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 one variation of page one, four variations of page two, and four variations of page three, reflecting the variable content requirements in 12 CFR § 1026.37.
# Loan Estimate

<table>
<thead>
<tr>
<th>DATE ISSUED</th>
<th>APPLICANTS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PROPERTY</th>
<th>EST. PROP. VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Loan Terms

<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly Principal &amp; Interest</th>
<th>Can this amount increase after closing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>See Projected Payments below for your Estimated Total Monthly Payment</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Prepayment Penalty</th>
<th>Balloon Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Projected Payments

<table>
<thead>
<tr>
<th>Payment Calculation</th>
<th>This estimate includes</th>
<th>In escrow?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal &amp; Interest</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estimated Escrow</td>
<td>Amount can increase over time</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Estimated Taxes, Insurance &amp; Assessments</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Total Monthly Payment</td>
<td></td>
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<table>
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<tr>
<th>Costs at Closing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Closing Costs</td>
</tr>
<tr>
<td>Estimated Cash to Close</td>
</tr>
</tbody>
</table>

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on

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

## Loan Costs

### A. Origination Charges

- % of Loan Amount (Points)
  - Desk Review Fee: $150
  - Loan Origination Fee: $1,000
  - Processing Fee: $300
  - Rate Lock Fee: $525
  - Underwriting Fee: $675
  - Verification Fee: $200

## 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.

## Services You Cannot Shop For

### B.

- Appraisal Fee: $305
- Credit Report Fee: $30
- Flood Determination Fee: $35
- Lender's Attorney: $400

## Services You Can Shop For

### C.

- Pest Inspection Fee: $125
- Survey Fee: $150
- Title – Courier Fee: $32
- Title – Lender's Title Policy: $100
- Title – Settlement Agent Fee: $300
- Title – Title Search: $150

## Other

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

### 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

- Real Estate Broker Administration Fee: $200
- Title – Owner's Title Policy (optional): $1,436

## Services You Can Shop For

### 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

<table>
<thead>
<tr>
<th>A. Origination Charges</th>
<th>B. Services You Cannot Shop For</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of Loan Amount (Points)</td>
<td><strong>E. Taxes and Other Government Fees</strong></td>
</tr>
</tbody>
</table>

- Recording Fees and Other Taxes
- Transfer Taxes

<table>
<thead>
<tr>
<th>F. Prepaids</th>
<th>G. Initial Escrow Payment at Closing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner’s Insurance Premium (months)</td>
<td>Homeowner’s Insurance per month for mo.</td>
</tr>
<tr>
<td>Mortgage Insurance Premium (months)</td>
<td>Mortgage Insurance per month for mo.</td>
</tr>
<tr>
<td>Prepaid Interest (per day for days @)</td>
<td>Property Taxes per month for mo.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>H. Other</th>
<th>I. TOTAL OTHER COSTS (E + F + G + H)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Broker Administration Fee $200</td>
<td><strong>J. TOTAL CLOSING COSTS</strong></td>
</tr>
<tr>
<td>Title – Owner’s Title Policy (optional) $1,436</td>
<td>D + I</td>
</tr>
<tr>
<td>Title – Courier Fee $32</td>
<td>Lender Credits</td>
</tr>
<tr>
<td>Title – Lender’s Title Policy $100</td>
<td><strong>Calculating Cash to Close</strong></td>
</tr>
<tr>
<td>Title – Settlement Agent Fee $300</td>
<td>Loan Amount</td>
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<td>Title – Title Search $150</td>
<td>Total Closing Costs (J)</td>
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<thead>
<tr>
<th>D. TOTAL LOAN COSTS (A + B + C)</th>
<th>Adjustable Payment (AP) Table</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Total Payoffs and Payments</td>
<td><strong>Adjustable Payment (AP) Table</strong></td>
</tr>
<tr>
<td>Estimated Cash to Close From To Borrower</td>
<td>Interest Only Payments?</td>
</tr>
<tr>
<td>Estimated Closing Costs Financed (Paid from your Loan Amount)</td>
<td>Optional Payments?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>J. TOTAL CLOSING COSTS</th>
<th>Adjustable Interest Rate (AIR) Table</th>
</tr>
</thead>
<tbody>
<tr>
<td>D + I</td>
<td><strong>Index + Margin</strong></td>
</tr>
<tr>
<td>Lender Credits</td>
<td><strong>Initial Interest Rate</strong></td>
</tr>
<tr>
<td><strong>Change Frequency</strong></td>
<td><strong>Minimum/Maximum Interest Rate</strong></td>
</tr>
<tr>
<td>First Change</td>
<td><strong>Limits on Interest Rate Changes</strong></td>
</tr>
<tr>
<td>Subsequent Changes</td>
<td>First Change</td>
</tr>
<tr>
<td><strong>Change Frequency</strong></td>
<td><strong>Limits on Interest Rate Changes</strong></td>
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<td>Subsequent Changes</td>
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<td>Subsequent Changes</td>
<td>Subsequent Changes</td>
</tr>
</tbody>
</table>
Closing Cost Details

### Loan Costs

#### A. Origination Charges
- % of Loan Amount (Points)

#### B. Services You Cannot Shop For

#### C. Services You Can Shop For

### 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)

### 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
Closing Cost Details

**Loan Costs**

**A. Origination Charges**
% of Loan Amount (Points)

**B. Services You Cannot Shop For**

**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)

**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
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.

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. We will not allow assumption of this loan on the original terms.

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

If your payment is more than ___ days late, we will charge a late fee of _____________.

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.

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.

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

Comparisons

| 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

**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 ______________

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

**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.

### Comparisons
Use these measures to compare this loan with other loans.

<table>
<thead>
<tr>
<th></th>
<th>Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.</th>
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<tbody>
<tr>
<td><strong>In 5 Years</strong></td>
<td></td>
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<td><strong>Annual Percentage Rate (APR)</strong></td>
<td>Your costs over the loan term expressed as a rate. This is not your interest rate.</td>
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<td><strong>Total Interest Percentage (TIP)</strong></td>
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Other Considerations

**Assumption**
If you sell or transfer this property to another person, we
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☐ 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 ________________

**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 __________
### 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 ________________  |

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

| 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  
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