

FEBRUARY 7, 2014

TILA RESPA Integrated Disclosure

H-24(G) Mortgage Loan Transaction Loan Estimate – Modification to Loan Estimate for Transaction Not Involving Seller – Model Form

This is a blank model Loan Estimate that illustrates the application of the content requirements in 12 CFR § 1026.37, with the optional alternative tables permitted by 12 CFR § 1026.37(d)(2) and (h)(2) for transactions without a seller. 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
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? |
|---|---|
| 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 style="vertical-align: top;"> <p>This estimate includes</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>In escrow?</p> </td> </tr> </table> | <p>This estimate includes</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>In escrow?</p> |
| <p>This estimate includes</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>In escrow?</p> | | |

| 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> <input type="checkbox"/> From <input type="checkbox"/> To Borrower |

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

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

Loan Amount

Total Closing Costs (J)

Estimated Total Payoffs and Payments

Estimated Cash to Close From To Borrower

Estimated Closing Costs Financed
(Paid from your Loan Amount)

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? | |
| Monthly Principal and Interest Payments | |
| 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. |
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I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS

D + I
Lender Credits

Calculating Cash to Close

Loan Amount

Total Closing Costs (J)

Estimated Total Payoffs and Payments

Estimated Cash to Close From To Borrower

Estimated Closing Costs Financed
(Paid from your Loan Amount)

Adjustable Interest Rate (AIR) Table

| |
|--|
| Index + Margin |
| Initial Interest Rate |
| Minimum/Maximum Interest Rate |
| Change Frequency |
| First Change |
| Subsequent Changes |
| Limits on Interest Rate Changes |
| First Change |
| Subsequent Changes |

Closing 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? | |
| Monthly Principal and Interest Payments | |
| First Change/Amount | |
| Subsequent Changes | |
| Maximum Payment | |

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

J. TOTAL CLOSING COSTS

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Lender Credits

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Loan Amount

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Transfer Taxes

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J. TOTAL CLOSING COSTS

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Calculating Cash to Close

Loan Amount
Total Closing Costs (J)
Estimated Total Payoffs and Payments

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Adjustable Interest Rate (AIR) Table

Index + Margin
Initial Interest Rate
Minimum/Maximum Interest Rate

Change Frequency

First Change
Subsequent Changes

Limits on Interest Rate Changes

First Change
Subsequent Changes

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.

| | |
|--|---|
| 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 _____

Liability after Foreclosure

Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

Refinance

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

Servicing

We intend
 to service your loan. If so, you will make your payments to us.
 to transfer servicing of your loan.

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

Additional Information About This Loan

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NMLS/___ LICENSE ID
LOAN OFFICER
NMLS/___ LICENSE ID
EMAIL
PHONE

MORTGAGE BROKER
NMLS/___ LICENSE ID
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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 _____

Loan Acceptance

You do not have to accept this loan because you have received this form or signed a loan application.

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Other Considerations

Assumption

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Date

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 NMLS/___ LICENSE ID
 EMAIL
 PHONE

MORTGAGE BROKER
 NMLS/___ LICENSE ID
 LOAN OFFICER
 NMLS/___ LICENSE ID
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| Comparisons | Use these measures to compare this loan with other loans. |
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| Other Considerations | |
|------------------------------------|---|
| Assumption | 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. |
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| Servicing | 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. |