

FEBRUARY 7, 2014

# TILA RESPA Integrated Disclosure

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

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



Consumer Financial  
Protection Bureau

**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

**Adjustments**

05

06

07

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

08 City/Town Taxes to

09 County Taxes to

10 Assessments to

11

12

13

14

15

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

01 Deposit

02 Loan Amount

03 Existing Loan(s) Assumed or Taken Subject to

04 Second Loan (Principal Balance \$100,000) \$96,500.00

05 Seller Credit

**Other Credits**

06

07

**Adjustments**

08

09

10

11

**Adjustments for Items Unpaid by Seller**

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)

**Cash to Close**  **From**  **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

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

09 City/Town Taxes to

10 County Taxes to

11 Assessments to

12

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

**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 (M)

Total Due from Seller at Closing (N)

**Cash**  **From**  **To Seller**