

**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 Loan Estimate to compare with your Closing Disclosure.

## Loan Estimate

DATE ISSUED  
APPLICANTS

PROPERTY  
EST. PROP. VALUE

LOAN TERM  
PURPOSE  
PRODUCT  
LOAN TYPE  
LOAN ID #  
RATE LOCK

Conventional  FHA  VA  \_\_\_\_\_

NO  YES, 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?								
<b>Loan Amount</b>									
<b>Interest Rate</b>									
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments Below for Your Total Monthly Payment</i>									
Does the loan have these features?									
<b>Prepayment Penalty</b>									
<b>Balloon Payment</b>									
Projected Payments									
Payment Calculation									
Principal & Interest									
Mortgage Insurance									
Estimated Escrow <i>Amount Can Increase Over Time</i>									
<b>Estimated Total Monthly Payment</b>									
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount Can Increase Over Time</i>	<table border="0"> <thead> <tr> <th style="text-align: left;">This estimate includes</th> <th style="text-align: left;">In escrow?</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Property Taxes</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> </tbody> </table> <p><i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i></p>	This estimate includes	In escrow?	<input type="checkbox"/> Property Taxes		<input type="checkbox"/> Homeowner's Insurance		<input type="checkbox"/> Other:	
This estimate includes	In escrow?								
<input type="checkbox"/> Property Taxes									
<input type="checkbox"/> Homeowner's Insurance									
<input type="checkbox"/> Other:									
Cash to Close									
<b>Estimated Cash to Close</b>	Includes _____ in Closing Costs ( _____ in Loan Costs + _____ in Other Costs – _____ in Lender Credits). See details on page 2.								

Visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for general information and tools.

Save this Loan Estimate to compare with your Closing Disclosure.

## Loan Estimate

DATE ISSUED  
APPLICANTS

PROPERTY  
EST. PROP. VALUE

LOAN TERM  
PURPOSE  
PRODUCT  
LOAN TYPE  
LOAN ID #  
RATE LOCK

Conventional  FHA  VA  \_\_\_\_\_

NO  YES, 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?
<b>Loan Amount</b>	
<b>Interest Rate</b>	
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments Below for Your Total Monthly Payment</i>	
<b>Prepayment Penalty</b>	<b>Does the loan have these features?</b>
<b>Balloon Payment</b>	

Projected Payments											
<b>Payment Calculation</b>											
Principal & Interest											
Mortgage Insurance											
Estimated Escrow <i>Amount Can Increase Over Time</i>											
<b>Estimated Total Monthly Payment</b>											
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount Can Increase Over Time</i>	<table border="0"> <tr> <td style="vertical-align: top;"><b>This estimate includes</b></td> <td style="vertical-align: top;"><b>In escrow?</b></td> </tr> <tr> <td><input type="checkbox"/> Property Taxes</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> <tr> <td colspan="2"><i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i></td> </tr> </table>	<b>This estimate includes</b>	<b>In escrow?</b>	<input type="checkbox"/> Property Taxes		<input type="checkbox"/> Homeowner's Insurance		<input type="checkbox"/> Other:		<i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	
<b>This estimate includes</b>	<b>In escrow?</b>										
<input type="checkbox"/> Property Taxes											
<input type="checkbox"/> Homeowner's Insurance											
<input type="checkbox"/> Other:											
<i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>											

Cash to Close	
<b>Estimated Cash to Close</b>	Includes _____ in Closing Costs ( _____ in Loan Costs + _____ in Other Costs – _____ in Lender Credits). See details on page 2.

Visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for general information and tools.

## Closing Cost Details

Loan Costs		Other Costs	
<b>A. Origination Charges</b>		<b>E. Taxes and Other Government Fees</b>	
% of Loan Amount (Points)		Recording Fees and Other Taxes	
		Transfer Taxes	
		<b>F. Prepays</b>	
		Homeowner's Insurance Premium ( __ months)	
		Mortgage Insurance Premium ( __ months)	
		Prepaid Interest (     per day for     days @     )	
		Property Taxes ( __ months)	
		<b>G. Initial Escrow Payment at Closing</b>	
		Homeowner's Insurance	per month for     mo.
		Mortgage Insurance	per month for     mo.
		Property Taxes	per month for     mo.
		<b>H. Other</b>	
		<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	
		<b>J. TOTAL CLOSING COSTS</b>	
		D + I	
		Lender Credits	
		<b>Calculating Cash to Close</b>	
		Total Closing Costs (J)	
		Closing Costs Financed (Included in Loan Amount)	
		Down Payment/Funds from Borrower	
		Deposit	
		Funds for Borrower	
		Seller Credits	
		Adjustments and Other Credits	
<b>D. TOTAL LOAN COSTS (A + B + C)</b>		<b>Estimated Cash to Close</b>	

## Closing Cost Details

### Loan Costs

#### A. Origination Charges

% of Loan Amount (Points)

#### B. Services You Cannot Shop For

#### C. Services You Can Shop For

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

### Adjustable Payment (AP) Table

Interest Only Payments?	
Optional Payments?	
Step Payments?	
Seasonal Payments?	
<b>Monthly Principal and Interest Payments</b>	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

LOAN ESTIMATE

### Other Costs

#### E. Taxes and Other Government Fees

Recording Fees and Other Taxes  
Transfer Taxes

#### F. Prepays

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

#### G. Initial Escrow Payment at Closing

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

#### H. Other

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

#### J. TOTAL CLOSING COSTS

D + I  
Lender Credits

### Calculating Cash to Close

Total Closing Costs (J)  
Closing Costs Financed (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	
<b>Change Frequency</b>	
First Change	
Subsequent Changes	
<b>Limits on Interest Rate Changes</b>	
First Change	
Subsequent Changes	

PAGE 2 OF 3 • LOAN ID #

## Closing Cost Details

Loan Costs		Other Costs	
<b>A. Origination Charges</b>		<b>E. Taxes and Other Government Fees</b>	
% of Loan Amount (Points)		Recording Fees and Other Taxes	
		Transfer Taxes	
		<b>F. Prepays</b>	
		Homeowner's Insurance Premium ( __ months)	
		Mortgage Insurance Premium ( __ months)	
		Prepaid Interest (      per day for      days @      )	
		Property Taxes ( __ months)	
		<b>G. Initial Escrow Payment at Closing</b>	
		Homeowner's Insurance	per month for      mo.
		Mortgage Insurance	per month for      mo.
		Property Taxes	per month for      mo.
		<b>H. Other</b>	
		<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	
		<b>J. TOTAL CLOSING COSTS</b>	
		D + I	
		Lender Credits	
		<b>Calculating Cash to Close</b>	
		Total Closing Costs (J)	
		Closing Costs Financed (Included in Loan Amount)	
		Down Payment/Funds from Borrower	
		Deposit	
		Funds for Borrower	
		Seller Credits	
		Adjustments and Other Credits	
		<b>Estimated Cash to Close</b>	
<b>D. TOTAL LOAN COSTS (A + B + C)</b>			
<b>Adjustable Payment (AP) Table</b>			
Interest Only Payments?			
Optional Payments?			
Step Payments?			
Seasonal Payments?			
<b>Monthly Principal and Interest Payments</b>			
First Change/Amount			
Subsequent Changes			
Maximum Payment			
LOAN ESTIMATE			
PAGE 2 OF 3 • LOAN ID #			

## Closing Cost Details

### Loan Costs

#### A. Origination Charges

% of Loan Amount (Points)

#### B. Services You Cannot Shop For

#### C. Services You Can Shop For

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

### Other Costs

#### E. Taxes and Other Government Fees

Recording Fees and Other Taxes  
Transfer Taxes

#### F. Prepays

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

#### G. Initial Escrow Payment at Closing

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

#### H. Other

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

#### J. TOTAL CLOSING COSTS

D + I  
Lender Credits

### Calculating Cash to Close

Total Closing Costs (J)  
Closing Costs Financed (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

#### Limits on Interest Rate Changes

First Change  
Subsequent Changes

## Additional Information About This Loan

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.
<b>In 5 Years</b>	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

<b>Appraisal</b>	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.
<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow this person to assume this loan on the original terms.
<b>Homeowner's Insurance</b>	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
<b>Late Payment</b>	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
<b>Loan Acceptance</b>	You do not have to accept this loan because you have received this form or signed a loan application.
<b>Refinance</b>	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.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

## Additional Information About This Loan

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.
<b>In 5 Years</b>	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

<b>Appraisal</b>	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.
<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow this person to assume this loan on the original terms.
<b>Homeowner's Insurance</b>	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
<b>Late Payment</b>	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
<b>Refinance</b>	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.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

### Confirm Receipt

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

Applicant Signature

Date

Co-Applicant Signature

Date

LOAN ESTIMATE

PAGE 3 OF 3 - LOAN ID #



## Additional Information About This Loan

---

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 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.
- 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.

Applicant Signature

Date

Co-Applicant Signature

Date

LOAN ESTIMATE

PAGE 3 OF 3 - LOAN ID #

## Additional Information About This Loan

---

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.
<b>In 5 Years</b>	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow this person to assume this loan on the original terms.
<b>Late Payment</b>	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
<b>Loan Acceptance</b>	You do not have to accept this loan because you have received this form or signed a loan application.
<b>Refinance</b>	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.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

## Additional Information About This Loan

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.
<b>In 5 Years</b>	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

<b>Appraisal</b>	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.
<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow this person to assume this loan on the original terms.
<b>Homeowner's Insurance</b>	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
<b>Late Payment</b>	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
<b>Loan Acceptance</b>	You do not have to accept this loan because you have received this form or signed a loan application.
<b>Liability after Foreclosure</b>	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.
<b>Refinance</b>	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.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

## Additional Information About This Loan

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.
<b>In 5 Years</b>	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

<b>Appraisal</b>	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.
<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow this person to assume this loan on the original terms.
<b>Homeowner's Insurance</b>	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
<b>Late Payment</b>	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
<b>Liability after Foreclosure</b>	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.
<b>Refinance</b>	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.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

### Confirm Receipt

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

Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

LOAN ESTIMATE

PAGE 3 OF 3 - LOAN ID #

## Additional Information About This Loan

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.
<b>In 5 Years</b>	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow this person to assume this loan on the original terms.
<b>Late Payment</b>	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
<b>Liability after Foreclosure</b>	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.
<b>Refinance</b>	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.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

### Confirm Receipt

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

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

LOAN ESTIMATE

PAGE 3 OF 3 - LOAN ID #

## Additional Information About This Loan

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.
<b>In 5 Years</b>	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow this person to assume this loan on the original terms.
<b>Late Payment</b>	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
<b>Liability after Foreclosure</b>	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.
<b>Loan Acceptance</b>	You do not have to accept this loan because you have received this form or signed a loan application.
<b>Refinance</b>	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.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

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

## FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

### Loan Estimate

**DATE ISSUED** 7/23/2012  
**APPLICANTS** John A. and Mary B.  
 123 Anywhere Street  
 Anytown, ST 12345  
**PROPERTY** 456 Somewhere Avenue  
 Anytown, ST 12345  
**SALE PRICE** \$180,000

**LOAN TERM** 30 years  
**PURPOSE** Purchase  
**PRODUCT** Fixed Rate  
**LOAN TYPE**  Conventional  FHA  VA  \_\_\_\_\_  
**LOAN ID #** 123456789  
**RATE LOCK**  NO  YES, 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 Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$162,000	NO
<b>Interest Rate</b>	3.875%	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments Below for Your Total Monthly Payment</i>	\$761.78	NO
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>	NO	
<b>Balloon Payment</b>	NO	

Projected Payments		
Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ 82	+ —
Estimated Escrow <i>Amount Can Increase Over Time</i>	+ 206	+ 206
<b>Estimated Total Monthly Payment</b>	<b>\$1,050</b>	<b>\$968</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount Can Increase Over Time</i>	\$206 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		<b>In escrow?</b> YES YES

Cash to Close	
<b>Estimated Cash to Close</b>	\$16,054 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](http://www.consumerfinance.gov/learnmore) for general information and tools.

## Closing Cost Details

Loan Costs		Other Costs	
<b>A. Origination Charges</b>	<b>\$1,802</b>	<b>E. Taxes and Other Government Fees</b>	<b>\$85</b>
.25 % of Loan Amount (Points)	\$405	Recording Fees and Other Taxes	\$85
Application Fee	\$300	Transfer Taxes	\$0
Underwriting Fee	\$1,097		
		<b>F. Prepays</b>	<b>\$867</b>
		Homeowner's Insurance Premium ( <u>6</u> months)	\$605
		Mortgage Insurance Premium ( <u>0</u> months)	\$0
		Prepaid Interest ( \$17.44 per day for 15 days @ 3.875%)	\$262
		Property Taxes ( <u>0</u> months)	\$0
		<b>G. Initial Escrow Payment at Closing</b>	<b>\$413</b>
		Homeowner's Insurance \$100.83 per month for 2 mo.	\$202
		Mortgage Insurance per month for mo.	
		Property Taxes \$105.30 per month for 2 mo.	\$211
		<b>H. Other</b>	<b>\$1,017</b>
		Title – Owner's Title Policy (optional)	\$1,017
		<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	<b>\$2,382</b>
		<b>J. TOTAL CLOSING COSTS</b>	<b>\$8,054</b>
		D + I	\$8,054
		Lender Credits	\$0
		<b>Calculating Cash to Close</b>	
		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
		<b>Estimated Cash to Close</b>	<b>\$16,054</b>
<b>C. Services You Can Shop For</b>	<b>\$3,198</b>		
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		
<b>D. TOTAL LOAN COSTS (A + B + C)</b>	<b>\$5,672</b>		



## Additional Information About This Loan

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

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

Comparisons	Use these measures to compare this loan with other loans.
<b>In 5 Years</b>	\$56,582 Total you will have paid in principal, interest, mortgage insurance, and loan costs. \$15,773 Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	4.494% Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	69.447% The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

<b>Appraisal</b>	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.
<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow this person to assume this loan on the original terms.
<b>Homeowner's Insurance</b>	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
<b>Late Payment</b>	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
<b>Refinance</b>	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.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

### Confirm Receipt

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

Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

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

## FICUS BANK

4321 Random Boulevard • Somcity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

### Loan Estimate

**DATE ISSUED** 1/21/2013  
**APPLICANTS** James White and Jane Johnson  
 123 Anywhere Street, Apt 678  
 Anytown, ST 12345  
**PROPERTY** 456 Somewhere Avenue  
 Anytown, ST 12345  
**SALE PRICE** \$240,000

**LOAN TERM** 30 years  
**PURPOSE** Purchase  
**PRODUCT** 5 Year Interest Only, 5/3 Adjustable Rate  
**LOAN TYPE**  Conventional  FHA  VA  \_\_\_\_\_  
**LOAN ID #** 123456789  
**RATE LOCK**  NO  YES, until 3/22/2013 at 5:00 p.m. EST  
*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 2/4/2013 at 5:00 p.m. EST*

Loan Terms		Can this amount increase after closing?	
<b>Loan Amount</b>	\$211,000	<b>NO</b>	
<b>Interest Rate</b>	4.375%	<b>YES</b>	<ul style="list-style-type: none"> <li>• Adjusts <b>every three years</b> starting in year 6</li> <li>• Can go as <b>high as 8%</b> in year 9</li> <li>• See <b>AIR table on page 2</b> for details</li> </ul>
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments Below for Your Total Monthly Payment</i>	\$769.27	<b>YES</b>	<ul style="list-style-type: none"> <li>• Adjusts <b>every three years</b> starting in year 6</li> <li>• Can go as <b>high as \$1,622</b> in year 9</li> <li>• Includes <b>only interest</b> and <b>no principal</b> until year 6</li> <li>• See <b>AP table on page 2</b> for details</li> </ul>
<b>Does the loan have these features?</b>			
<b>Prepayment Penalty</b>		<b>NO</b>	
<b>Balloon Payment</b>		<b>NO</b>	

Projected Payments				
Payment Calculation	Years 1-5	Years 6-8	Years 9-11	Years 12-30
Principal & Interest	\$769.27 <i>only interest</i>	\$1,233 min \$1,542 max	\$1,233 min \$1,622 max	\$1,233 min \$1,622 max
Mortgage Insurance	+ 107	+ 107	+ 107	+ —
Estimated Escrow <i>Amount Can Increase Over Time</i>	+ 533	+ 533	+ 533	+ 533
<b>Estimated Total Monthly Payment</b>	<b>\$1,409</b>	<b>\$1,873–\$2,182</b>	<b>\$1,873–\$2,262</b>	<b>\$1,766–\$2,155</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount Can Increase Over Time</i>	\$533 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>		<b>In escrow?</b> <b>YES</b> <b>YES</b>

Cash to Close	
<b>Estimated Cash to Close</b>	<b>\$31,587</b> Includes <b>\$8,587</b> 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](http://www.consumerfinance.gov/learnmore) for general information and tools.

## Closing Cost Details

Loan Costs		Other Costs	
<b>A. Origination Charges</b>	<b>\$2,850</b>	<b>E. Taxes and Other Government Fees</b>	<b>\$152</b>
% of Loan Amount (Points)	\$0	Recording Fees and Other Taxes	\$152
Application Fee	\$400	Transfer Taxes	\$0
Loan Origination Fee	\$2,450	<b>F. Prepays</b>	<b>\$1,205</b>
		Homeowner's Insurance Premium ( _12_ months)	\$1,000
		Mortgage Insurance Premium ( _0_ months)	\$0
		Prepaid Interest (\$25.64 per day for 8 days @ 4.375%)	\$205
		Property Taxes ( _0_ months)	\$0
		<b>G. Initial Escrow Payment at Closing</b>	<b>\$1,067</b>
		Homeowner's Insurance \$83.33 per month for 2 mo.	\$167
		Mortgage Insurance \$0 per month for 0 mo.	\$0
		Property Taxes \$450.00 per month for 2 mo.	\$900
<b>B. Services You Cannot Shop For</b>	<b>\$820</b>	<b>H. Other</b>	<b>\$1,636</b>
Appraisal Fee	\$305	Title - Owner's Title Policy (optional)	\$1,636
Credit Report Fee	\$30		
Flood Determination Fee	\$35		
Lender's Attorney	\$400		
Tax Status Research Fee	\$50		
		<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	<b>\$4,060</b>
<b>C. Services You Can Shop For</b>	<b>\$857</b>	<b>J. TOTAL CLOSING COSTS</b>	<b>\$8,587</b>
Pest Inspection Fee	\$125	D + I	\$8,587
Survey Fee	\$150	Lender Credits	-\$0
Title - Lender's Title Policy	\$132		
Title - Settlement Agent Fee	\$300		
Title - Title Search	\$150		
		<b>Calculating Cash to Close</b>	
<b>D. TOTAL LOAN COSTS (A + B + C)</b>	<b>\$4,527</b>	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
		<b>Estimated Cash to Close</b>	<b>\$31,587</b>
		<b>Adjustable Payment (AP) Table</b>	
Interest Only Payments?	YES for your first 60 payments	<b>Adjustable Interest Rate (AIR) Table</b>	
Optional Payments?	NO	Index + Margin	LIBOR + 4%
Step Payments?	NO	Initial Interest Rate	4.375%
Seasonal Payments?	NO	Minimum/Maximum Interest Rate	5%/8%
<b>Monthly Principal and Interest Payments</b>		<b>Change Frequency</b>	
First Change/Amount	\$1,233 - \$1,542 at 61st payment	First Change	Beginning of 61st month
Subsequent Changes	Every three years	Subsequent Changes	Every 36th month after first change
Maximum Payment	\$1,622 starting at 108th payment	<b>Limits on Interest Rate Changes</b>	
		First Change	3%
		Subsequent Changes	3%

LOAN ESTIMATE

PAGE 2 OF 3 • LOAN ID # 123456789

## Additional Information About This Loan

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

Comparisons	Use these measures to compare this loan with other loans.
<b>In 5 Years</b>	\$57,324 Total you will have paid in principal, interest, mortgage insurance, and loan costs. \$0 Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	5.231% Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	99.104% The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
<b>Appraisal</b>	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.
<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow this person to assume this loan on the original terms.
<b>Homeowner's Insurance</b>	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
<b>Late Payment</b>	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
<b>Loan Acceptance</b>	You do not have to accept this loan because you have received this form or signed a loan application.
<b>Refinance</b>	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.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

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

## FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

### Loan Estimate

**DATE ISSUED** 7/23/2012  
**APPLICANTS** John A. and Mary B.  
 123 Anywhere Street  
 Anytown, ST 12345  
**PROPERTY** 123 Anywhere Street  
 Anytown, ST 12345  
**EST. PROP. VALUE** \$135,000

**LOAN TERM** 15 years  
**PURPOSE** Refinance  
**PRODUCT** Fixed Rate  
**LOAN TYPE**  Conventional  FHA  VA  \_\_\_\_\_  
**LOAN ID #** 123456789  
**RATE LOCK**  NO  YES

*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on: 8/6/2012 at 5:00 p.m. EDT*

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$121,000	<b>NO</b>
<b>Interest Rate</b>	3.375%	<b>NO</b>
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments Below for Your Total Monthly Payment</i>	\$857.60	<b>NO</b>
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>	<b>YES</b> • As high as \$2,420 if you pay off the loan during the first 2 years	
<b>Balloon Payment</b>	<b>NO</b>	

Projected Payments		
Payment Calculation	Years 1-3	Years 4-15
Principal & Interest	\$857.60	\$857.60
Mortgage Insurance	+ 77	+ —
Estimated Escrow <i>Amount Can Increase Over Time</i>	+ 309	+ 309
<b>Estimated Total Monthly Payment</b>	<b>\$1,244</b>	<b>\$1,167</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount Can Increase Over Time</i>	\$415 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		<b>In escrow?</b> <b>YES</b> <b>YES</b> <b>NO</b>

Cash to Close	
<b>Estimated Cash to Close</b>	<b>\$7,397</b> 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](http://www.consumerfinance.gov/learnmore) for general information and tools.

## Closing Cost Details

Loan Costs		Other Costs	
<b>A. Origination Charges</b>	<b>\$1,810</b>	<b>E. Taxes and Other Government Fees</b>	<b>\$1,555</b>
1 % of Loan Amount (Points)	\$1,210	Recording Fees and Other Taxes	\$130
Origination Fee	\$600	Transfer Taxes	\$1,425
		<b>F. Prepaids</b>	<b>\$687</b>
		Homeowner's Insurance Premium ( <u>6</u> months)	\$519
		Mortgage Insurance Premium ( <u>0</u> months)	\$0
		Prepaid Interest ( \$11.19 per day for 15 days @ 3.375%)	\$168
		Property Taxes ( <u>0</u> months)	\$0
		<b>G. Initial Escrow Payment at Closing</b>	<b>\$770</b>
		Homeowner's Insurance \$86.50 per month for 2 mo.	\$173
		Mortgage Insurance \$76.63 per month for 2 mo	\$153
		Property Taxes \$222.00 per month for 2 mo.	\$444
<b>B. Services You Cannot Shop For</b>	<b>\$535</b>	<b>H. Other</b>	<b>\$0</b>
Appraisal Fee	\$250		
Appraisal Management Company Fee	\$200		
Credit Report Fee	\$40		
Flood Determination Fee	\$45		
		<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	<b>\$3,012</b>
<b>C. Services You Can Shop For</b>	<b>\$2,040</b>	<b>J. TOTAL CLOSING COSTS</b>	<b>\$7,397</b>
Pest Inspection Fee	\$100	D + I	\$7,397
Survey Fee	\$125	Lender Credits	\$0
Title - Search	\$400		
Title - Lender's Title Policy	\$1,115		
Title - Settlement Agent Fee	\$300		
		<b>Calculating Cash to Close</b>	
<b>D. TOTAL LOAN COSTS (A + B + C)</b>	<b>\$4,385</b>	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	\$0
		Adjustments and Other Credits	\$0
		<b>Estimated Cash to Close</b>	<b>\$7,397</b>

## Additional Information About This Loan

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

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

### Other Considerations

<b>Appraisal</b>	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.
<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow this person to assume this loan on the original terms.
<b>Homeowner's Insurance</b>	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
<b>Late Payment</b>	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
<b>Loan Acceptance</b>	You do not have to accept this loan because you have received this form or signed a loan application.
<b>Liability after Foreclosure</b>	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.
<b>Refinance</b>	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.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

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

### FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

### Loan Estimate

**DATE ISSUED** 7/23/2012  
**APPLICANTS** John A. and Mary B.  
 123 Anywhere Street  
 Anytown, ST 12345  
**PROPERTY** 456 Somewhere Avenue  
 Anytown, ST 12345  
**SALE PRICE** \$190,000

**LOAN TERM** 7 years  
**PURPOSE** Purchase  
**PRODUCT** Year 7 Balloon Payment Fixed Rate  
**LOAN TYPE**  Conventional  FHA  VA  \_\_\_\_\_  
**LOAN ID #** 123456789  
**RATE LOCK**  NO  YES, until 9/21/2012 at 5:00 p.m. EDT  
*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 8/6/2012 at 5:00 p.m. EDT*

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$171,000	NO
<b>Interest Rate</b>	4.375%	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments Below for Your Total Monthly Payment</i>	\$853.78	NO
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>	NO	
<b>Balloon Payment</b>	YES • You will have to pay <b>\$148,409.35</b> at the end of year 7	

Projected Payments		
Payment Calculation	Years 1-7	Final Payment
Principal & Interest	\$853.78	\$148,409.35
Mortgage Insurance	+ 87	+ —
Estimated Escrow <i>Amount Can Increase Over Time</i>	+ 309	+ —
<b>Estimated Total Monthly Payment</b>	<b>\$1,250</b>	<b>\$148,409.35</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount Can Increase Over Time</i>	\$309 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		<b>In escrow?</b> YES YES



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

## FICUS BANK

4321 Random Boulevard • Somerscity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

### Loan Estimate

**DATE ISSUED** 7/23/2012  
**APPLICANTS** John A. and Mary B.  
 123 Anywhere Street  
 Anytown, ST 12345  
**PROPERTY** 456 Somewhere Avenue  
 Anytown, ST 12345  
**SALE PRICE** \$180,000

**LOAN TERM** 30 years  
**PURPOSE** Purchase  
**PRODUCT** 4 year Negative Amortization 1/1 Adjustable Rate  
**LOAN TYPE**  Conventional  FHA  VA  \_\_\_\_\_  
**LOAN ID #** 123456789  
**RATE LOCK**  NO  YES, until 9/21/2012 at 5:00 p.m. EDT  
*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 8/6/2012 at 5:00 p.m. EDT*

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$171,000	<b>YES</b> <ul style="list-style-type: none"> <li>• Can go as high as \$176,032</li> <li>• Can increase until year 6</li> </ul>
<b>Interest Rate</b>	2%	<b>YES</b> <ul style="list-style-type: none"> <li>• Adjusts every year starting in year 2</li> <li>• Can go as high as 7% in year 10</li> <li>• See AIR table on page 2 for details</li> </ul>
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments Below for Your Total Monthly Payment</i>	\$632.05	<b>YES</b> <ul style="list-style-type: none"> <li>• Adjusts every year starting in year 6</li> <li>• Can go as high as \$1,227 in year 10</li> <li>• See AP table on page 2 for details</li> </ul>
		Does the loan have these features?
<b>Prepayment Penalty</b>		<b>NO</b>
<b>Balloon Payment</b>		<b>NO</b>

**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 this document with your Loan Estimate.*

Closing Information	Transaction Information	Loan Information
Date Issued	Borrower	Loan Term
Closing Date		Purpose
Disbursement Date		Product
Agent	Seller	Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #		<input type="checkbox"/> VA <input type="checkbox"/> _____
Property	Lender	Loan ID #
Sale Price		MIC #

Loan Terms	Can this amount increase after closing?
<b>Loan Amount</b>	
<b>Interest Rate</b>	
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments Below for Your Total Monthly Payment</i>	
	<b>Does the loan have these features?</b>
<b>Prepayment Penalty</b>	
<b>Balloon Payment</b>	

Projected Payments											
<b>Payment Calculation</b>											
Principal & Interest											
Mortgage Insurance											
Estimated Escrow <i>Amount Can Increase Over Time</i>											
<b>Estimated Total Monthly Payment</b>											
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount Can Increase Over Time See Details on Page 4</i>	<table border="0"> <tr> <td><b>This estimate includes</b></td> <td><b>In escrow?</b></td> </tr> <tr> <td><input type="checkbox"/> Property Taxes</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> <tr> <td colspan="2"><i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i></td> </tr> </table>	<b>This estimate includes</b>	<b>In escrow?</b>	<input type="checkbox"/> Property Taxes		<input type="checkbox"/> Homeowner's Insurance		<input type="checkbox"/> Other:		<i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>	
<b>This estimate includes</b>	<b>In escrow?</b>										
<input type="checkbox"/> Property Taxes											
<input type="checkbox"/> Homeowner's Insurance											
<input type="checkbox"/> Other:											
<i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>											

Cash to Close	
<b>Cash to Close</b>	Includes _____ in Closing Costs ( _____ in Loan Costs + _____ in Other Costs - _____ in Lender Credits). See details on page 2.

# Closing Disclosure

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

<b>Closing Information</b>	<b>Transaction Information</b>	<b>Loan Information</b>
Date Issued	Borrower	Loan Term
Closing Date		Purpose
Disbursement Date		Product
Agent	Lender	Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #		<input type="checkbox"/> VA <input type="checkbox"/> _____
Property		Loan ID #
Appraised Prop. Value		MIC #

<b>Loan Terms</b>	<b>Can this amount increase after closing?</b>
<b>Loan Amount</b>	
<b>Interest Rate</b>	
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments Below for Your Total Monthly Payment</i>	
	<b>Does the loan have these features?</b>
<b>Prepayment Penalty</b>	
<b>Balloon Payment</b>	

<b>Projected Payments</b>											
<b>Payment Calculation</b>											
Principal & Interest											
Mortgage Insurance											
Estimated Escrow <i>Amount Can Increase Over Time</i>											
<b>Estimated Total Monthly Payment</b>											
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount Can Increase Over Time See Details on Page 4</i>	<table border="0"> <tr> <td><b>This estimate includes</b></td> <td><b>In escrow?</b></td> </tr> <tr> <td><input type="checkbox"/> Property Taxes</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> <tr> <td colspan="2"><i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i></td> </tr> </table>	<b>This estimate includes</b>	<b>In escrow?</b>	<input type="checkbox"/> Property Taxes		<input type="checkbox"/> Homeowner's Insurance		<input type="checkbox"/> Other:		<i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>	
<b>This estimate includes</b>	<b>In escrow?</b>										
<input type="checkbox"/> Property Taxes											
<input type="checkbox"/> Homeowner's Insurance											
<input type="checkbox"/> Other:											
<i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>											

<b>Cash to Close</b>	
<b>Cash to Close</b>	Includes _____ in Closing Costs ( _____ in Loan Costs + _____ in Other Costs - _____ in Lender Credits). See details on page 2.

## Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>					
01 % of Loan Amount (Points)					
02					
03					
04					
05					
06					
07					
08					
<b>B. Services Borrower Did Not Shop For</b>					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
<b>C. Services Borrower Did Shop For</b>					
01					
02					
03					
04					
05					
06					
07					
08					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>					
Loan Costs Subtotals (A + B + C)					
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>					
01 Recording Fees                      Deed:                      Mortgage:					
02					
<b>F. Prepays</b>					
01 Homeowner's Insurance Premium (    mo.)					
02 Mortgage Insurance Premium (    mo.)					
03 Prepaid Interest                      per day from                      to					
04 Property Taxes (    mo.)					
05					
<b>G. Initial Escrow Payment at Closing</b>					
01 Homeowner's Insurance                      per month for                      mo.					
02 Mortgage Insurance                      per month for                      mo.					
03 Property Taxes                      per month for                      mo.					
04					
05					
06					
07					
08 Aggregate Adjustment					
<b>H. Other</b>					
01					
02					
03					
04					
05					
06					
07					
08					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>					
Other Costs Subtotals (E + F + G + H)					
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>					
Closing Costs Subtotals (D + I)					
Lender Credits					

**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			
Deposit			
Funds for Borrower			
Seller Credits			
Adjustments and Other Credits			
<b>Cash to Close</b>			

**Summaries of Transactions**

Use this table to see a summary of your transaction.

**BORROWER'S TRANSACTION****K. Due from Borrower at Closing**

01 Sale Price of Property
02 Sale Price of Any Personal Property Included in Sale
03 Closing Costs Paid at Closing (J)
04
<b>Adjustments</b>
05
06
07
<b>Adjustments for Items Paid by Seller in Advance</b>
08 City/Town Taxes to
09 County Taxes to
10 Assessments to
11 HOA Dues to
12
13
14
15

**L. Paid Already by or on Behalf of Borrower at Closing**

01 Deposit
02 Borrower's Loan Amount
03 Existing Loan(s) Assumed or Taken Subject to
04
05 Seller Credit
<b>Other Credits</b>
06
07
<b>Adjustments</b>
08
09
10
11
<b>Adjustments for Items Unpaid by Seller</b>
12 City/Town Taxes to
13 County Taxes to
14 Assessments to
15
16
17

**CALCULATION**

Total Due from Borrower at Closing (K)
Total Paid Already by or on Behalf of Borrower at Closing (L)
<b>Cash to Close</b> <input type="checkbox"/> From <input type="checkbox"/> To Borrower

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

01 Sale Price of Property
02 Sale Price of Any Personal Property Included in Sale
03
04
05
06
07
08
<b>Adjustments for Items Paid by Seller in Advance</b>
09 City/Town Taxes to
10 County Taxes to
11 Assessments to
12 HOA Dues to
13
14
15
16

**N. Due from Seller at Closing**

01 Excess Deposit
02 Closing Costs Paid at Closing (J)
03 Existing Loan(s) Assumed or Taken Subject to
04 Payoff of First Mortgage Loan
05 Payoff of Second Mortgage Loan
06
07
08 Seller Credit
09
10
11
12
13
<b>Adjustments for Items Unpaid by Seller</b>
14 City/Town Taxes to
15 County Taxes to
16 Assessments to
17
18
19

**CALCULATION**

Total Due to Seller at Closing (M)
Total Due from Seller at Closing (N)
<b>Cash</b> <input type="checkbox"/> From <input type="checkbox"/> To Seller

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
  - 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  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.

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

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

### Adjustable Payment (AP) Table

Interest Only Payments?	
Optional Payments?	
Step Payments?	
Seasonal Payments?	
<b>Monthly Principal and Interest Payments</b>	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

CLOSING DISCLOSURE

#### 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  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.

### Adjustable Interest Rate (AIR) Table

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

PAGE 4 OF 5 • LOAN ID #

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

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

### Adjustable Payment (AP) Table

Interest Only Payments?	
Optional Payments?	
Step Payments?	
Seasonal Payments?	
<b>Monthly Principal and Interest Payments</b>	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

CLOSING DISCLOSURE

#### 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  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.

PAGE 4 OF 5 • LOAN ID #



## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

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

### Adjustable Interest Rate (AIR) Table

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

### Loan Calculations

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

### Contact 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 \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

CLOSING DISCLOSURE

PAGE 5 OF 5 • LOAN ID #

### Loan Calculations

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

### Contact Information

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

### Confirm Receipt

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

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

CLOSING DISCLOSURE

PAGE 5 OF 5 • LOAN ID #

## 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 Information		Transaction Information		Loan Information	
Date Issued	9/10/2012	Borrower	John A. and Mary B. 123 Anywhere Street Anytown, ST 12345	Loan Term	30 years
Closing Date	9/14/2012	Seller	Steve C. and Amy D. 321 Somewhere Drive Anytown, ST 12345	Purpose	Purchase
Disbursement Date	9/14/2012	Lender	Ficus Bank	Product	Fixed Rate
Agent	Epsilon Title Co.			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
File #	12-3456			Loan ID #	123456789
Property	456 Somewhere Ave Anytown, ST 12345			MIC #	000654321
Sale Price	\$180,000				

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <i>See Projected Payments Below for Your Total Monthly Payment</i>	\$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 <i>Amount Can Increase Over Time</i>	+ 206.13	+ 206.13
<b>Estimated Total Monthly Payment</b>	<b>\$1,050.26</b>	<b>\$967.91</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount Can Increase Over Time See Details on Page 4</i>	<b>\$356.13</b> a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowner's Association <i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>
		<b>In escrow?</b> YES YES NO

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 Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$1,802.00</b>				
01 0.25 % of Loan Amount (Points)	\$405.00				
02 Application Fee	\$300.00				
03 Underwriting Fee	\$1,097.00				
04					
05					
06					
07					
08					
<b>B. Services Borrower Did Not Shop For</b>	<b>\$236.55</b>				
01 Appraisal Fee to John Smith Appraisers Inc.					\$405.00
02 Credit Report Fee to Information Inc.		\$29.80			
03 Flood Determination Fee to Info Co.	\$20.00				
04 Flood Monitoring Fee to Info Co.	\$31.75				
05 Tax Monitoring Fee to Info Co.	\$75.00				
06 Tax Status Research Fee to Info Co.	\$80.00				
07					
08					
09					
10					
<b>C. Services Borrower Did Shop For</b>	<b>\$2,655.50</b>				
01 Pest Inspection Fee to Pests Co.	\$120.50				
02 Survey Fee to Surveys Co.	\$85.00				
03 Title - Insurance Binder to Epsilon Title Co.	\$650.00				
04 Title - Lender's Title Insurance to Epsilon Title Co.	\$500.00				
05 Title - Title Search to Epsilon Title Co.	\$800.00				
06 Title - Settlement Agent Fee to Epsilon Title Co.	\$500.00				
07					
08					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$4,694.05</b>				
Loan Costs Subtotals (A + B + C)	\$4,664.25	\$29.80			
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>	<b>\$85.00</b>				
01 Recording Fees Deed: \$40.00 Mortgage: \$45.00	\$85.00				
02 State Transfer Tax			\$950.00		
<b>F. Prepays</b>	<b>\$2,138.24</b>				
01 Homeowner's Insurance Premium ( 12 mo.) to Insurance Co.	\$1,209.96				
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12	\$296.48				
04 Property Taxes ( 6 mo.) to Any County USA	\$631.80				
05					
<b>G. Initial Escrow Payment at Closing</b>	<b>\$412.25</b>				
01 Homeowner's Insurance \$100.83 per month for 2 mo.	\$201.66				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$105.30 per month for 2 mo.	\$210.60				
04					
05					
06					
07					
08 Aggregate Adjustment	-0.01				
<b>H. Other Costs</b>	<b>\$2,400.00</b>				
01 Real Estate Commission to Alpha Real Estate Broker			\$700.00		
02 Real Estate Commission to Omega Real Estate Broker			\$700.00		
03 Title - Owner's Title Insurance to Epsilon Title Co.	\$1,000.00				
04 HOA Capital Contribution to HOA Acre Inc.	\$500.00				
05 HOA Dues Oct. 2012 to HOA Acre Inc.	\$150.00				
06 Home Inspection Fee to Engineers Inc.	\$750.00			\$750.00	
07 Home Warranty Fee to XYZ Warranty Inc.			\$450.00		
08					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$5,035.49</b>				
Other Costs Subtotal (E + F + G + H)	\$5,035.49				
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$9,729.54</b>				
Closing Costs Subtotals (D + I)	\$9,699.74	\$29.80	\$2,800.00	\$750.00	\$405.00
Lender Credits					

**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)	\$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			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
<b>Cash to Close</b>	<b>\$16,054.00</b>	<b>\$14,272.35</b>	

**Summaries of Transactions**

Use this table to see a summary of your transaction.

**BORROWER'S TRANSACTION**

<b>K. Due from Borrower at Closing</b>		<b>\$189,784.74</b>
01	Sale Price of Property	\$180,000.00
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	\$9,699.74
04		
<b>Adjustments</b>		
05		
06		
07		
<b>Adjustments for Items Paid by Seller in Advance</b>		
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		
14		
15		
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		<b>\$175,512.39</b>
01	Deposit	\$10,000.00
02	Borrower's Loan Amount	\$162,000.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	\$2,500.00
<b>Other Credits</b>		
06	Rebate from Epsilon Title Co.	\$750.00
07		
<b>Adjustments</b>		
08		
09		
10		
11		
<b>Adjustments for Items Unpaid by Seller</b>		
12	City/Town Taxes 7/1/12 to 9/14/12	\$262.39
13	County Taxes to	
14	Assessments to	
15		
16		
17		
<b>CALCULATION</b>		
Total Due from Borrower at Closing (K)		\$189,784.74
Total Paid Already by or on Behalf of Borrower at Closing (L)		\$175,512.39
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		<b>\$14,272.35</b>

**SELLER'S TRANSACTION**

<b>M. Due to Seller at Closing</b>		<b>\$180,085.00</b>
01	Sale Price of Property	\$180,000.00
02	Sale Price of Any Personal Property Included in Sale	
03		
04		
05		
06		
07		
08		
<b>Adjustments for Items Paid by Seller in Advance</b>		
09	City/Town Taxes to	
10	County Taxes to	
11	Assessments to	
12	HOA Dues 9/14/12 to 9/30/12	\$85.00
13		
14		
15		
16		
<b>N. Due from Seller at Closing</b>		<b>\$115,562.39</b>
01	Excess Deposit	\$10,000.00
02	Closing Costs Paid at Closing (J)	\$2,800.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	\$100,000.00
05	Payoff of Second Mortgage Loan	
06		
07		
08	Seller Credit	\$2,500.00
09		
10		
11		
12		
13		
<b>Adjustments for Items Unpaid by Seller</b>		
14	City/Town Taxes 7/1/12 to 9/14/12	\$262.39
15	County Taxes to	
16	Assessments to	
17		
18		
19		
<b>CALCULATION</b>		
Total Due to Seller at Closing (M)		\$180,085.00
Total Due from Seller at Closing (N)		\$115,562.39
<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller		<b>\$64,522.61</b>

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

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

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$292,420.88
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$123,997.58
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$156,964.47
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	4.441%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.468%
<b>Approximate Cost of Funds (ACF).</b> 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](http://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.

### Contact Information

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

### Confirm Receipt

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

Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

CLOSING DISCLOSURE

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**

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

## 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

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

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

## Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	9/04/2012	Borrower	John A. and Mary B.	Loan Term	15 years
Closing Date	9/10/2012		123 Anywhere Street	Purpose	Refinance
Disbursement Date	9/14/2012		Anytown, ST 12345	Product	Fixed Rate
Agent	Zeta Title	Lender	Ficus Bank	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	12-3456				<input type="checkbox"/> VA <input type="checkbox"/>
Property	123 Anywhere Street Anytown, ST 12345			Loan ID #	123456789
Appraised Prop. Value	\$135,000			MIC #	000009876543

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$121,000	NO
Interest Rate	3.375%	NO
Monthly Principal & Interest <i>See Projected Payments Below for Your Total Monthly Payment</i>	\$857.60	NO
	<b>Does the loan have these features?</b>	
Prepayment Penalty	YES • As high as \$2,420 if you pay off the loan during the first 2 years	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-3	Years 4-15
Principal & Interest	\$857.60	\$857.60
Mortgage Insurance	+ 76.63	+ —
Estimated Escrow <i>Amount Can Increase Over Time</i>	+ 308.50	+ 308.50
<b>Estimated Total Monthly Payment</b>	<b>\$1,242.73</b>	<b>\$1,166.10</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount Can Increase Over Time See Details on Page 4</i>	\$408.50 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA <i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>
		<b>In escrow?</b> YES YES NO

Cash to Close	
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 Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$1,810.00</b>		
01 1 % of Loan Amount (Points)	\$1,210.00		
02 Origination Fee	\$600.00		
03			
04			
05			
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>	<b>\$2,350.00</b>		
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			
<b>C. Services Borrower Did Shop For</b>	<b>\$225.00</b>		
01 Pest Inspection Fee to Pest, LLC	\$100.00		
02 Survey Fee to Survey, LLC	\$125.00		
03			
04			
05			
06			
07			
08			
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$4,385.00</b>		
Loan Costs Subtotals (A + B + C)	\$4,345.00	\$40.00	
<b>Other Costs</b>			
<b>E. Taxes and Other Government Fees</b>	<b>\$1,555.00</b>		
01 Recording Fees Deed: Mortgage: \$130.00	\$130.00		
02 Transfer Tax to Any County	\$1,425.00		
<b>F. Prepays</b>	<b>\$709.23</b>		
01 Homeowner's Insurance Premium ( 6 mo.) to Eta Insurance Co.	\$519.00		
02 Mortgage Insurance Premium ( mo.)			
03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012	\$190.23		
04 Property Taxes ( mo.)			
05			
<b>G. Initial Escrow Payment at Closing</b>	<b>\$770.25</b>		
01 Homeowner's Insurance \$86.50 per month for 2 mo.	\$173.00		
02 Mortgage Insurance \$76.63 per month for 2 mo.	\$153.26		
03 Property Taxes \$222.00 per month for 2 mo.	\$444.00		
04			
05			
06			
07			
08 Aggregate Adjustment	-\$0.01		
<b>H. Other</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$3,034.48</b>		
Other Costs Subtotal (E + F + G + H)	\$3,034.48		
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$7,419.48</b>		
Closing Costs Subtotals (D + I)	\$7,379.48	\$40.00	
Lender Credits			

**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 Other 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
<b>Cash to Close</b>	<b>\$7,397.00</b>	<b>\$4,925.66</b>	

**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
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>Total Disbursement to Others</b>	<b>\$118,546.18</b>

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

- will allow, under certain conditions, this person to assume this loan on the original terms.
- 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 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: <i>Property Taxes, Homeowner's Insurance</i>
Non-Escrowed Property Costs over Year 1	\$1,200.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>HOA Fees</i>  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**

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$161,406.58
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$41,961.57
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$114,705.33
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	4.443%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	27.74%
<b>Approximate Cost of Funds (ACF).</b> 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](http://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.

**Contact Information**

	<b>Lender</b>	<b>Mortgage Broker</b>	<b>Settlement Agent</b>
<b>Name</b>	Ficus Bank	Pecan Mortgage Broker Inc.	Zeta Title
<b>Address</b>	4321 Random Blvd. Somecity, ST 12340	222222	321 Uptown Dr. Anytown, ST 12345
<b>NMLS/ License ID</b>			P76821
<b>Contact</b>	Joe S.	Jane B.	Joan T.
<b>Contact NMLS/ License ID</b>	12345	54321	
<b>Email</b>	joesmith@ficusbank.com	janeb@pecanmortgagebroker.com	joan@zt.biz
<b>Phone</b>	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

Date

Co-Applicant Signature

Date

CLOSING DISCLOSURE

PAGE 5 OF 5 • LOAN ID # 123456789

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

**Closing Disclosure**

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

Closing Information		Transaction Information		Loan Information	
Date Issued	9/04/2012	Borrower	John A. and Mary B.	Loan Term	15 years
Closing Date	9/10/2012		123 Anywhere Street	Purpose	Refinance
Disbursement Date	9/14/2012		Anytown, ST 12345	Product	Fixed Rate
Agent	Zeta Title	Lender	Ficus Bank	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	12-3456				<input type="checkbox"/> VA <input type="checkbox"/>
Property	123 Anywhere Street			Loan ID #	123456789
	Anytown, ST 12345			MIC #	000009876543
Appraised Prop. Value	\$135,000				

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$121,000	NO
<b>Interest Rate</b>	3.375%	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments Below for Your Total Monthly Payment</i>	\$857.60	NO
	<b>Does the loan have these features?</b>	
<b>Prepayment Penalty</b>	NO	
<b>Balloon Payment</b>	NO	

Projected Payments		
Payment Calculation	Years 1-3	Years 4-15
Principal & Interest	\$857.60	\$857.60
Mortgage Insurance	+ 76.63	+ —
Estimated Escrow <i>Amount Can Increase Over Time</i>	+ 308.50	+ 308.50
<b>Estimated Total Monthly Payment</b>	<b>\$1,242.73</b>	<b>\$1,166.10</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount Can Increase Over Time See Details on Page 4</i>	\$408.50 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA <i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>
		<b>In escrow?</b> YES YES NO

Cash to Close	
<b>Cash to Close</b>	\$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 Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$1,810.00</b>		
01 1 % of Loan Amount (Points)	\$1,210.00		
02 Origination Fee	\$600.00		
03			
04			
05			
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>	<b>\$2,350.00</b>		
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			
<b>C. Services Borrower Did Shop For</b>	<b>\$225.00</b>		
01 Pest Inspection Fee to Pest, LLC	\$100.00		
02 Survey Fee to Survey, LLC	\$125.00		
03			
04			
05			
06			
07			
08			
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$4,385.00</b>		
Loan Costs Subtotals (A + B + C)	\$4,345.00	\$40.00	
<b>Other Costs</b>			
<b>E. Taxes and Other Government Fees</b>	<b>\$1,655.00</b>		
01 Recording Fees Deed: Mortgage: \$130.00	\$130.00		
02 Transfer Tax to Any County	\$1,525.00		
<b>F. Prepays</b>	<b>\$709.23</b>		
01 Homeowner's Insurance Premium ( 6 mo.) to Eta Insurance Co.	\$519.00		
02 Mortgage Insurance Premium ( mo.)			
03 Prepaid Interest \$11.19 per day from 9/14/2012 to 10/1/2012	\$190.23		
04 Property Taxes ( mo.)			
05			
<b>G. Initial Escrow Payment at Closing</b>	<b>\$770.25</b>		
01 Homeowner's Insurance \$86.50 per month for 2 mo.	\$173.00		
02 Mortgage Insurance \$76.63 per month for 2 mo.	\$153.26		
03 Property Taxes \$222.00 per month for 2 mo.	\$444.00		
04			
05			
06			
07			
08 Aggregate Adjustment	-\$0.01		
<b>H. Other</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$3,134.48</b>		
Other Costs Subtotal (E + F + G + H)	\$3,134.48		
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$7,169.48</b>		
Closing Costs Subtotals (D + I)	\$7,479.48	\$40.00	
Lender Credits	-\$350.00		

**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	<b>YES</b> - See Total Loan Costs (D) and Total Other Costs (I) - Increase exceeds legal limits by \$100
Closing Costs Paid Before Closing	\$0	-\$40.00	<b>YES</b> - You paid these Closing Costs before closing
Closing Costs Financed (Included in Loan Amount)	\$0	\$0	<b>NO</b>
Down Payment/Funds from Borrower	\$0	\$0	<b>NO</b>
Funds for Borrower	\$0	-\$2,453.82	<b>YES</b> - After the disbursements below, the funds available to you have increased
<b>Cash to Close</b>	<b>\$7,397.00</b>	<b>\$4,675.66</b>	

**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
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>Total Disbursement to Others</b>	<b>\$118,546.18</b>

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

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

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: <i>Property Taxes, Homeowner's Insurance</i>
Non-Escrowed Property Costs over Year 1	\$1,200.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>HOA Fees</i>  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**

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$161,406.58
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$41,700.38
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$114,966.52
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	4.409%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	27.74%
<b>Approximate Cost of Funds (ACF).</b> 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](http://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.

**Contact Information**

	<b>Lender</b>	<b>Mortgage Broker</b>	<b>Settlement Agent</b>
<b>Name</b>	Ficus Bank	Pecan Mortgage Broker Inc.	Zeta Title
<b>Address</b>	4321 Random Blvd. Somecity, ST 12340	222222	321 Uptown Dr. Anytown, ST 12345
<b>NMLS/ License ID</b>			P76821
<b>Contact</b>	Joe S.	Jane B.	Joan T.
<b>Contact NMLS/ License ID</b>	12345	54321	
<b>Email</b>	joesmith@ficusbank.com	janeb@pecanmortgagebroker.com	joan@zt.biz
<b>Phone</b>	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

Date

Co-Applicant Signature

Date

CLOSING DISCLOSURE

PAGE 5 OF 5 • LOAN ID # 123456789

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

## Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	9/04/2012	Borrower	John A. and Mary B. 123 Anywhere Street Anytown, ST 12345	Loan Term	15 years
Closing Date	9/10/2012	Lender	Ficus Bank	Purpose	Refinance
Disbursement Date	9/14/2012			Product	Fixed Rate
Agent	Zeta Title			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	12-3456				<input type="checkbox"/> VA <input type="checkbox"/>
Property	123 Anywhere Street Anytown, ST 12345			Loan ID #	123456789
Appraised Prop. Value	\$135,000			MIC #	000009876543

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$125,500	NO
<b>Interest Rate</b>	3.375%	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments Below for Your Total Monthly Payment</i>	\$889.49	NO
	<b>Does the loan have these features?</b>	
<b>Prepayment Penalty</b>	NO	
<b>Balloon Payment</b>	NO	

Projected Payments		
Payment Calculation	Years 1-3	Years 4-15
Principal & Interest	\$889.49	\$889.49
Mortgage Insurance	+ 79.48	+ —
Estimated Escrow <i>Amount Can Increase Over Time</i>	+ 308.50	+ 308.50
<b>Estimated Total Monthly Payment</b>	<b>\$1,277.47</b>	<b>\$1,197.99</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount Can Increase Over Time See Details on Page 4</i>	\$408.50 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA <i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>
		<b>In escrow?</b> YES YES NO

Cash to Close	
<b>Cash to Close</b>	\$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 Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$1,855.00</b>		
01 1 % of Loan Amount (Points)	\$1,255.00		
02 Origination Fee	\$600.00		
03			
04			
05			
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>	<b>\$2,391.00</b>		
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			
<b>C. Services Borrower Did Shop For</b>	<b>\$225.00</b>		
01 Pest Inspection Fee to Pest, LLC	\$100.00		
02 Survey Fee to Survey, LLC	\$125.00		
03			
04			
05			
06			
07			
08			
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$4,471.00</b>		
Loan Costs Subtotals (A + B + C)	\$4,431.00	\$40.00	
<b>Other Costs</b>			
<b>E. Taxes and Other Government Fees</b>	<b>\$1,608.00</b>		
01 Recording Fees Deed: Mortgage: \$130.00	\$130.00		
02 Transfer Tax to Any County	\$1,478.00		
<b>F. Prepays</b>	<b>\$716.20</b>		
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			
<b>G. Initial Escrow Payment at Closing</b>	<b>\$775.95</b>		
01 Homeowner's Insurance \$86.50 per month for 2 mo.	\$173.00		
02 Mortgage Insurance \$79.48 per month for 2 mo.	\$158.96		
03 Property Taxes \$222.00 per month for 2 mo.	\$444.00		
04			
05			
06			
07			
08 Aggregate Adjustment	-\$0.01		
<b>H. Other</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$3,100.15</b>		
Other Costs Subtotal (E + F + G + H)	\$3,100.15		
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$7,571.15</b>		
Closing Costs Subtotals (D + I)	\$7,531.15	\$40.00	
Lender Credits			

**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	\$7,571.15	YES - See Total Loan Costs (D) and Total Other 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
<b>Cash to Close</b>	<b>\$7,397.00</b>	<b>\$577.33</b>	

**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
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>Total Disbursement to Others</b>	<b>\$118,546.18</b>

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

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

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: 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**

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$167,808.24
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$43,868.63
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$119,064.85
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	4.481%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	27.73%
<b>Approximate Cost of Funds (ACF).</b> 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](http://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.

**Contact Information**

	<b>Lender</b>	<b>Mortgage Broker</b>	<b>Settlement Agent</b>
<b>Name</b>	Ficus Bank	Pecan Mortgage Broker Inc.	Zeta Title
<b>Address</b>	4321 Random Blvd. Somecity, ST 12340	222222	321 Uptown Dr. Anytown, ST 12345
<b>NMLS/ License ID</b>			P76821
<b>Contact</b>	Joe S.	Jane B.	Joan T.
<b>Contact NMLS/ License ID</b>	12345	54321	
<b>Email</b>	joesmith@ficusbank.com	janeb@pecanmortgagebroker.com	joan@zt.biz
<b>Phone</b>	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

Date

Co-Applicant Signature

Date

CLOSING DISCLOSURE

PAGE 5 OF 5 • LOAN ID # 123456789

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

**Closing Cost Details**

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>					
01 % of Loan Amount (Points)					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
<b>B. Services Borrower Did Not Shop For</b>					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
<b>C. Services Borrower Did Shop For</b>					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>					
Loan Costs Subtotals (A + B + C)					

## Closing Cost Details

Other Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>E. Taxes and Other Government Fees</b>					
01 Recording Fees      Deed:      Mortgage:					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
<b>F. Prepays</b>					
01 Homeowner's Insurance Premium (    mo.)					
02 Mortgage Insurance Premium (    mo.)					
03 Prepaid Interest    per day from    to					
04 Property Taxes (    mo.)					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
<b>G. Initial Escrow Payment at Closing</b>					
01 Homeowner's Insurance      per month for    mo.					
02 Mortgage Insurance      per month for    mo.					
03 Property Taxes      per month for    mo.					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
14 Aggregate Adjustment					
<b>H. Other</b>					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>					
Other Costs Subtotals (E + F + G + H)					
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>					
Closing Costs Subtotals (I + J)					
Lender Credits					

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

## Closing Disclosure

### Closing Information

Date Issued  
 Closing Date  
 Disbursement Date  
 Agent  
 File #  
 Property

Sale Price

### Transaction Information

Borrower

Seller

### Summaries of Transactions

#### SELLER'S TRANSACTION

##### Due to Seller at Closing

01 Sale Price of Property  
 02 Sale Price of Any Personal Property Included in Sale  
 03  
 04  
 05  
 06  
 07  
 08

##### Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes to  
 10 County Taxes to  
 11 Assessments to  
 12 HOA Dues to  
 13  
 14  
 15  
 16

##### Due from Seller at Closing

01 Excess Deposit  
 02 Closing Costs Paid at Closing (J)  
 03 Existing Loan(s) Assumed or Taken Subject to  
 04 Payoff of First Mortgage Loan  
 05 Payoff of Second Mortgage Loan  
 06  
 07  
 08 Seller Credit  
 09  
 10  
 11  
 12  
 13

##### Adjustments for Items Unpaid by Seller

14 City/Town Taxes to  
 15 County Taxes to  
 16 Assessments to  
 17  
 18  
 19

#### CALCULATION

Total Due to Seller at Closing  
 Total Due from Seller at Closing

Cash  From  To Seller

### Contact Information

#### REAL ESTATE BROKER (B)

Name

Address

Contact

Email

Phone

#### REAL ESTATE BROKER (S)

Name

Address

Contact

Email

Phone

#### SETTLEMENT AGENT

Name

Address

License ID

Contact

Contact License ID

Email

Phone



**Questions?** To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

## Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
<b>A. Origination Charges</b>		
01 % of Loan Amount (Points)		
02		
03		
04		
05		
06		
07		
08		
<b>B. Services Borrower Did Not Shop For</b>		
01		
02		
03		
04		
05		
06		
07		
08		
<b>C. Services Borrower Did Shop For</b>		
01		
02		
03		
04		
05		
06		
07		
08		
<b>D. LOAN COSTS SUBTOTALS (A + B + C)</b>		
<b>Other Costs</b>		
<b>E. Taxes and Other Government Fees</b>		
01 Recording Fees                      Deed:                      Mortgage:		
02		
<b>F. Prepays</b>		
01 Homeowner's Insurance Premium (    mo.) to		
02 Mortgage Insurance Premium (    mo.)		
03 Prepaid Interest                      per day from                      to		
04 Property Taxes                      (    mo.)		
05		
<b>G. Initial Escrow Payment at Closing</b>		
01 HOA/Condo/Co-op                      per month for                      mo.		
02 Homeowner's Insurance                      per month for                      mo.		
03 Mortgage Insurance                      per month for                      mo.		
04 Property Taxes                      per month for                      mo.		
05		
06		
07		
08 Aggregate Adjustment		
<b>H. Other</b>		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		
<b>I. OTHER COSTS SUBTOTALS (E + F + G + H)</b>		
<b>J. TOTAL CLOSING COSTS (D + I)</b>		

# 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 final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information	Transaction Information	Loan Information
Date Issued	Borrower	Loan Term
Closing Date		Purpose
Disbursement Date		Product
Agent	Lender	Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #		<input type="checkbox"/> VA <input type="checkbox"/> _____
Property		Loan ID #
Appraised Prop. Value		MIC #

Loan Terms	Can this amount increase after closing?
Loan Amount	
Interest Rate	
Monthly Principal & Interest <i>See Projected Payments Below for Your Total Monthly Payment</i>	
	Does the loan have these features?
Prepayment Penalty	
Balloon Payment	

Projected Payments											
Payment Calculation											
Principal & Interest											
Mortgage Insurance											
Estimated Escrow <i>Amount Can Increase Over Time</i>											
Estimated Total Monthly Payment											
Estimated Taxes, Insurance & Assessments <i>Amount Can Increase Over Time See Details on Page 4</i>	<table border="0"> <tr> <td><b>This estimate includes</b></td> <td><b>In escrow?</b></td> </tr> <tr> <td><input type="checkbox"/> Property Taxes</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other: Windstorm Insurance, HOA</td> <td></td> </tr> <tr> <td colspan="2"><i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i></td> </tr> </table>	<b>This estimate includes</b>	<b>In escrow?</b>	<input type="checkbox"/> Property Taxes		<input type="checkbox"/> Homeowner's Insurance		<input type="checkbox"/> Other: Windstorm Insurance, HOA		<i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>	
<b>This estimate includes</b>	<b>In escrow?</b>										
<input type="checkbox"/> Property Taxes											
<input type="checkbox"/> Homeowner's Insurance											
<input type="checkbox"/> Other: Windstorm Insurance, HOA											
<i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>											

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

## Closing Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
<b>A. Origination Charges</b>			
01 % of Loan Amount (Points)			
02			
03			
04			
05			
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
<b>C. Services Borrower Did Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>			
Loan Costs Subtotals (A + B + C)			
<b>Other Costs</b>			
<b>E. Taxes and Other Government Fees</b>			
01 Recording Fees                      Deed:                      Mortgage:			
02			
<b>F. Prepays</b>			
01 Homeowner's Insurance Premium (    mo.)			
02 Mortgage Insurance Premium (    mo.)			
03 Prepaid Interest                      per day from                      to			
04 Property Taxes (    mo.)			
05			
<b>G. Initial Escrow Payment at Closing</b>			
01 Homeowner's Insurance                      per month for                      mo.			
02 Mortgage Insurance                      per month for                      mo.			
03 Property Taxes                      per month for                      mo.			
04			
05			
06			
07			
08 Aggregate Adjustment			
<b>H. Other</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>			
Other Costs Subtotals (E + F + G + H)			
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>			
Closing Costs Subtotals (D + I)			
Lender Credits			

**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			
<b>Cash to Close</b>			

**Disbursements to Others**

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

TO	AMOUNT
01	
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>Total Disbursement to Others</b>	



## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

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

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

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

### Adjustable Payment (AP) Table

Interest Only Payments?	
Optional Payments?	
Step Payments?	
Seasonal Payments?	
<b>Monthly Principal and Interest Payments</b>	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

CLOSING DISCLOSURE

#### 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  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.

### Adjustable Interest Rate (AIR) Table

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

PAGE 4 OF 5 • LOAN ID #

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

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

### Adjustable Payment (AP) Table

Interest Only Payments?	
Optional Payments?	
Step Payments?	
Seasonal Payments?	
<b>Monthly Principal and Interest Payments</b>	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

CLOSING DISCLOSURE

#### 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  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.

PAGE 4 OF 5 • LOAN ID #

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

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

### Adjustable Interest Rate (AIR) Table

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

### Loan Calculations

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

### Contact Information

	Lender	Mortgage Broker	Settlement Agent
<b>Name</b>			
<b>Address</b>			
<b>NMLS/ License ID</b>			
<b>Contact</b>			
<b>Contact NMLS/ License ID</b>			
<b>Email</b>			
<b>Phone</b>			

### Confirm Receipt

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

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

CLOSING DISCLOSURE

PAGE 5 OF 5 • LOAN ID #

### Loan Calculations

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

### Contact Information

	Lender	Mortgage Broker	Settlement Agent
<b>Name</b>			
<b>Address</b>			
<b>NMLS/ License ID</b>			
<b>Contact</b>			
<b>Contact NMLS/ License ID</b>			
<b>Email</b>			
<b>Phone</b>			

### Confirm Receipt

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

Applicant Signature

Date

Co-Applicant Signature

Date

CLOSING DISCLOSURE

PAGE 5 OF 5 • LOAN ID #

## 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 • Somers, CT 06421

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

### Worksheet

DATE ISSUED  
APPLICANTS

LOAN TERM  
PURPOSE  
PRODUCT  
LOAN TYPE  Conventional  FHA  VA  \_\_\_\_\_  
LOAN ID #  
RATE LOCK  NO  YES, 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*

PROPERTY  
SALE PRICE

Loan Terms	Can this amount increase after closing?
<b>Loan Amount</b>	
<b>Interest Rate</b>	
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments Below for Your Total Monthly Payment</i>	
	Does the loan have these features?
<b>Prepayment Penalty</b>	
<b>Balloon Payment</b>	

Projected Payments									
Payment Calculation									
Principal & Interest									
Mortgage Insurance									
Estimated Escrow <i>Amount Can Increase Over Time</i>									
<b>Estimated Total Monthly Payment</b>									
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount Can Increase Over Time</i>	<table border="0"> <tr> <td style="vertical-align: top;"><b>This estimate includes</b></td> <td style="vertical-align: top;"><b>In escrow?</b></td> </tr> <tr> <td><input type="checkbox"/> Property Taxes</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> </table> <p><i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i></p>	<b>This estimate includes</b>	<b>In escrow?</b>	<input type="checkbox"/> Property Taxes		<input type="checkbox"/> Homeowner's Insurance		<input type="checkbox"/> Other:	
<b>This estimate includes</b>	<b>In escrow?</b>								
<input type="checkbox"/> Property Taxes									
<input type="checkbox"/> Homeowner's Insurance									
<input type="checkbox"/> Other:									

Cash to Close	
<b>Estimated Cash to Close</b>	Includes _____ in Closing Costs ( _____ in Loan Costs + _____ in Other Costs – _____ in Lender Credits). See details on page 2.

Visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for general information and tools.

# 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).

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

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).

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

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).

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

**Additional Details for Services You Cannot Shop For**

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

APPLICANTS:

DATE ISSUED:

LOAN ID #