

Closing Cost Details

		Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid by Others
Loan Costs				
A. Origination Charges		\$800.00		
01 % of Loan Amount (Points)				
02 DOCUMENT PREPARATION FEE		\$140.00		
03 PROCESSING FEE		\$285.00		
04 UNDERWRITING FEE		\$375.00		
05				
06				
07				
08				
B. Services Borrower Did Not Shop For		\$869.80		
01 APPRAISAL FEE to TREVOR LALLY		\$475.00		
02 CREDIT REPORT FEE to ADVANTAGE CREDIT INC. OF COLORADO		\$158.80		
03 FLOOD CERTIFICATION to SERVICELINK NATIONAL FLOOD		\$11.00		
04 TITLE - CLOSING PROTECTION LETTER		\$25.00		
05 TITLE - CLOSING/SETTLEMENT FEE		\$200.00		
06				
07				
08				
09				
10				
C. Services Borrower Did Shop For		\$546.74		
01 TITLE - LENDER'S TITLE POLICY to BOONE-CENTRAL TITLE COMPANY		\$115.74		
02 TITLE - TITLE EXAMINATION to BOONE-CENTRAL TITLE COMPANY		\$431.00		
03				
04				
05				
06				
07				
08				
D. TOTAL LOAN COSTS (Borrower-Paid)		\$2,216.54		
Loan Costs Subtotals (A + B + C)		\$2,216.54		
Other Costs				
E. Taxes and Other Government Fees		\$69.00		
01 Recording Fees- Deed:	Mortgage: \$69.00	\$69.00		
02				
F. Prepaids		\$152.30		
01 Homeowner's Insurance Premium (mo.)				
02 Mortgage Insurance Premium (mo.)				
03 Prepaid Interest (\$15.23 per day from 9/21/2020 to 10/1/2020)		\$152.30		
04 Property Taxes (mo.)				
05				
G. Initial Escrow Payment at Closing		\$3,661.56		
01 Homeowner's Insurance	\$100.75 per month for 7 mo.	\$705.25		
02 Mortgage Insurance	per month for mo.			
03 Property Taxes	\$305.13 per month for 12 mo.	\$3,661.56		
04				
05				
06				
07				
08 Aggregate Adjustment		-\$705.25		
H. Other				
01				
02				
03				
04				
05				
06				
07				
08				
I. TOTAL OTHER COSTS (Borrower-Paid)		\$3,882.86		
Other Costs Subtotals (E + F + G + H)		\$3,882.86		
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$6,034.40		
Closing Costs Subtotals (D + I)		\$6,099.40		
Lender Credits (Includes \$65 credit for increase in Closing Costs above legal limit)		-\$65.00		

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 9/16/2020
 Closing Date 9/16/2020
 Disbursement Date 9/21/2020
 Settlement Agent BOONE-CENTRAL TITLE COMPANY
 File # 2042446
 Property 5105 FORUM BLVD COLUMBIA, MO 65203-5698
 Appraised Prop. Value \$322,900

Transaction Information

Borrower ARUN AGRAWAL and ROOPALI MITTAL
 5105 FORUM BLVD
 COLUMBIA, MO 65203
 Lender KIRKPATRICK BANK

Loan Information

Loan Term 15 years
 Purpose Refinance
 Product Fixed Rate
 Loan Type Conventional FHA
 VA
 Loan ID # 3200000280
 MIC #

Loan Terms

Can this amount increase after closing?

Loan Amount \$247,000

NO

Interest Rate 2.25%

NO

Monthly Principal & Interest \$1,618.06

NO

See Projected Payments below for your Estimated Total Monthly Payment

Does the loan have these features?

Prepayment Penalty

NO

Balloon Payment

NO

Projected Payments

Payment Calculation

Years 1-15

Principal & Interest \$1,618.06

Mortgage Insurance + 0.00

Estimated Escrow + 405.88

Amount can increase over time
Estimated Total Monthly Payment \$2,023.94

Estimated Taxes, Insurance & Assessments

Amount can increase over time
See page 4 for details

\$422.55
a month

This estimate includes

In escrow?

Property Taxes

YES

Homeowner's Insurance

YES

Other: ASSOCIATION DUES

NO

See Escrow Account on page 4 for details. You must pay for other property costs separately.

Costs at Closing

Closing Costs

\$6,034.40

Includes \$2,216.54 in Loan Costs + \$3,882.86 in Other Costs - \$65.00 in Lender Credits. See page 2 for details.

Cash to Close

\$1,480.76

Includes Closing Costs. See Calculating Cash to Close on page 3 for details.
 From To Borrower