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. Loan Term 30 years **Closing Date** 9/14/2012 123 Anywhere Street Purpose **Purchase Disbursement Date** 9/14/2012 Anytown, ST 12345 **Product Fixed Rate** Steve C. and Amy D. Epsilon Title Co. Seller Agent 321 Somewhere Drive ▼ Conventional □ FHA File# 12-3456 **Loan Type Property** 456 Somewhere Ave Anytown, ST 12345 □VA □ Ficus Bank 123456789 Anytown, ST 12345 Lender Loan ID# **Sale Price** \$180,000 MIC# 000654321

Loan Terms		Can this amount increase after closing?
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest See Projected Payments Below for Your Total Monthly Payment	\$761.78	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Payment Calculation		Years 1-7		Years 8-30	
Principal & Interest	\$761.78			\$761.78	
Mortgage Insurance	+	82.35	+	_	
Estimated Escrow Amount Can Increase Over Time	+	206.13	+	206.13	
Estimated Total Monthly Payment	\$	1,050.26		\$967.91	
Estimated Taxes, Insurance & Assessments Amount Can Increase Over Time See Details on Page 4	ents \$356.13 Increase Over Time a month		es rance r's Association	In escrow? YES YES NO	
		See page 4 for escrowed costs separately.	property costs. You i	must pay for other property	

CLOSING DISCLOSURE PAGE 1 OF 5 • LOAN ID # 123456789

\$5,035.49 in Other Costs – \$0 in Lender Credits). See details on page 2.

Closing Cost Details

Loan Costs	Borrower-Paid At Closing Before Closing		Seller-Paid At Closing Before Closing		Paid by Others
A. Origination Charges	\$1,802		At closing be	lore closing	
01 0.25 % of Loan Amount (Points)	\$405.00	2.00			
2 Application Fee	\$300.00				
3 Underwriting Fee	\$1,097.00				
04	4 1,027100				
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$236.	.55			
11 Appraisal Fee to John Smith Appraisers Inc.					\$405.
22 Credit Report Fee to Information Inc.		\$29.80			
3 Flood Determination Fee to Info Co.	\$20.00				
04 Flood Monitoring Fee to Info Co.	\$31.75				
75 Tax Monitoring Fee to Info Co.	\$75.00				
06 Tax Status Research Fee to Info Co.	\$80.00				
07					
08					
09					
10 5. Camaiana Barrarana Didishara Farra	10.7				
C. Services Borrower Did Shop For	\$2,655	5.50			
201 Pest Inspection Fee to Pests Co.	\$120.50				
22 Survey Fee to Surveys Co.	\$85.00				
33 Title – Insurance Binder to Epsilon Title Co.	\$650.00				
04 Title – Lender's Title Insurance to Epsilon Title Co.	\$500.00				
75 Title – Title Search to Epsilon Title Co.	\$800.00				
06 Title – Settlement Agent Fee to Epsilon Title Co.	\$500.00				
07 08					
D. TOTAL LOAN COSTS (Borrower-Paid)	£4.604	1.05			
Loan Costs Subtotals (A + B + C)	\$4,694 \$4,664.25	\$29.80			
	\$85.	00			
Other Costs E. Taxes and Other Government Fees Other Costs	\$85.0	00			
E. Taxes and Other Government Fees 11 Recording Fees Deed: \$40.00 Mortgage: \$45.00	\$85. 00	00	\$950.00		
E. Taxes and Other Government Fees 1 Recording Fees Deed: \$40.00 Mortgage: \$45.00 2 State Transfer Tax	\$85.00		\$950.00		
E. Taxes and Other Government Fees 1 Recording Fees Deed: \$40.00 Mortgage: \$45.00 2 State Transfer Tax F. Prepaids	\$85.00 \$2,138		\$950.00		
E. Taxes and Other Government Fees 11 Recording Fees Deed: \$40.00 Mortgage: \$45.00 12 State Transfer Tax F. Prepaids 11 Homeowner's Insurance Premium (12 mo.) to Insurance Co.	\$85.00		\$950.00		
E. Taxes and Other Government Fees 11 Recording Fees Deed: \$40.00 Mortgage: \$45.00 12 State Transfer Tax F. Prepaids 13 Homeowner's Insurance Premium (12 mo.) to Insurance Co. 14 Mortgage Insurance Premium (mo.)	\$85.00 \$2,138 \$1,209.96		\$950.00		
E. Taxes and Other Government Fees 11 Recording Fees Deed: \$40.00 Mortgage: \$45.00 12 State Transfer Tax F. Prepaids 11 Homeowner's Insurance Premium (12 mo.) to Insurance Co. 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12	\$85.00 \$2,138 \$1,209.96 \$296.48		\$950.00		
E. Taxes and Other Government Fees O1 Recording Fees Deed: \$40.00 Mortgage: \$45.00 O2 State Transfer Tax F. Prepaids O1 Homeowner's Insurance Premium (12 mo.) to Insurance Co. O2 Mortgage Insurance Premium (mo.) O3 Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 O4 Property Taxes (6 mo.) to Any County USA	\$85.00 \$2,138 \$1,209.96		\$950.00		
E. Taxes and Other Government Fees O1 Recording Fees Deed: \$40.00 Mortgage: \$45.00 O2 State Transfer Tax F. Prepaids O1 Homeowner's Insurance Premium (12 mo.) to Insurance Co. O2 Mortgage Insurance Premium (mo.) O3 Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 O4 Property Taxes (6 mo.) to Any County USA	\$85.00 \$2,138 \$1,209.96 \$296.48	3.24	\$950.00		
E. Taxes and Other Government Fees O1 Recording Fees Deed: \$40.00 Mortgage: \$45.00 O2 State Transfer Tax F. Prepaids O1 Homeowner's Insurance Premium (12 mo.) to Insurance Co. O2 Mortgage Insurance Premium (mo.) O3 Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 O4 Property Taxes (6 mo.) to Any County USA O5 G. Initial Escrow Payment at Closing	\$85.00 \$2,138 \$1,209.96 \$296.48 \$631.80	3.24	\$950.00		
E. Taxes and Other Government Fees O1 Recording Fees Deed: \$40.00 Mortgage: \$45.00 O2 State Transfer Tax F. Prepaids O1 Homeowner's Insurance Premium (12 mo.) to Insurance Co. O2 Mortgage Insurance Premium (mo.) O3 Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 O4 Property Taxes (6 mo.) to Any County USA O5 G. Initial Escrow Payment at Closing O1 Homeowner's Insurance \$100.83 per month for 2 mo.	\$85.00 \$2,138 \$1,209.96 \$296.48 \$631.80	3.24	\$950.00		
E. Taxes and Other Government Fees O1 Recording Fees Deed: \$40.00 Mortgage: \$45.00 O2 State Transfer Tax F. Prepaids O1 Homeowner's Insurance Premium (12 mo.) to Insurance Co. O2 Mortgage Insurance Premium (mo.) O3 Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 O4 Property Taxes (6 mo.) to Any County USA O5 G. Initial Escrow Payment at Closing O1 Homeowner's Insurance \$100.83 per month for 2 mo. O2 Mortgage Insurance premium (mo.) O2 Mortgage Insurance premium (mo.) O3 Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 O4 Property Taxes (6 mo.) to Any County USA O5 O5 O6 O7	\$85.00 \$2,138 \$1,209.96 \$296.48 \$631.80	3.24	\$950.00		
E. Taxes and Other Government Fees O1 Recording Fees Deed: \$40.00 Mortgage: \$45.00 O2 State Transfer Tax F. Prepaids O1 Homeowner's Insurance Premium (12 mo.) to Insurance Co. O2 Mortgage Insurance Premium (mo.) O3 Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 O4 Property Taxes (6 mo.) to Any County USA O5 G. Initial Escrow Payment at Closing O1 Homeowner's Insurance \$100.83 per month for 2 mo. O2 Mortgage Insurance per month for mo. O3 Property Taxes \$105.30 per month for 2 mo.	\$85.00 \$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66	3.24	\$950.00		
E. Taxes and Other Government Fees O1 Recording Fees Deed: \$40.00 Mortgage: \$45.00 O2 State Transfer Tax F. Prepaids O1 Homeowner's Insurance Premium (12 mo.) to Insurance Co. O2 Mortgage Insurance Premium (mo.) O3 Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 O4 Property Taxes (6 mo.) to Any County USA O5 G. Initial Escrow Payment at Closing O1 Homeowner's Insurance \$100.83 per month for 2 mo. O2 Mortgage Insurance per month for mo. O3 Property Taxes \$105.30 per month for 2 mo.	\$85.00 \$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66	3.24	\$950.00		
E. Taxes and Other Government Fees Ol Recording Fees Deed: \$40.00 Mortgage: \$45.00 Ol State Transfer Tax F. Prepaids Ol Homeowner's Insurance Premium (12 mo.) to Insurance Co. Ol Mortgage Insurance Premium (mo.) Ol Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 Old Property Taxes (6 mo.) to Any County USA Old Homeowner's Insurance \$100.83 per month for 2 mo. Old Mortgage Insurance per month for mo. Old Mortgage Insurance per month for 2 mo.	\$85.00 \$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66	3.24	\$950.00		
E. Taxes and Other Government Fees Ol Recording Fees Deed: \$40.00 Mortgage: \$45.00 Ol State Transfer Tax F. Prepaids Ol Homeowner's Insurance Premium (12 mo.) to Insurance Co. Ol Mortgage Insurance Premium (mo.) Ol Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 Old Property Taxes (6 mo.) to Any County USA Old Homeowner's Insurance \$100.83 per month for 2 mo. Old Mortgage Insurance per month for mo. Old Mortgage Insurance per month for 2 mo.	\$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66	3.24	\$950.00		
E. Taxes and Other Government Fees O1 Recording Fees Deed: \$40.00 Mortgage: \$45.00 O2 State Transfer Tax F. Prepaids O1 Homeowner's Insurance Premium (12 mo.) to Insurance Co. O2 Mortgage Insurance Premium (mo.) O3 Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 O4 Property Taxes (6 mo.) to Any County USA O5 G. Initial Escrow Payment at Closing O1 Homeowner's Insurance \$100.83 per month for 2 mo. O2 Mortgage Insurance per month for mo. O3 Property Taxes \$105.30 per month for 2 mo. O4 O5 O6 O7 O8 Aggregate Adjustment	\$85.00 \$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66 \$210.60	3.24	\$950.00		
E. Taxes and Other Government Fees O1 Recording Fees Deed: \$40.00 Mortgage: \$45.00 O2 State Transfer Tax F. Prepaids O1 Homeowner's Insurance Premium (12 mo.) to Insurance Co. O2 Mortgage Insurance Premium (mo.) O3 Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 O4 Property Taxes (6 mo.) to Any County USA O5 G. Initial Escrow Payment at Closing O1 Homeowner's Insurance \$100.83 per month for 2 mo. O2 Mortgage Insurance per month for mo. O3 Property Taxes \$105.30 per month for 2 mo. O4 O5 O6 O7 O8 Aggregate Adjustment H. Other Costs	\$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66	3.24			
E. Taxes and Other Government Fees Ol Recording Fees Deed: \$40.00 Mortgage: \$45.00 Ol State Transfer Tax F. Prepaids Ol Homeowner's Insurance Premium (12 mo.) to Insurance Co. Ol Mortgage Insurance Premium (mo.) Ol Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 Ol Property Taxes (6 mo.) to Any County USA Ol Homeowner's Insurance \$100.83 per month for 2 mo. Ol Mortgage Insurance premium (mo.) Ol Homeowner's Insurance \$100.83 per month for 2 mo. Ol Mortgage Insurance premium (mo.) Ol Mortgage Insurance	\$85.00 \$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66 \$210.60	3.24	\$700.00		
E. Taxes and Other Government Fees Ol Recording Fees Deed: \$40.00 Mortgage: \$45.00 Ol State Transfer Tax F. Prepaids Ol Homeowner's Insurance Premium (12 mo.) to Insurance Co. Ol Mortgage Insurance Premium (mo.) Ol Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 Ol Property Taxes (6 mo.) to Any County USA Ol Homeowner's Insurance \$100.83 per month for 2 mo. Ol Mortgage Insurance per month for mo. Ol Mortgage Insurance \$100.83 per month for 2 mo. Ol Mortgage Insurance premium (no.) Ol Mortgage Insurance	\$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66 \$210.60	3.24			
E. Taxes and Other Government Fees Ol Recording Fees Deed: \$40.00 Mortgage: \$45.00 Ol State Transfer Tax F. Prepaids Ol Homeowner's Insurance Premium (12 mo.) to Insurance Co. Ol Mortgage Insurance Premium (mo.) Ol Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 Ol Property Taxes (6 mo.) to Any County USA Ol Homeowner's Insurance \$100.83 per month for 2 mo. Ol Mortgage Insurance per month for mo. Ol Mortgage Insurance per month for 2 mo. Ol Mortgage Insurance premium (12 mo.) to Insurance per month for 2 mo. Ol Mortgage Insurance premium (mo.) Ol Mortgage Insurance per month for 2 mo. Ol Mortgage Insurance premium (mo.) Ol Mortgage Insurance premi	\$85.00 \$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66 \$210.60 -0.01 \$2,400 \$1,000.00	3.24	\$700.00		
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E. Taxes and Other Government Fees Ol Recording Fees Deed: \$40.00 Mortgage: \$45.00 Ol State Transfer Tax F. Prepaids Ol Homeowner's Insurance Premium (12 mo.) to Insurance Co. Ol Mortgage Insurance Premium (mo.) Ol Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 Ol Property Taxes (6 mo.) to Any County USA Ol Homeowner's Insurance \$100.83 per month for 2 mo. Ol Mortgage Insurance per month for mo. Ol Mortgage Insurance per month for 2 mo. Ol Mortgage Insurance per month for 2 mo. Ol Mortgage Insurance per month for 2 mo. Ol Property Taxes \$105.30 per month for 2	\$85.00 \$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66 \$210.60 -0.01 \$2,400 \$1,000.00 \$500.00	3.24	\$700.00	\$750.00	
E. Taxes and Other Government Fees Ol Recording Fees Deed: \$40.00 Mortgage: \$45.00 Ol State Transfer Tax F. Prepaids Ol Homeowner's Insurance Premium (12 mo.) to Insurance Co. Ol Mortgage Insurance Premium (mo.) Ol Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 Old Property Taxes (6 mo.) to Any County USA Old Homeowner's Insurance \$100.83 per month for 2 mo. Old Mortgage Insurance per month for mo. Old Mortgage Insurance per month for 2 mo. Old Mortgage Insurance premium (mo.) Old Property Taxes \$105.30 per month for 2 mo. Old Mortgage Insurance premium (mo.) Old Property Taxes \$105.30 per month for 2 mo. Old Mortgage Insurance premium (mo.) Old Property Taxes \$105.30 per month for 2 mo. Old Home Old Insurance premium (mo.) Old Property Taxes \$105.30 per month for 2 mo. Old Home Insurance premium (mo.) Old Property Taxes \$105.30 per month for 2 mo. Old Home Unitary Taxes per month for 2 mo. Old Home Insurance premium (mo.) Old Property Taxes \$105.30 per month for 2 mo. Old Home Unitary Taxes per month for 2 mo. Old Home Unitary Taxes per month for 2 mo. Old Home Unitary Taxes per month for 2 mo. Old Home Unitary Taxes per month for 2 mo. Old Home Unitary Taxes per month for 2 mo. Old Home Unitary Taxes per month for 2 mo. Old Home Unitary Taxes per month for 2 mo. Old Home Unitary Taxes per month for 2 mo. Old Home Unitary Taxes per month for 2 mo. Old Home	\$85.00 \$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66 \$210.60 -0.01 \$2,400 \$1,000.00 \$500.00 \$150.00	3.24	\$700.00	\$750.00	
E. Taxes and Other Government Fees Ol Recording Fees Deed: \$40.00 Mortgage: \$45.00 Ol State Transfer Tax F. Prepaids Ol Homeowner's Insurance Premium (12 mo.) to Insurance Co. Ol Mortgage Insurance Premium (mo.) Ol Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 Old Property Taxes (6 mo.) to Any County USA Old Homeowner's Insurance \$100.83 per month for 2 mo. Old Mortgage Insurance per month for mo. Old Mortgage Insurance per month for 2 mo. Old Mortgage Insurance premium (mo.) Old Mortgage Insurance premium (mo.) Old Property Taxes \$100.83 per month for 2 mo. Old Mortgage Insurance premium (mo.) Old Property Taxes \$100.83 per month for 2 mo. Old Mortgage Insurance premium (mo.) Old Property Taxes \$100.83 per month for 2 mo. Old Mortgage Insurance premium (mo.) Old Property Taxes \$100.83 per month for 2 mo. Old Homeowner's Insurance premium (mo.) Old Property Taxes \$100.83 per month for 2 mo. Old Property Taxes \$100.83 per month for 2 mo. Old Property Taxes \$100.83 per month for 2 mo. Old Homeowner's Insurance premium (mo.) Old Property Taxes \$100.83 per month for 9/14/12 to 10/1/12 Old Property Taxes \$100.83 per month for 9/14/12 to 10/1/12 Old Property Taxes \$100.83 per month for 9/14/12 to 10/1/12 Old Property Taxes \$100.83 per month for 9/14/12 to 10/1/12 Old Property Taxes \$100.83 per month for 9/14/12 to 10/1/12 Old Property Taxes \$100.83 per month for 9/14/12	\$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66 \$210.60 \$1,000.00 \$500.00 \$150.00 \$750.00	3.24	\$700.00	\$750.00	
Deed: \$40.00 Mortgage: \$45.00 Deed: \$40.00 Mortgage: \$40.00 Deed:	\$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66 \$210.60 \$1,000.00 \$500.00 \$150.00 \$750.00	3.24	\$700.00	\$750.00	
E. Taxes and Other Government Fees Ol Recording Fees Deed: \$40.00 Mortgage: \$45.00 Ol State Transfer Tax E. Prepaids Ol Homeowner's Insurance Premium (12 mo.) to Insurance Co. Ol Mortgage Insurance Premium (mo.) Ol Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 Old Property Taxes (6 mo.) to Any County USA Old Homeowner's Insurance \$100.83 per month for 2 mo. Old Mortgage Insurance per month for mo. Old Mortgage Insurance per month for 2 mo. Old Mortgage Insurance permium (mo.) Old Mortgage Insurance premium (mo.) Old Mortgage Insurance permium (mo.) Old Mortgage	\$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66 \$210.60 \$1,000.00 \$500.00 \$150.00 \$750.00	3.24	\$700.00	\$750.00	
E. Taxes and Other Government Fees 101 Recording Fees Deed: \$40.00 Mortgage: \$45.00 102 State Transfer Tax 103 Frepaids 104 Homeowner's Insurance Premium (12 mo.) to Insurance Co. 105 Mortgage Insurance Premium (mo.) 106 Property Taxes (6 mo.) to Any County USA 107 Mortgage Insurance \$100.83 per month for 2 mo. 108 Mortgage Insurance \$100.83 per month for 2 mo. 109 Mortgage Insurance per month for 2 mo. 100 Mortgage Insurance per month for 2 mo. 101 Homeowner's Insurance \$105.30 per month for 2 mo. 102 Mortgage Insurance per month for 2 mo. 103 Property Taxes \$105.30 per month for 2 mo. 104 Mortgage Insurance per month for 2 mo. 105 Mortgage Insurance per month for 2 mo. 106 Mortgage Insurance per month for 2 mo. 107 Mortgage Insurance per month for 2 mo. 108 Aggregate Adjustment 109 Home Costs 110 Real Estate Commission to Alpha Real Estate Broker 120 Real Estate Commission to Omega Real Estate Broker 131 Title – Owner's Title Insurance to Epsilon Title Co. 141 Home One Inspection Fee to Engineers Inc. 152 Home Warranty Fee to XYZ Warranty Inc. 153 Mortgage Insurance premium (12 mo.) 154 Mortgage Insurance Premium (12 mo.) 155 Mortgage Insurance Premium (12 mo.) 165 Mortgage Insurance Premium (12 mo.) 165 Mortgage Insurance Premium (12 mo.) 166 Mortgage Insurance Premium (12 mo.) 167 Mortgage Insurance Premium (12 mo.) 168 Mortgage Insurance Premium (12 mo.) 169 Mortgage Insurance Premium (12 mo.) 160 Mortgage Insurance Premium (12 mo.) 160 Mortgage Insurance Premium (12 mo.) 160 Mortgage Insurance Premium (12 mo.) 161 Mortgage Insurance Premium (12 mo.) 161 Mortgage Insurance Premium (12 mo.) 162 Mortgage Insurance Premium (12 mo.) 163 Mortgage Insurance Premium (12 mo.) 164 Mortgage Insurance Premium (12 mo.) 165 Mortgage Insurance Premium (12 mo.) 165 Mortgage Insurance Premium (12 mo.) 166 Mortgage Insurance Premium (12 mo.) 167 Mortgage Insurance Premium (12 mo.) 168 Mortgage Insurance Premium (12 mo.) 169 Mortgage Insurance Premium (12 mo.) 170 Mortgage Ins	\$85.00 \$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66 \$210.60 -0.01 \$2,400 \$1,000.00 \$500.00 \$150.00 \$750.00 \$750.00 \$55,035	0.00	\$700.00	\$750.00	
E. Taxes and Other Government Fees O1 Recording Fees Deed: \$40.00 Mortgage: \$45.00 O2 State Transfer Tax F. Prepaids O1 Homeowner's Insurance Premium (12 mo.) to Insurance Co. O2 Mortgage Insurance Premium (mo.) O3 Prepaid Interest \$17.44 per day from 9/14/12 to 10/1/12 O4 Property Taxes (6 mo.) to Any County USA O5 G. Initial Escrow Payment at Closing O1 Homeowner's Insurance \$100.83 per month for 2 mo. O2 Mortgage Insurance per month for mo. O3 Property Taxes \$105.30 per month for 2 mo. O4 O5 O6 O7 O8 Aggregate Adjustment H. Other Costs O1 Real Estate Commission to Alpha Real Estate Broker O2 Real Estate Commission to Omega Real Estate Broker O3 Title – Owner's Title Insurance to Epsilon Title Co. O4 HOA Capital Contribution to HOA Acre Inc. O5 HOA Dues Oct. 2012 to HOA Acre Inc. O6 Home Inspection Fee to Engineers Inc.	\$2,138 \$1,209.96 \$296.48 \$631.80 \$412. \$201.66 \$210.60 \$1,000.00 \$500.00 \$150.00 \$750.00	0.00	\$700.00	\$750.00	\$405.0

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	
Cash to Close	\$16,054.00	\$14,272.35		

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing	\$189,784.74	M. Due to Seller at Closing	
01 Sale Price of Property	\$180,000.00	01 Sale Price of Property	
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Person	
03 Closing Costs Paid at Closing (J)	\$9,699.74	03	
04		04	
Adjustments		05	
05		06	
06		07	
07		08	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid	
08 City/Town Taxes to		09 City/Town Taxes	
09 County Taxes to		10 County Taxes	
10 Assessments to		11 Assessments	
11 HOA Dues 9/14/12 to 9/30/12	\$85.00	12 HOA Dues 9/14/	
12		13	
13		14	
14		15	
15		16	
L. Paid Already by or on Behalf of Borrower at Closing	\$175,512.39	N. Due from Seller at Closi	
01 Deposit	\$10,000.00	01 Excess Deposit	
02 Borrower's Loan Amount	\$162,000.00	02 Closing Costs Paid at Clo	
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assume	
04		04 Payoff of First Mortgage	
05 Seller Credit	\$2,500.00	05 Payoff of Second Mortga	
Other Credits		06	
06 Rebate from Epsilon Title Co.	\$750.00	07	
07		08 Seller Credit	
Adjustments		09	
08		10	
09		11	
10		12	
11		13	
Adjustments for Items Unpaid by Seller		Adjustments for Items Unp	
12 City/Town Taxes 7/1/12 to 9/14/12	\$262.39	14 City/Town Taxes 7/1/	
13 County Taxes to		15 County Taxes	
14 Assessments to		16 Assessments	
15		17	
16		18	
17		19	
CALCULATION		CALCULATION	
Total Due from Borrower at Closing (K)	\$189,784.74	Total Due to Seller at Closing	
Total Paid Already by or on Behalf of Borrower at Closing (L)	\$175,512.39	Total Due from Seller at Clos	
Cash to Close ▼ From □ To Borrower	\$14,272.35	Cash ☐ From ☒ To Sel	
	,		

180,000.00 18	M. Due to Seller at Closing	\$180,085.00
03 04 05 06 07 08 07 08 09 07 08 09 07 08 09 07 08 09 07 08 09 07 08 09 07 08 09 07 08 09 07 08 09 07 08 09 07 08 07 07	-	
03 04 05 06 07 08 **Adjustments for Items Paid by Seller in Advance 09		7.00/0000
04	, , ,	
06 07 08 Adjustments for Items Paid by Seller in Advance 09		
Adjustments for Items Paid by Seller in Advance 09	05	
Adjustments for Items Paid by Seller in Advance 09	06	
County Taxes Taxas Taxa	07	
O9 City/Town Taxes to 10 County Taxes to 11 Assessments to 12 HOA Dues 9/14/12 to 9/30/12 \$85.00 13 HOA Dues 9/14/12 to 9/30/12 \$85.00 13 HOA Due from Seller at Closing Under the County of County Closes \$10.00 16 White the County Closes \$115,562.39 16 Stristing Loan (s) Assumed or Taken Subject to \$10,000.00 02 Closing Costs Paid at Closing (J) \$2,800.00 03 Existing Loan(s) Assumed or Taken Subject to \$100,000.00 05 Payoff of First Mortgage Loan \$100,000.00 05 Payoff of Second Mortgage Loan \$100,000.00 06 \$2,500.00 \$2 07 \$25,500.00 \$2 08 Seller Credit \$2,500.00 09 \$2 \$2,500.00 10 \$2 \$2,500.00 11 \$2 \$2,500.00 12 \$2 \$2,500.00 </td <td>08</td> <td></td>	08	
10	Adjustments for Items Paid by Seller in Advance	
11 Assessments to 12 HOA Dues 9/14/12 to 9/30/12 \$85.00 13 14 15 16 N. Due from Seller at Closing	09 City/Town Taxes to	
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Total Due from Seller at Closing (N) \$115,562.39	CALCULATION	
	Total Due to Seller at Closing (M)	\$180,085.00
Cash ☐ From ☒ To Seller \$64,522.61	Total Due from Seller at Closing (N)	\$115,562.39
	Cash ☐ From ☒ To Seller	\$64,522.61

CLOSING DISCLOSURE PAGE 3 OF 5 • LOAN ID # 123456789

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. X does not have a demand feature. **Late Payment** If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment. **Negative Amortization** (Increase in Loan Amount) Under your loan terms, you ☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. **X** do not have a negative amortization feature. **Partial Payment** Your lender will accept payments that are less than the full amount due (partial payments). Partial payments will be applied: **X** not accept partial payments.

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

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

Security Interest

You are granting a security interest in _

satisfy other obligations for this loan.

456 Somewhere Ave., Anytown, ST 12345

Escrow Account

For now, your loan

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

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

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

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

In the future,

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

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$292,420.88
Finance Charge. The dollar amount the loan will cost you.	\$123,997.58
Amount Financed. The loan amount available after paying your upfront finance charge.	\$156,964.47
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.441%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.468%
Approximate Cost of Funds (ACF). The approximate cost of the funds used to make this loan. This is not a direct cost to you.	1.63%



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

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

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

Refinance

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

Tax Deductions

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

Contact Information

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

Confirm Receipt

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

Applicant Signature	Date	Co-Applicant Signature	Date