

FEBRUARY 7, 2014

# TILA RESPA Integrated Disclosure

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

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



Consumer Financial  
Protection Bureau

Save this Loan Estimate to compare with your Closing Disclosure.

# Loan Estimate

DATE ISSUED  
APPLICANTS

PROPERTY  
SALE PRICE

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

Loan Terms	Can this amount increase after closing?
Loan Amount	
Interest Rate	
Monthly Principal & Interest <i>See Projected Payments below for your Estimated 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</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></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:									

Costs at Closing	
Estimated Closing Costs	Includes _____ in Loan Costs + _____ in Other Costs – _____ in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

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

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# Loan Estimate

DATE ISSUED  
APPLICANTS

PROPERTY  
EST. PROP. VALUE

**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*

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 Estimated 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;"> <p><b>This estimate includes</b></p> <p><input type="checkbox"/> Property Taxes</p> <p><input type="checkbox"/> Homeowner's Insurance</p> <p><input type="checkbox"/> Other:</p> <p><i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i></p> </td> <td style="vertical-align: top; padding-left: 20px;"> <p><b>In escrow?</b></p> </td> </tr> </table>	<p><b>This estimate includes</b></p> <p><input type="checkbox"/> Property Taxes</p> <p><input type="checkbox"/> Homeowner's Insurance</p> <p><input type="checkbox"/> Other:</p> <p><i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i></p>	<p><b>In escrow?</b></p>
<p><b>This estimate includes</b></p> <p><input type="checkbox"/> Property Taxes</p> <p><input type="checkbox"/> Homeowner's Insurance</p> <p><input type="checkbox"/> Other:</p> <p><i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i></p>	<p><b>In escrow?</b></p>		

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

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# 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. Prepaids

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

### G. Initial Escrow Payment at Closing

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

### H. Other

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

### J. TOTAL CLOSING COSTS

D + I  
Lender Credits

## Calculating Cash to Close

Total Closing Costs (J)  
Closing Costs Financed (Paid from your Loan Amount)  
Down Payment/Funds from Borrower  
Deposit  
Funds for Borrower  
Seller Credits  
Adjustments and Other Credits

### Estimated Cash to Close

# 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	

## Other Costs

### E. Taxes and Other Government Fees

Recording Fees and Other Taxes  
Transfer Taxes

### F. Prepaids

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

### G. Initial Escrow Payment at Closing

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

### H. Other

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

### J. TOTAL CLOSING COSTS

D + I  
Lender Credits

## Calculating Cash to Close

Total Closing Costs (J)  
Closing Costs Financed (Paid from your Loan Amount)  
Down Payment/Funds from Borrower  
Deposit  
Funds for Borrower  
Seller Credits  
Adjustments and Other Credits

### Estimated Cash to Close

## Adjustable Interest Rate (AIR) Table

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

# 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	

## Other Costs

### E. Taxes and Other Government Fees

Recording Fees and Other Taxes  
Transfer Taxes

### F. Prepaids

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

### G. Initial Escrow Payment at Closing

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

### H. Other

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

### J. TOTAL CLOSING COSTS

D + I  
Lender Credits

## Calculating Cash to Close

Total Closing Costs (J)  
Closing Costs Financed (Paid from your Loan Amount)  
Down Payment/Funds from Borrower  
Deposit  
Funds for Borrower  
Seller Credits  
Adjustments and Other Credits

### Estimated Cash to Close

# 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. Prepaids

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

### G. Initial Escrow Payment at Closing

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

### H. Other

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

### J. TOTAL CLOSING COSTS

D + I  
Lender Credits

## Calculating Cash to Close

Total Closing Costs (J)  
Closing Costs Financed (Paid from your Loan Amount)  
Down Payment/Funds from Borrower  
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Seller Credits  
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### 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

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LENDER  
NMLS/\_\_\_ LICENSE ID  
LOAN OFFICER  
NMLS/\_\_\_ LICENSE ID  
EMAIL  
PHONE

MORTGAGE BROKER  
NMLS/\_\_\_ LICENSE ID  
LOAN OFFICER  
NMLS/\_\_\_ LICENSE ID  
EMAIL  
PHONE

### Comparisons

Use these measures to compare this loan with other loans.

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

### Other Considerations

#### Appraisal

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

#### Assumption

If you sell or transfer this property to another person, we  
 will allow, under certain conditions, this person to assume this loan on the original terms.  
 will not allow assumption of this loan on the original terms.

#### Homeowner's Insurance

This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

#### Late Payment

If your payment is more than \_\_\_ days late, we will charge a late fee of \_\_\_\_\_

#### 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.

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Applicant Signature

Date

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Co-Applicant Signature

Date



## Additional Information About This Loan

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**LENDER**  
NMLS/\_\_\_ LICENSE ID  
**LOAN OFFICER**  
NMLS/\_\_\_ LICENSE ID  
**EMAIL**  
**PHONE**

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

<b>Comparisons</b>	<b>Use these measures to compare this loan with other loans.</b>
<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.

<b>Other Considerations</b>	
<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 assumption of 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 ___ days late, we will charge a late fee of _____
<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/\_\_\_ LICENSE ID  
EMAIL  
PHONE

MORTGAGE BROKER  
NMLS/\_\_\_ LICENSE ID  
LOAN OFFICER  
NMLS/\_\_\_ LICENSE ID  
EMAIL  
PHONE

### Comparisons

Use these measures to compare this loan with other loans.

<b>In 5 Years</b>	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
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### Other Considerations

#### Assumption

If you sell or transfer this property to another person, we  
 will allow, under certain conditions, this person to assume this loan on the original terms.  
 will not allow assumption of this loan on the original terms.

#### Late Payment

If your payment is more than \_\_\_ days late, we will charge a late fee of \_\_\_\_\_

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---

Applicant Signature

Date

---

Co-Applicant Signature

Date

## Additional Information About This Loan

---

**LENDER**  
NMLS/\_\_\_ LICENSE ID  
**LOAN OFFICER**  
NMLS/\_\_\_ LICENSE ID  
**EMAIL**  
**PHONE**

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

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<b>Loan Acceptance</b>	You do not have to accept this loan because you have received this form or signed a loan application.
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<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.