fee to Info, Inc.	\$45.00	
05 Title - Title Search to Zeta Title	\$400.00	
06 Title – Lender's Title Policy to Zeta Title	\$1,115.00	
07 Title - Settlement Agent Fee to Zeta Title	\$300.00	
08		
09		
10		
C. Services Borrower Did Shop For	\$225.00	
01 Pest Inspection Fee to Pest, LLC	\$100.00	
02 Survey Fee to Survey, LLC	\$125.00	
03		
04		
05		
06		
07		
08		
D. TOTAL LOAN COSTS (Borrower-Paid)	\$4,385.00	
Loan Costs Subtotals (A + B + C)	\$4,345.00	\$40.00
E Taxor and Other Covernment Ecor	61 555 00	
	\$1,555.00 \$130.00	
01 Recording Fees Deed: Mortgage: \$130.00		
01 Recording Fees Deed: Mortgage: \$130.00 02 Transfer Tax to Any County	\$130.00	
01 Recording Fees Deed: Mortgage: \$130.00 02 Transfer Tax to Any County F. Prepaids	\$130.00 \$1,425.00 \$709.23	
01 Recording Fees Deed: Mortgage: \$130.00 02 Transfer Tax to Any County F. Prepaids 01 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co.	\$130.00 \$1,425.00	
11 Recording Fees Deed: Mortgage: \$130.00 22 Transfer Tax to Any County F. Prepaids 11 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 22 Mortgage Insurance Premium (mo.)	\$130.00 \$1,425.00 \$709.23 \$519.00	
Image: Press Deed: Mortgage: \$130.00 12. Transfer Tax to Any County F. Propaids 01 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 02. Mortgage Insurance Premium (6 mo.) 00 Prepaid Interest 03. Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012	\$130.00 \$1,425.00 \$709.23	
01 Recording Fees Deed: Mortgage: \$130.00 02 Transfer Tax to Any County F. Prepaids 01 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.)	\$130.00 \$1,425.00 \$709.23 \$519.00	
01 Recording Fees Deed: Mortgage: \$130.00 02 Transfer Tax to Any County F: Prepaids I 01 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05	\$130.00 \$1,425.00 \$709.23 \$519.00 \$190.23	
11 Recording Fees Deed: Mortgage: \$130.00 22 Transfer Tax to Any County F. Prepaids 01 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest 04 Property Taxes (mo.) 05 05	\$130.00 \$1,425.00 \$709.23 \$190.23 \$190.23 \$770.25	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County F. Prapaids Interest of the second s	\$130.00 \$1,425.00 \$709.23 \$519.00 \$190.23	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County F. Prepaids 01 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 12 Mortgage Insurance Premium (6 mo.) to Eta Insurance Co. 13 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 14 Property Taxes (mo.) 15 5 16 Initial Escrow Payment at Closing 10 Homeowner's Insurance 10 Homeowner's Insurance 11 S 12 Mortgage Insurance	\$130.00 \$1,425.00 \$709.23 \$519.00 \$190.23 \$190.23 \$173.00	
Image: Second system Deed: Mortgage: \$130.00 12 Transfer Tax to Any County F. Prepaids 11 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest 11.19 per day from 9/14/2012 to 10/1/2012 14 Property Taxes (mo.) 15 G. Initial Escrow Payment at Closing 11 Homeowner's Insurance \$86.50 11 Homeowner's Insurance \$76.63 12 Mortgage Insurance \$76.63 13 Property Taxes \$222.00 14 Property Taxes \$222.00	\$130.00 \$1,425.00 \$709.23 \$519.00 \$190.23 \$190.23 \$173.00 \$173.00 \$153.26	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County 12. Transfer Tax to Any County F. Prapaids 01 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 02 Mortgage Insurance Premium (7 mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (7 mo.) 05 G.Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo. 03 Property Taxes \$222.00 per month for 2 mo.	\$130.00 \$1,425.00 \$709.23 \$519.00 \$190.23 \$190.23 \$173.00 \$173.00 \$153.26	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County F. Propaids Interest insurance Premium (6 mo.) to Eta Insurance Co. 10 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 10 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 10 Property Taxes (7 mo.) 10 Homeowner's Insurance \$86.50 per month for 2 mo. 10 Homeowner's Insurance \$76.63 per month for 2 mo. 10 Homeowner's Insurance \$222.00 per month for 2 mo.	\$130.00 \$1,425.00 \$709.23 \$519.00 \$190.23 \$190.23 \$173.00 \$173.00 \$153.26	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County F. Prepaids 01 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 14 Property Taxes (mo.) 15 05 16 Initial Escrow Payment at Closing 10 Homeowner's Insurance \$86.50 per month for 2 mo. 10 Mortgage Insurance \$76.63 per month for 2 mo. 10 Property Taxes \$222.00 per month for 2 mo. 10 Generating State	\$130.00 \$1,425.00 \$709.23 \$519.00 \$190.23 \$190.23 \$173.00 \$173.00 \$153.26	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County E. Prepaids Ito Any County 11 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest 14 Property Taxes (mo.) 15 16 Initial Escrow Payment at Closing 11 Homeowner's Insurance 12 Mortgage Insurance 13 Preperity Taxes (state) 14 State 15 Property Taxes (state) 16 Insurance (state) 17 Mortgage Insurance (state) 18 State 19 Per month for 2 mo. 10 Per month for 2 mo. 10 Per month for 2 mo. 10 Per month for 2 mo.	\$130.00 \$1,425.00 \$709.23 \$519.00 \$190.23 \$190.23 \$173.00 \$173.00 \$153.26	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County 12. Transfer Tax to Any County 14. Prepaids to Any County 10 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 12 Mortgage Insurance Premium (7 mo.) 13 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 14 Property Taxes (7 mo.) 15 5 16 Insurance \$86.50 per month for 2 mo. 17 Hortgage Insurance \$76.63 per month for 2 mo. 18 Property Taxes \$222.00 per month for 2 mo. 19 Progety Taxes \$222.00 per month for 2 mo. 10 Aggregate Adjustment	\$130.00 \$1,425.00 \$709.23 \$190.23 \$190.23 \$173.00 \$153.26 \$444.00	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County 14 F.Propaids 11 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 14 Property Taxes (mo.) 15 Of 16 Homeowner's Insurance \$86.50 per month for 2 mo. 17 Mortgage Insurance \$76.63 per month for 2 mo. 18 Forperty Taxes \$222.00 per month for 2 mo. 19 Property Taxes \$222.00 per month for 2 mo. 10 Aggregate Adjustment H. Other Other	\$130.00 \$1,425.00 \$709.23 \$190.23 \$190.23 \$173.00 \$153.26 \$444.00	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County 14 Drepaids 11 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 12 Mortgage Insurance Premium (6 mo.) to Eta Insurance Co. 13 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 14 Property Taxes (mo.) 15 G 16 Glinitial Escrow Payment at Closing 11 Homeowner's Insurance \$86.50 per month for 2 mo. 12 Mortgage Insurance \$76.63 per month for 2 mo. 13 Property Taxes \$222.00 per month for 2 mo. 14 Bagergate Adjustment H. Other Image: State St	\$130.00 \$1,425.00 \$709.23 \$190.23 \$190.23 \$173.00 \$153.26 \$444.00	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County 12 Transfer Tax to Any County 11 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest 14 Property Taxes (mo.) 15 16 Initial Escrow Payment at Closing 11 Homeowner's Insurance 12 Mortgage Insurance 13 Preperty Taxes (science) 14 Mortgage Insurance 15 Preperty Taxes (science) 16 Insurance 17 Preperty Taxes (science) 18 Aggregate Adjustment 14 Other 11 1	\$130.00 \$1,425.00 \$709.23 \$190.23 \$190.23 \$173.00 \$153.26 \$444.00	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County 12. Transfer Tax to Any County 14. Prepaids to Any County 10 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 12 Mortgage Insurance Premium (7 mo.) 13 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 14 Property Taxes (7 mo.) 15 5 16 G. Initial Escrow Payment at Closing 10 Homeowner's Insurance \$86.50 per month for 2 mo. 11 Homeowner's Insurance \$76.63 per month for 2 mo. 12 Property Taxes \$222.00 per month for 2 mo. 14 10 16 10 17 10 18 Aggregate Adjustment 14 05 10 10 11 10 12 10	\$130.00 \$1,425.00 \$709.23 \$190.23 \$190.23 \$173.00 \$153.26 \$444.00	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County 12. Transfer Tax to Any County 13. Prepaids 1 10. Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 12. Mortgage Insurance Premium (6 mo.) 10/11/2012 13. Prepaid Interest \$11.19 per day from 9/14/2012 to 10/11/2012 14. Property Taxes (mo.) 15. Of Contrast Escrow Payment at Closing 16. Initial Escrow Payment at Closing 17. Mortgage Insurance \$86.50 per month for 2 mo. 18. Mortgage Insurance \$76.63 per month for 2 mo. 19. Property Taxes \$222.00 per month for 2 mo. 10. Mortgage Adjustment H. Other 11. Other 12. Other 13. Other 14. Other 14. Other 15. Other	\$130.00 \$1,425.00 \$709.23 \$190.23 \$190.23 \$173.00 \$153.26 \$444.00	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County 12 Transfer Tax to Any County 14 Transfer Tax to Any County 15 Mortgage Insurance Premium () 16 Initial Escrow Payment at Closing 11 Homeowner's Insurance \$86.50 12 Mortgage Insurance \$76.63 14 Homeowner's Insurance \$76.63 15 Property Taxes \$222.00 16 Aggregate Adjustment 17 H. Othor 10 Other 11 Other	\$130.00 \$1,425.00 \$709.23 \$190.23 \$190.23 \$173.00 \$153.26 \$444.00	
Oll Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County F. Prepaids to Any County 01 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 02 Mortgage Insurance Premium (7 mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (7 mo.) 05 05 06 07 08 09 09 01 01 02 03 04 05 05 06 07 08 09 09 01 02 03 04 05 06 07 08 09 01 02 03 04 05 06 07 08 09 09 01 02 03 04 05 06 07 08 09 09 09<	\$130.00 \$1,425.00 \$709.23 \$190.23 \$190.23 \$173.00 \$153.26 \$444.00	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County 12 Transfer Tax to Any County 14 Decover State 10 10 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 10 12 Mortgage Insurance Premium (7 mo.) 10 13 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 14 Property Taxes (7 mo.) 10 15 G. Initial Escrow Payment at Closing 10 Homeowner's Insurance \$86.50 per month for 2 mo. 10 Homeowner's Insurance \$76.63 per month for 2 mo. 10 Mortgage Insurance \$76.63 per month for 2 mo. 11 10 10 12 0 10 13 Property Taxes \$222.00 per month for 2 mo. 14 10 10 15 10 10 16 10 10 17 10 10 18 Aggregate Adjustment 19 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10	\$130.00 \$1,425.00 \$709.23 \$190.23 \$190.23 \$173.00 \$153.26 \$444.00	
Oll Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County F. Propaids 101 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 122 Mortgage Insurance Premium (7 mo.) 123 Prepaid Interest 124 Property Taxes (7 mo.) 125 125 126 127 128 129 129 120 120 120 121 121 121 122 122 123 123 124 125 125 126 127 128 129 129 120 121 121 121 121 122 122 123 123 124 125 125 126 127 128 128 129 121 121 122 123 1231 124 125 <	\$130.00 \$1,425.00 \$709.23 \$190.23 \$190.23 \$173.00 \$153.26 \$444.00	
Oll Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County F. Propaids 10 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 12 Mortgage Insurance Premium (6 mo.) to Eta Insurance Co. 13 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 14 Property Taxes (mo.) 15 16 17 18 Aggregate Adjustment H. Other 11 12 13 14 15	\$130.00 \$1,425.00 \$709.23 \$519.00 \$190.23 \$190.23 \$173.00 \$173.00 \$153.36 \$444.00 - \$0.01 - \$0.01 - \$0.01	
Deed: Mortgage: \$130.00 12 Transfer Tax to Any County 12 Transfer Tax to Any County 13 Prepaids Image: State of the state of	\$130.00 \$1,425.00 \$709.23 \$519.00 \$190.23 \$190.23 \$173.00 \$173.00 \$153.26 \$444.00 - \$0.01 - \$0.01	
11 Recording Fees Deed: Mortgage: \$130.00 12 Transfer Tax to Any County 12 Transfer Tax to Any County 14 Decowner's Insurance Premium (6 mo.) to Eta Insurance Co. 10 Mortgage Insurance Premium (mo.) 11 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 10 Property Taxes (mo.) 105 11 Omecowner's Insurance \$86.50 per month for 2 mo. 12 Mortgage Insurance \$76.63 per month for 2 mo. 13 Property Taxes \$222.00 per month for 2 mo. 14 Operation of the second	\$130.00 \$1,425.00 \$709.23 \$190.23 \$190.23 \$173.00 \$153.26 \$444.00 - \$0.01 - \$0.01 - \$0.01 - \$0.01 - \$0.01	
02 Transfer Tax to Any County F. Prepaids 01 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co. 02 Mortgage Insurance Premium (mo.) 03 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo.	\$130.00 \$1,425.00 \$709.23 \$519.00 \$190.23 \$190.23 \$173.00 \$173.00 \$153.36 \$444.00 - \$0.01 - \$0.01 - \$0.01	\$40.00

CLOSING DISCLOSURE

PAGE 2 OF 5 - LOAN ID # 123456789

Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.			
	Estimate	Final	Did this change?	
Total Closing Costs (J)	\$7,397.00	\$7,419.48	YES - See Total Loan Costs (D) and Total Othar Costs (I)	
Closing Costs Paid Before Closing	\$0	- \$40.00	YES +You paid these costs before closing	
Closing Costs Financed (Included in Loan Amount)	\$0	\$0	NO	
Down Payment/Funds from Borrower	\$0	\$0	NO	
Funds for Borrower	\$0	- \$2,453.82	YES + After the disbursements below, the funds available to you have increased	
Cash to Close	\$7,397.00	\$4,925.66		

-

Disbursements to Others Use this table to see a list of payments from your loan funds.

sbursements to Others Use this table to see a list of payments from your loan funds.		
TO	AMOUNT	
21 Rho Servicing to pay off existing loan	\$118,546.18	
32		
3		
4		
5		
Б		
12		
8		
99		
0		
1		
2		
3		
4		
15		
Total Disbursement to Others	\$118,546.18	

CLOSING DISCLOSURE

PAGE 3 OF 5 + LOAN ID # 123456789

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.

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.

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.
- do not have a negative amortization feature.

Partial Payment

Your lender will

accept payments that are less than the full amount due (partial payments). Partial payments will be applied: in this order to: 1. accrued interest, 2. principal balance.

not accept partial payments.

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

Security Interest

You are granting a securit	ty interest in
123 Anywhere Street, Any	ytown, 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	\$3,702.00	Estimated total amount over year 1 for your escrowed property costs: Property Taxes, Homeowner's Insurance
Non-Escrowed Property Costs over Year 1	\$1,200.00	Estimated total amount over year 1 for your non-escrowed property costs: HOA Faes You may have other property costs.
Initial Payment	\$770.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Payment	\$385.13	The amount included in your total monthly payment.

will not have an escrow account because __you declined it __your lender does not require or 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.	\$161,406.58
Finance Charge. The dollar amount the loan will cost you.	\$41,961.57
Amount Financed. The loan amount available after paying your upfront finance charge.	\$114,705.33
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.443%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a	
percentage of your loan amount.	27.74%
Approximate Cost of Funds (ACF). The approximate cost of the funds used to make this loan. This is not a direct cost to you.	1.63%

Questions? If you have questions about the loan terms and costs on this form, contact your lender. To get more information or make a complaint. contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore.

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 be liable for debt remaining after the 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.

	Lender	Mortgage Broker	Settlement Agent
Name	Ficus Bank	Pecan Mortgage Broker Inc.	Zeta Title
Address	4321 Random Blvd. Somecity, ST 12340	222222	321 Uptown Dr. Anytown, ST 12345
NMLS/ License ID			P76821
Contact	Joe S.	Jane B.	Joan T.
Contact NMLS/ License ID	12345	54321	
Email	joesmith@ficusbank.com	janeb@pecanmortgagebroker.com	joan@zt.biz
Phone	123-456-7890	333-444-5555	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 CLOSING DISCLOSURE Date

Co-Applicant Signature

Date

PAGE 5 OF 5 - LOAN ID # 123456789

H-25(F) Mortgage Loan Transaction Closing Disclosure - Sample of Refinance Transaction (19(e)(3) violation)

Closing D	isclosure	e d	This form is a statement of fin document with your Loan Est		ing costs. Compare this
Closing Informatio	'n	Transactio	on Information	Loan Info	rmation
Date Issued 9/04/2012 Closing Date 9/10/2012 Disbursement Date 9/14/2012 Agent Zeta Title File # 12-3456 Property 123 Anywhere S Anytown, ST 12: Appraised Prop. Value \$135,000			John A. and Mary B. 123 Anywhere Street Anytown, ST 12345 Ficus Bank	Loan Term Purpose Product Loan Type Loan ID # MIC #	15 years Refinance Fixed Rate III Conventional IFHA VA I 123456789 000009876543
Loan Terms			Can this amount in	crease after closing	7
Loan Amount		\$121,000	NO		
Interest Rate		3.375%	NO		
Monthly Principa See Projected Payme for Your Total Month	ents Below	\$857.60	NO		
			Does the loan have	these features?	
Prepayment Per	alty		NO		
Balloon Paymen	t		NO		

Projected Payments				
Payment Calculation		Years 1-3		Years 4-15
Principal & Interest		\$857.60		\$857.60
Mortgage Insurance	+	76.63	+	_
Estimated Escrow Amount Can Increase Over Time	+	308.50	+	308.50
Estimated Total Monthly Payment	\$	51,242.73		\$1,166.10
Estimated Taxes, Insurance & Assessments Amount Can Increase Over Time See Details on Page 4	t Can Increase Over Time a month		This estimate includesIn escrow?Image: Property TaxesYESImage: Property TaxesYES	
		See page 4 for escrowed costs separately.	property costs. You	must pay for other property

Cash to Close		
Cash to Close	\$4,675.66	Includes \$7,169.48 in Closing Costs (\$4,385.00 in Loan Costs + \$3,134.48 in Other Costs - \$350.00 in Lender Credits). See details on page 2.

CLOSING DISCLOSURE

PAGE 1 OF 5 - LOAN ID # 123456789

Closing Cost Details

Loan Costs	Borrower-Paid	Paid by Others
Loan Costs	At Closing Before Closi	ng
A. Origination Charges	\$1,810.00	
01 1 % of Loan Amount (Points)	\$1,210.00	
02 Origination Fee	\$600.00	
03		
D4		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For	\$2,350.00	
01 Appraisal Fee to Value, Inc.	\$200.00	
02 Appraisal Management Co. Fee to Vendors, Inc.	\$250.00	
03 Credit Report Fee to Info, Inc.		\$40.00
04 Flood Determination Fee to Info, Inc.	\$45.00	
05 Title – Title Search to Zeta Title	\$400.00	
06 Title – Lender's Title Policy to Zeta Title	\$1,115.00	
07 Title - Settlement Agent Fee to Zeta Title	\$300.00	
08		
09		
10		
C. Services Borrower Did Shop For	\$225.00	
01 Pest Inspection Fee to Pest, LLC	\$100.00	
02 Survey, Ecc to Survey, LLC	\$125.00	
03		
04		
05		
06		
07		
08		
D. TOTAL LOAN COSTS (Borrower-Paid)	\$4,385.00	
Loan Costs Subtotals (A + B + C)	\$4,345.00	\$40.00
E. Taxes and Other Government Fees Il Recording Fees Deed: Mortgage: \$130.00	\$1,655.00 \$130.00	
01 Recording Fees Deed: Mortgage: \$130.00 02 Transfer Tax to Any County	\$1,525.00	
F. Prepaids	\$709.23	
•		
01 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co.		
	\$519.00	
02 Mortgage Insurance Premium (mo.)		
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012	\$190.23	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.)		
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05	\$190.23	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing	\$190.23 \$770.25	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo.	\$190.23 \$770.25 \$173.00	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 05 06 07 11 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo.	\$190.23 \$770.25 \$173.00 \$153.26	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 05 06 Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo. 03 Property Taxes \$222.00 per month for 2 mo.	\$190.23 \$770.25 \$173.00	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 05 G. Initial Escrow Payment at Closing 01 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo. 03 Property Taxes \$222.00 per month for 2 mo.	\$190.23 \$770.25 \$173.00 \$153.26	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo. 03 Property Taxes \$222.00 per month for 2 mo. 04 65	\$190.23 \$770.25 \$173.00 \$153.26	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 Go. 05 Go. 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo. 03 Property Taxes \$222.00 per month for 2 mo. 04 S	\$190.23 \$770.25 \$173.00 \$153.26	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo. 03 Property Taxes \$222.00 per month for 2 mo. 04 65 05 06 06 07	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo. 03 Property Taxes \$222.00 per month for 2 mo. 04 05 05 06 07 Magregate Adjustment	\$190.23 \$770.25 \$173.00 \$153.26	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo. 03 Property Taxes \$222.00 per month for 2 mo. 04 90 05 90 06 90 07 90 08 Aggregate Adjustment H. Other 90	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo. 03 Property Taxes \$222.00 per month for 2 mo. 04 Os 05 04 05 05 06 05 07 08 08 Aggregate Adjustment H. Othor 01	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo. 03 Property Taxes \$222.00 per month for 2 mo. 04 S 05 0 06 0 07 Aggregate Adjustment H. Other 01 02 01	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00	
22 Mortgage Insurance Premium (mo.) 33 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 24 Property Taxes (mo.) 25 G. Initial Escrow Payment at Closing 21 Homeowner's Insurance \$86.50 per month for 2 mo. 22 Mortgage Insurance \$76.63 per month for 2 mo. 23 Property Taxes \$222.00 per month for 2 mo. 24 9 25 9 26 9 27 9 28 Aggregate Adjustment H. Other 01 02 03	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo. 03 Property Taxes \$222.00 per month for 2 mo. 04 S 05 S 06 S 07 S 08 Aggregate Adjustment H. Other S 01 S 02 S 03 O 04 S 05 S 06 S 07 S 08 Aggregate Adjustment 01 S 02 S 03 O 04 S	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00	
22 Mortgage Insurance Premium (mo.) 33 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 34 Property Taxes (mo.) 35 G. Initial Escrow Payment at Closing 21 Homeowner's Insurance \$86.50 per month for 2 mo. 23 Mortgage Insurance \$76.63 per month for 2 mo. 36 Property Taxes \$222.00 per month for 2 mo. 37 Progregate Adjustment H. Other 01 02 03 03 04 04 05	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00	
22 Mortgage Insurance Premium (mo.) 33 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 34 Property Taxes (mo.) 35 35 36 Initial Escrow Payment at Closing 37 Property Taxes (\$76.63 per month for 2 mo. 38 Property Taxes (\$76.63 per month for 2 mo. 39 Property Taxes (\$222.00 per month for 2 mo. 36 94 37 96 37 97 38 Aggregate Adjustment H. Other 01 30 02 33 04 34 05 35 05 36 05 37 05	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00	
22 Mortgage Insurance Premium (mo.) 33 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 24 Property Taxes (mo.) 25 G. Initial Escrow Payment at Closing 21 Homeowner's Insurance \$86.50 per month for 2 mo. 22 Mortgage Insurance \$76.63 per month for 2 mo. 23 Property Taxes \$222.00 per month for 2 mo. 24 Property Taxes \$222.00 per month for 2 mo. 25 Official Escrow Payment H. 26 Official Escrow Payment Escrow Payme	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo. 03 Property Taxes \$222.00 per month for 2 mo. 04 05 05 06 07 08 03 Aggregate Adjustment H. Other 01 03 04 04 05 05 06 07 08	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00 -\$0.01	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo. 02 Mortgage Insurance \$76.63 per month for 2 mo. 03 Property Taxes \$222.00 per month for 2 mo. 04 05 05 06 07 08 03 Aggregate Adjustment H. Other 01 03 04 04 05 05 06 07 08	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00	
22 Mortgage Insurance Premium (mo.) 33 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 24 Property Taxes (mo.) 25 G. Initial Escrow Payment at Closing 21 Homeowner's Insurance \$86.50 per month for 2 mo. 22 Property Taxes \$222.00 per month for 2 mo. 24 Property Taxes \$222.00 per month for 2 mo. 25 Ser month for 2 mo. 26 Aggregate Adjustment H. Other Ser month for 2 mo. 27 Ser month for 2 mo. 28 Aggregate Adjustment H. Other Ser month for 2 mo. 29 Ser month for 2 mo. 20 Ser month for 2 mo. 29 Ser month for 2 mo. 20 Ser month for 2 mo. 21 Ser month for 2 mo. 22 Ser month for 2 mo. 23 Ser month for 2 mo. 24 Ser month for 2 mo. 25 Ser month for 2 mo. 26 Ser month for 2 mo.	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00 -\$0.01	
22 Mortgage Insurance Premium (mo.) 33 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 34 Property Taxes (mo.) 35 5 36 Initial Escrow Payment at Closing 37 Homeowner's Insurance \$86.50 per month for 2 mo. 38 Property Taxes \$222.00 per month for 2 mo. 39 Property Taxes \$222.00 per month for 2 mo. 34 S 35 S 36 Aggregate Adjustment 41 S 36 S 37 S 38 Aggregate Adjustment 41 S 32 S 33 S 34 S 35 S 36 S 37 S 38 Aggregate Adjustment 40 S 30 S 314 S 32 S 33 S 34 S 35 S 36 S 37 </td <td>\$190.23 \$770.25 \$173.00 \$153.26 \$444.00 -\$0.01 -\$0.01</td> <td></td>	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00 -\$0.01 -\$0.01	
22 Mortgage Insurance Premium (mo.) 33 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 34 Property Taxes (mo.) 35 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$86.50 per month for 2 mo. 25 Mortgage Insurance \$76.63 per month for 2 mo. 26 Mortgage Insurance \$26.50 per month for 2 mo. 27 Mortgage Insurance \$222.00 per month for 2 mo. 28 S222.00 per month for 2 mo. 29 Mortgage Adjustment H. Other O1 02 O1 03 O2 04 O5 05 O6 07 O8 08 I.TOTAL OTHER COSTS (Borrower-Paid) Other Costs Subtotal (E + F + G + H)	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00 -\$0.01 -\$0.01 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	
02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012 04 Property Taxes (mo.) 05 05 06 07 107 107 107 107 107 107 107	\$190.23 \$770.25 \$173.00 \$153.26 \$444.00 -\$0.01 -\$0.01	\$40.00

CLOSING DISCLOSURE

PAGE 2 OF 5 - LOAN ID # 123456789

Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.			
	Estimate	Final	Did this change?	
Total Closing Costs (J)	\$7,397.00	\$7,169.48	YES • See Total Loan Costs (D) and Total Other Costs (I) • Increase exceeds legal limits by \$100	
Closing Costs Paid Before Closing	\$0	- \$40.00	YES • You paid these Closing Costs before closing	
Closing Costs Financed (Included in Loan Amount)	\$0	\$0	NO	
Down Payment/Funds from Borrower	\$0	\$0	NO	
Funds for Borrower	\$0	- \$2,453.82	YES • After the disbursements below, the funds available to you have increased	
Cash to Close	\$7,397.00	\$4,675.66		

Disbursements to Others Use this table to see a list of payments from your loan funds. то AMOUNT 01 Rho Servicing to pay off existing loan \$118,546.18 02 03 04 05 06 07 08 09 10 11 12 13 14 15 **Total Disbursement to Others** \$118,546.18

CLOSING DISCLOSURE

PAGE 3 OF 5 - LOAN ID # 123456789

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.

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. 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.
- do not have a negative amortization feature.

Partial Payment

Your lender will

accept payments that are less than the full amount due (partial payments). Partial payments will be applied:

not accept 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	\$3,702.00	Estimated total amount over year 1 for your escrowed property costs: Property Taxes, Homeowner's Insurance
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Initial Payment	\$770.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Payment	\$385.13	The amount included in your total monthly payment.

□ will not have an escrow account because □ you declined it □ your lender does not require or 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.	\$161,406.58
Finance Charge. The dollar amount the loan will cost you.	\$41,700.38
Amount Financed. The loan amount available after paying your upfront finance charge.	\$114,966.52
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.409%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a	
percentage of your loan amount.	27.74%
Approximate Cost of Funds (ACF). The approximate cost of the funds used to make this loan. This is not a direct cost to you.	1.63%

Questions? If you have questions about the loan terms and costs on this form, contact your lender. To get more information or make a complaint. contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore.

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 be liable for debt remaining after the 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.

	Lender	Mortgage Broker	Settlement Agent
Name	Ficus Bank	Pecan Mortgage Broker Inc.	Zeta Title
Address	4321 Random Blvd. Somecity, ST 12340	222222	321 Uptown Dr. Anytown, ST 12345
NMLS/ License ID			P76821
Contact	Joe S.	Jane B.	Joan T.
Contact NMLS/ License ID	12345	54321	
Email	joesmith@ficusbank.com	janeb@pecanmortgagebroker.com	joan@zt.biz
Phone	123-456-7890	333-444-5555	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 CLOSING DISCLOSURE Date

Co-Applicant Signature

Date

PAGE 5 OF 5 - LOAN ID # 123456789

H-25(G) Mortgage Loan Transaction Closing Disclosure - Sample of Refinance Transaction with Financed Closing Costs

Closing D	isclosure	e d	This form is a statement of fin document with your Loan Est		ing costs. Compare this
Closing Informatio	on	Transactio	on Information	Loan Info	rmation
Date Issued Closing Date Disbursement Date Agent File # Property Appraised Prop. Value	9/04/2012 9/10/2012 9/14/2012 Zeta Title 12-3456 123 Anywhere St Anytown, ST 123 \$135,000		John A. and Mary B. 123 Anywhere Street Anytown, ST 12345 Ficus Bank	Loan Term Purpose Product Loan Type Loan ID # MIC #	15 years Refinance Fixed Rate III Conventional IFHA VA IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII
Loan Terms			Can this amount in	crease after closing	1
Loan Amount		\$125,500	NO		
Interest Rate		3.375%	NO		
Monthly Principa See Projected Payme for Your Total Month	ents Below	\$889.49	NO		
			Does the loan have	these features?	
Prepayment Per	alty		NO		
Balloon Paymen	ıt		NO		

Projected Payments				
Payment Calculation		Years 1-3		Years 4-15
Principal & Interest		\$889.49		\$889.49
Mortgage Insurance	+	79.48	+	_
Estimated Escrow Amount Can Increase Over Time	+	308.50	+	308.50
Estimated Total Monthly Payment	:	\$1,277.47		\$1,197.99
Estimated Taxes, Insurance & Assessments Amount Can Increase Over Time See Details on Page 4	\$408.50 a month	This estimate includ Property Taxes Homeowner's Insu Other: HOA See name & for second	rance	In escrow? YES YES NO must pay for other property
-		costs separately.	property costs. rou	must pay for other property

Cash to Close		
Cash to Close	\$577.33	Includes \$7,571.15 in Closing Costs (\$4,471.00 in Loan Costs + \$3,100.15 in Other Costs – \$0 in Lender Credits). See details on page 2.

CLOSING DISCLOSURE

PAGE 1 OF 5 - LOAN ID # 123456789

Closing Cost Details

Loan Costs	Borrower-Paid At Closing Before Closing	Paid by Others
		4
A. Origination Charges	\$1,855.00	
01 1 % of Loan Amount (Points)	\$1,255.00	
02 Origination Fee	\$600.00	
03		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For	\$2,391.00	
01 Appraisal Fee to Value, Inc.	\$200.00	
02 Appraisal Management Co. Fee to Vendors, Inc.	\$250.00	
03 Credit Report Fee to Info, Inc.		\$40.00
04 Flood Determination Fee to Info, Inc.	\$45.00	
05 Title – Title Search to Zeta Title	\$400.00	
06 Title – Lender's Title Policy to Zeta Title	\$1,156.00	
07 Title - Settlement Agent Fee to Zeta Title	\$300.00	
08		
09		
10		
C. Services Borrower Did Shop For	\$225.00	
01 Pest Inspection Fee to Pest, LLC	\$100.00	
02 Survey Fee to Survey, LLC	\$125.00	
03		
04		
05		
06		
07		
08		
D. TOTAL LOAN COSTS (Borrower-Paid)	\$4,471.00	
Loan Costs Subtotals (A + B + C)	\$4,431.00	\$40.00
Other Costs		
E. Taxes and Other Government Fees	\$1,608.00	
01 Recording Fees Deed: Mortgage: \$130.00	\$130.00	
02 Transfer Tax to Any County	\$1,478.00	
F. Prepaids	\$716.20	
01 Homeowner's Insurance Premium (6 mo.) to Eta Insurance Co.	\$519.00	
02 Mortgage Insurance Premium (mo.)		
03 Prepaid Interest \$11.60 per day from 9/14/2012 to 10/1/2012	\$197.20	
04 Property Taxes (mo.)		
05		
G. Initial Escrow Payment at Closing	\$775.95	
· · ·	\$115.55	
01 Homeowner's Insurance \$86.50 per month for 2 mo.	é173.00	
0.7 Mastering Incurrence (20.49 per menth for 7 me	\$173.00	
	\$158.96	
03 Property Taxes \$222.00 per month for 2 mo.		
03 Property Taxes \$222.00 per month for 2 mo. 04	\$158.96	
O3 Property Taxes \$222.00 per month for 2 mo. 04 05 05 06 06	\$158.96	
03 Property Taxes \$222.00 per month for 2 mo. 04 05 06	\$158.96	
03 Property Taxes \$222.00 per month for 2 mo. 04 05 06 07	\$158.96	
03 Property Taxes \$222.00 per month for 2 mo. 04 05 05 06 07 08 Aggregate Adjustment 06	\$158.96	
03 Property Taxes \$222.00 per month for 2 mo. 04 05 06 07 08 Aggregate Adjustment H. Other	\$158.96	
D3 Property Taxes \$222.00 per month for 2 mo. 04 05 05 06 05 08 Aggregate Adjustment 06 04 01 01 01	\$158.96	
D3 Property Taxes \$222.00 per month for 2 mo. 04 05 05 06 05 08 Aggregate Adjustment 06 04 01 01 01	\$158.96	
O3 Property Taxes \$222.00 per month for 2 mo. 04 05 06 07 08 Aggregate Adjustment 01 01 02 03 03 03	\$158.96	
O3 Property Taxes \$222.00 per month for 2 mo. 04 05 06 07 08 Aggregate Adjustment 01 02 02 03 04 04	\$158.96	
O3 Property Taxes \$222.00 per month for 2 mo. 04 05 06 07 08 Aggregate Adjustment 01 02 02 03 04 04	\$158.96	
03 Property Taxes \$222.00 per month for 2 mo. 04 05 06 07 08 Aggregate Adjustment 00	\$158.96	
Old Property Taxes \$222.00 per month for 2 mo. 04 05 05 06 05 08 Aggregate Adjustment 01 01 02 03 04 05 03 04 05 05 05 05 05 05 05 05 06 05 06 05 06	\$158.96	
Old Property Taxes \$222.00 per month for 2 mo. 04 05 06 07 08 Aggregate Adjustment 01 01 01 02 03 04 03 04 05 06 04 05 06 07	\$158.96	
Bit S222.00 per month for 2 mo. 04 04 05 05 06 07 08 Aggregate Adjustment 04 01 01 02 03 04 05 04 05 06 05 04 05 06 04 05 07 08 05 08 05 06	\$158.96	
32 Property Taxes \$222.00 per month for 2 mo. 34 35 35 36 36 37 38 Aggregate Adjustment 4 40 3 33 3 34 3 35 3 36 3 37 3 38 4 39 3 36 3 36 3 37 3 38 4 39 3 30 3 30 3 30 3 30 3 30 3 30 3 30 3 30 3 30 3 30 3 31 3 32 3 33 3 34 3 35 3 36 3 <tr< td=""><td>\$158.96 \$444.00 - \$0.01</td><td></td></tr<>	\$158.96 \$444.00 - \$0.01	
33 Property Taxes \$222.00 per month for 2 mo. 14 14 15 16 16 17 17 8 Aggregate Adjustment 14. Other 1 12 1 13 1 14 1 15 1 16 1 17 1 18 1 19 1 10 1	\$158.96 \$444.00 - \$0.01	
	\$158.96 \$444.00 - \$0.01	

 J. TOTAL CLOSING COSTS (Borrower-Paid)
 \$7,571.15

 Closing Costs Subtotals (D + I)
 \$7,531.15
 \$40.00

 Lender Credits
 40.00
 \$100

CLOSING DISCLOSURE

PAGE 2 OF 5 - LOAN ID # 123456789

Calculating Cash to Close	Use this table	to see what h	as changed from your Loan Estimate.
	Estimate	Final	Did this change?
Total Closing Costs (J)	\$7,397.00	\$7,571.15	YES - See Total Loan Costs (D) and Total Othar Costs (I)
Closing Costs Paid Before Closing	\$0	- \$40.00	YES +You paid these Closing Costs before closing
Closing Costs Financed (Included in Loan Amount)	\$0	- \$4,500.00	YES •You included these Closing Costs in your Loan Amount, which increased your Loan Amount
Down Payment/Funds from Borrower	\$0	\$0	NO
Funds for Borrower	\$0	- \$2,453.82	YES + After the disbursements below, the funds available to you have increased
Cash to Close	\$7,397.00	\$\$77.33	

2

Disbursements to Others Use this table to see a list of payments from your loan funds.

TO	AMOUNT
01 Rho Servicing to pay off existing loan	\$118,546.18
22	
12	
м	
5	
Б	
17	
28	
09	
10	
11	
12	
13	
14	
15	
Total Disbursement to Others	\$118,546.18

CLOSING DISCLOSURE

PAGE 3 OF 5 + LOAN ID # 123456789

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.

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.

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 Payment

Your lender will

accept payments that are less than the full amount due (partial payments). Partial payments will be applied:

not accept partial payments.

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

Security Interest

123 Anywhere Street, Anytown, ST 12345	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	\$3,702.00	Estimated total amount over year 1 for your escrowed property costs: Homeowner's Insurance, Property Taxes
Non-Escrowed Property Costs over Year 1	\$1,200.00	Estimated total amount over year 1 for your non-escrowed property costs: HOA Fees You may have other property costs.
Initial Payment	\$775.95	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Payment	\$387.98	The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not require or 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.	\$167,808.24
Finance Charge. The dollar amount the loan will cost you.	\$43,868.63
Amount Financed. The loan amount available after paying your upfront finance charge.	\$119,064.85
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.481%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a	
percentage of your loan amount.	27.73%
Approximate Cost of Funds (ACF). The approximate cost of the funds used to make this loan. This is not a direct cost to you.	1.63%

Questions? If you have questions about the loan terms and costs on this form, contact your lender. To get more information or make a complaint. contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore.

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 be liable for debt remaining after the 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.

	Lender	Mortgage Broker	Settlement Agent
Name	Ficus Bank	Pecan Mortgage Broker Inc.	Zeta Title
Address	4321 Random Blvd. Somecity, ST 12340	222222	321 Uptown Dr. Anytown, ST 12345
NMLS/ License ID			P76821
Contact	Joe S.	Jane B.	Joan T.
Contact NMLS/ License ID	12345	54321	
Email	joesmith@ficusbank.com	janeb@pecanmortgagebroker.com	joan@zt.biz
Phone	123-456-7890	333-444-5555	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 CLOSING DISCLOSURE Date

Co-Applicant Signature

Date

PAGE 5 OF 5 - LOAN ID # 123456789

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

	Borre	wer-Paid	Sel	ler-Paid	Paid by
Loan Costs	At Closing	Before Closing	At Closing	Before Closing	Others
. Origination Charges					
% of Loan Amount (Points)		1		1	
2					
3					
4		1			
5		1			
6		1			
7		1			
8					
9					
0					
1					
2					
3					
4					
5					
6					
7					
8					
9					
0					
1					
3. Services Borrower Did Not Shop For					
01					
12					
13					
14					
5					
06					
17					
8					
9					
0					
1					
3					
4					
s 5					
6					
7					
8					
9					
9					
1					
Services Borrower Did Shop For			<u> </u>		
		1		-	
2					
3					
4					
9 5					
6					
7					
8					
9					
0					
1					
2					
3					
4					
5					
1 2 3 4 5 6 7 8 9 1					
7					
8					
9					
1					
2					
TOTAL LOAN COSTS (Borrower-Paid)			(<u> </u>		

Closing Cost Details

CLOSING DISCLOSURE

PAGE 2a OF 5 - LOAN ID #

Closing Cost Details

		Born	wer-Paid	Se	ler-Paid	Paid by
Other Costs		At Closing	Before Closing	At Closing	Before Closing	Others
Taxes and Other Government Fe		Accounty	before closing	Accounty	before closing	
			1	<u> </u>		
1 Recording Fees	Deed: Mortgage:					
1 <u>3</u> 14						
15						
16						
)7			-			
18						
9						
0						
1						
2						
3						
4						
Prepaids						
1 Homeowner's Insurance Premiur	n (ma)		1		1	
2 Mortgage Insurance Premium ((mo)		-	1		
3 Prepaid Interest per day fr						
04 Property Taxes (mo.)						
15 Interview of the second sec						
06						
07						
08						
09						
10						
11						
12						
3						
14						
G. Initial Escrow Payment at Closir	a					
1 Homeowner's Insurance	per month for mo.		1			
2 Mortgage Insurance	per month for mo.					
3 Property Taxes	per month for mo.					
04						
05						
06						
07						
08						
9						
0						
1						
2						
3						
4 Aggregate Adjustment						
H. Other						
01					1 1	
02			1	i	1 1	
03			1	1	1	
04			1	i	1 1	
05			1	1	1	
06			1	i	1	
07			1	i	1	
08			1	i	1	
09			1	i	1	
10			1	i	1 1	
11			1	1	1 1	
12			1	1	1 1	
12					1	
14					1	
14					1	
	D _1.0			<u> </u>		
. TOTAL OTHER COSTS (Borrower Other Costs Subtotals (E + F + G + H				<u> </u>		

Closing Costs Subtotals (D + I)	
Lender Credits	

CLOSING DISCLOSURE

PAGE 25 OF 5 - LOAN ID #

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

ing Information		Transaction Information	
te Issued		Borrower	
osing Date sbursement Date			
gent		Seller	
le #			
roperty			
ale Price			
Summaries of Transa	ctions	Contact Information	
SELLER'S TRANSACTIO	N	REAL ESTATE BROKER (B)	
Due to Seller at Closing		Name	
01 Sale Price of Property		Address	
02 Sale Price of Any Person 03	al Property Included in Sale		
04			
05		Contact	
06		Email	
08		Phone	
Adjustments for Items Paid	by Seller in Advance		
09 City/Town Taxes	to	REAL ESTATE BROKER (S)	
10 County Taxes 11 Assessments	to to	Name	
12 HOA Dues to	10	Address	
13			
14		Contact	
16			
Due from Seller at Closing		Email	
01 Excess Deposit		Phone	
02 Closing Costs Paid at Clo		SETTLEMENT AGENT	
03 Existing Loan(s) Assume 04 Payoff of First Mortgage		Name	
05 Payoff of Second Mortga			
06	-	Address	
07 08 Seller Credit			
08 Seller Credit		License ID	
10		Contact	
11			
12		Contact License ID	
13 Adjustments for Items Unp	aid by Seller	Email	
14 City/Town Taxes	to	Phone	
15 County Taxes	to		
16 Assessments	to		
17			
19		Questions? In ant man info	mation or
CALCULATION		Questions? To get more info a complaint, contact the Consu	
Total Due to Seller at Closing	1	Protection Bureau at www.com	
	ing	gov/learnmore.	

CLOSING DISCLOSURE

PAGE 1 OF 2

Closing Cost Details

				r-Paid
oan Costs			At Closing	Before Closing
 Origination Charges % of Loan Amount (Points) 	4			
% of Loan Amount (Points)	v			
3				
4				
5				
6				
7				
8				
. Services Borrower Did Not Si	hop For			
1				
2				
3				
4				
5				
6				
7				
8	-			
. Services Borrower Did Shop	For			
1				
2				
3				
5				
6				
7				
8				
. LOAN COSTS SUBTOTALS (A				
Other Costs . Taxes and Other Government				
Taxes and Other Government Recording Fees		ortgage:		
Taxes and Other Government Recording Fees		ortgage:		
Taxes and Other Government Recording Fees Prepaids	Deed: M	ortgage:		
Taxes and Other Government Recording Fees Repaids Homeowner's Insurance Prem	Deed: M	ortgage:		
Taxes and Other Government Recording Fees Prepaids Honeowner's Insurance Prem Mortgage Insurance Premium	Deed: Mi nium (mo.) to n (mo.)	ortgage:		
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Premium Prepaid Interest per	Deed: Mi nium (mo.) to n (mo.) day from to	ortgage:		
Taxes and Other Government Recording Fees Prepaids Horneowner's Insurance Premi Mortgage Insurance Premium Prepaid Interest per Property Taxes	Deed: Mi nium (mo.) to n (mo.)	ortgage:		
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Premi Mortgage Insurance Premium Prepaid Interest per 4 Property Taxes 5	Deed: M num (mo.) to (mo.) day from to (mo.)	ortgage:		
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Premium Mortgage Insurance Premium Properid Interest per Property Taxes S Initial Escrow Payment at Clo	Deed: Mi iium (mo.) to t (mo.) day from to (mo.) xsing			
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Premium Mortgage Insurance Premium Prepaid Interest per Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op	Deed: M nium (mo.) to (mo.) day from to (mo.) ssing per month for m	ō.		
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Premium Prepaid Interest per Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance	Deed: M nium (mo.) to (mo.) day from to (mo.) ssing per month for m per month for m	0. 0.		
Taxes and Other Government 1 Recording Fees 2 Prepaids 1 Homeowner's Insurance Premium 2 Mortgage Insurance Premium 3 Prepaid Interest per 4 Property Taxes 5	Deed: M nium (mo.) to (mo.) day from to (mo.) ssing per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Premium Prepaid Interest per Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Property Taxes S	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Premium Prepaid Interest per Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Aproperty Taxes S	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Terpaids Homeowner's Insurance Premium Mortgage Insurance Premium Property Taxes Thitial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Property Taxes S Anote Set Insurance Note Set Insurance Property Taxes S Anote Set Insurance Note Set Insur	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Premium Wortgage Insurance Premium Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance A Property Taxes S G 7 Aqgregate Adjustment	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Premium Wortgage Insurance Premium Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance A Property Taxes S Agregate Adjustment K. Other	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Premium Prepaid Interest per Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Agreequte Adjustment Lother	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Terminal Recording Fees Terminal Recording Fees Terminal Recording Fees Terminal Record Record Fremium Record Reco	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Prepaids I Homeowner's Insurance Premium Mortgage Insurance Premium Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Aproperty Taxes Mortgage Adjustment Aggregate Adjustment Cother	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Prem Mortgage Insurance Premium Prepaid Interest per Mortgage Insurance Premium Prepaid Interest per Notice Statement HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Property Taxes Anorgage Insurance Aproperty Taxes Agregate Adjustment Active Cother	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government I Recording Fees Prepaids I Homeowner's Insurance Premium Mortgage Insurance Premium Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Aproperty Taxes 5 Additional Adjustment Comment Comm	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Premium Mortgage Insurance Premium Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Angregate Adjustment Cother	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Prepaids I Homeowner's Insurance Premium Mortgage Insurance Premium Prepaid Interest per Mortgage Insurance Premium Prepaid Interest per Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Aproperty Taxes And Aproperty Taxes Additional Addi	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government I Recording Fees Prepaids Homeowner's Insurance Premium Mortgage Insurance Premium Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Aproperty Taxes Cather I Cother Cather I	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Terpaids Frepaids Homeowner's Insurance Premium Mortgage Insurance Premium Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Aproperty Taxes Mortgage Insurance Aproperty Taxes Automatic Adjustment Automatic Adjustment Automatic Adjustment Automatic Adjustment Automatic Adjustment Network	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Premium Mortgage Insurance Premium Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Angregate Adjustment Adjustment Cother Co	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Prepaids I Homeowner's Insurance Premium Mortgage Insurance Premium Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Aproperty Taxes Mortgage Insurance Aproperty Taxes Additional Additio	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government Recording Fees Prepaid Homeowner's Insurance Premium Mortgage Insurance Premium Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Aproperty Taxes Compound to the test of the test of	Deed: M ium (mo.) to (mo.) day from to (mo.) xsing per month for m per month for m	0. 0. 0.		
Taxes and Other Government I Recording Fees Prepaid Homeowner's Insurance Premium Mortgage Insurance Premium Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Homeowner's Insurance Mortgage Insurance Nortgage Insurance Anorgage Insurance Insu	Deed: Mi	0. 0. 0.		
Taxes and Other Government Recording Fees Prepaids Homeowner's Insurance Premium Mortgage Insurance Premium Property Taxes Initial Escrow Payment at Clo HOA/Condo/Co-op Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Aproperty Taxes Factor Adjustment Approach Adjustment Company Comp	Deed: Mi	0. 0. 0.		

CLOSING DISCLOSURE

PAGE 2 OF 2

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

Closing Disclosure	This form is a statement of f document with your Loan E	inal loan terms and closing costs. Compare this stimate.
Closing Information Date Issued Closing Date Disbursement Date Agent File # Property	Transaction Information Borrower Lender	Loan Information Loan Term Purpose Product Loan Type Conventional CFHA
Appraised Prop. Value		Loan ID # MIC #
Loan Terms	Can this amount i	ncrease after closing?
Loan Amount		
Interest Rate		
Monthly Principal & Interest See Projected Payments Below for Your Total Monthly Payment		
	Does the loan have	re 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 Property Taxes Homeowner's Insurance Other: Windstorm Insurance, HOA	In escrow?
See Details on Page 4	See page 4 for escrowed property costs. Yo costs separately.	u must pay for other property

Cash to Close	1	
Cash to Close	Includes in Other Costs –	in Closing Costs (in Loan Costs + in Lender Credits). See details on page 2

CLOSING DISCLOSURE

PAGE 1 OF 5 + LOAN ID #

Closing Cost Details

		Borro	wer-Paid	Paid by
Loan Costs		At Closing	Before Closing	Others
A. Origination Charges				
01 % of Loan Amount (Point	c)		1	
02	-			
03			i	
04			i	
05				
06				
07				
08				
B. Services Borrower Did Not	ihon For			
01	nop rot		1	
02				
03				
04				
05				
06				
07				
08				
09				
10				
C. Services Borrower Did Shop	For			
			1	
01				
02				
03				
04				
05				
06				
07				
08				<u> </u>
D. TOTAL LOAN COSTS (Borrow	wer-Paid)			
Loan Costs Subtotals (A + B + C)				
Other Costs				
E. Taxes and Other Governmen				
01 Recording Fees	Deed: Mortgage:			
02				
F. Prepaids			_	
01 Homeowner's Insurance Pren	nium (mo.)			
02 Mortgage Insurance Premiur				
03 Prepaid Interest per da	ay from to			
04 Property Taxes (mo.)	/			
05				
G. Initial Escrow Payment at Cl	osing		·	
01 Homeowner's Insurance	per month for mo.		1	
	per month for mo.			
02 Mortgage Insurance 03 Property Taxes	per month for mo.			
04	per manaritari ma.			
05				
06				
07				
08 Aggregate Adjustment				
H. Other			1	
01				
02				
03				
04				
05				
06				
07				
08				
I. TOTAL OTHER COSTS (Borro	wer-Paid)			
Other Costs Subtotals (E + F + G	+ H)			
I TOTAL CLOSING COSTC ID	Daid)			1
J. TOTAL CLOSING COSTS (Bor	rower-raid)		-	
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.		
	Estimate	Final	Did this change?
Total Closing Costs (J)			
Closing Costs Paid Before Closing			
Closing Costs Financed (Included in Loan Amount)			
Down Payment/Funds from Borrower			
Funds for Borrower			
Cash to Close			

Disbursements to Others	Use this table to see a list of payments from your los	AMOUNT
01		Anooni
02		
03		
04		
05		
06		
00		
07		
08		
09		
10		
11		
12		
13		
14		
15		
Total Disbursement to Othe		

CLOSING DISCLOSURE

PAGE 3 OF 5 + LOAN ID #

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.

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. 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.
- do not have a negative amortization feature.

Partial Payment

Your lender will

accept payments that are less than the full amount due (partial payments). Partial payments will be applied:

not accept partial payments.

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

Security Interest

You are granting a security interest in

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	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 Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Payment	The amount included in your total monthly payment.

will not have an escrow account because vou declined it vour lender does not require or 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.

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

CLOSING DISCLOSURE

Escrow Account For now, your loan

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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

PAGE 4 OF 5 + LOAN ID #

Loan Disclosures

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CLOSING DISCLOSURE

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PAGE 4 OF 5 + LOAN ID #

Loan Disclosures

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Escrow		
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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 Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
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Escrow Waiver Fee		

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

Adjustable Interest Rate (AIR) Table
Index + Margin
Initial Interest Rate
Minimum/Maximum Interest Rate
Change Frequency
First Change
Subsequent Changes
Limits on Interest Rate Changes
First Change
Subsequent Changes

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.	
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.	
Approximate Cost of Funds (ACF). The approximate cost of the funds used to make this loan. This is not a direct cost to you.	

Questions? If you have questions about the loan terms and costs on this form, contact your lender. To get more information or make a complaint. contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore.

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 be liable for debt remaining after the 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.

	Lender	Mortgage Broker	Settlement Agent
Name			
Address			
NMLS/ License ID			
Contact			
Contact NMLS/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 CLOSING DISCLOSURE Date

Co-Applicant Signature

Date

PAGE 5 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.	
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.	
Approximate Cost of Funds (ACF). The approximate cost of the funds used to make this loan. This is not a direct cost to you.	

Questions? If you have questions about the loan terms and costs on this form, contact your lender. To get more information or make a complaint. contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore.

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 be liable for debt remaining after the 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.

	Lender	Mortgage Broker	Settlement Agent
Name			
Address			
NMLS/ License ID			
Contact			
Contact NMLS/ 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 CLOSING DISCLOSURE Date

Co-Applicant Signature

Date

PAGE 5 OF 5 + LOAN ID #

H-26(A) Mortgage Loan Transaction – Pre-Loan Estimate Statement

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

H-26(B) Mortgage Loan Transaction – Pre-Loan Estimate Statement on Worksheet

FICUS BANK 4321 Random Boulevard - Somecity, ST 54321	Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.
Worksheet	LOAN TERM PURPOSE
DATE ISSUED APPLICANTS	PRODUCT LOAN TYPE Conventional FHA VA C LOAN ID #
PROPERTY SALE PRICE	RATE LOCK DV PYES, until 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 amount increase after closing?
Loan Amount	
Interest Rate	
Monthly Principal & Interest See Projected Payments Below for Your 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: Other: See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.
Cash to Close	
Estimated Cash to Close	Includes in Closing Costs (in Loan Costs + in Other Costs – in Lender Credits). See details on page 2.

Visit www.consumerfinance.gov/learnmore for general information and tools.

PAGE 1 OF 3 + LOAN ID #

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

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).

Service Provider List	You can select these providers or shop for your own providers.		
Service	Estimate	Provider We Indentified	Contact Information
	1		
		•	

APPLICANTS:

DATE ISSUED:

LOAN ID #

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

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).

Service Provider List	You can select these providers or shop for your own providers.			
Service	Estimate	Provider We Indentified	Contact Information	
Pest Inspection Fee	\$135	Pest Co.	Jane P. 123 Avenue A Anytown, ST 12345 janep@pestco.com 111-222-3333	
Survey Fee	\$65	Surveyor LLC	Bill B. 456 Avenue B Anytown, ST 12341 billb@surveyorllc.com 111-333-4444	
Survey Fee		Surveys Inc.	Charlie P. 654 Avenue C Anytown, ST 12340 charliep@surveysinc.com 111-333-2222	
Title – Insurance Binder	\$650	Gamma Title Co.	Joanna C. 789 Avenue D Anytown, ST 12333 joannac@gammatitle.com 222-444-5555	
Title – Lender's Title Insurance	\$500			
Title – Title Search	\$800			
Title – Settlement Agent Fee	\$500			
Title – Lender's Title Insurance	\$1,100	Delta Title Inc.	Frank F. 321 Avenue E Anytown, ST 12321 frankf@deltatitle.com 222-444-6666	
Title – Other Title Services	\$1,000			
Title – Settlement Agent Fee	\$350			
			I	

Provider List You can select these providers or shop for your own providers.

APPLICANTS: John A. and Mary B.

DATE ISSUED: 7/23/2012

LOAN ID # 123456789

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

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).

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

APPLICANTS:

DATE ISSUED:

LOAN ID #