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** 10/14/2022 **Closing Date** 10/25/2022 **Disbursement Date** 10/25/2022

Settlement Agent BH Title Agency, LLC

File# 22-2650

Property 2021 Ranchwood Drive

Wylie, TX 75098

Sale Price \$638,255 **Transaction Information**

Borrower Rajesh Shanam and Shravani Thippani 7920 Country Club Dr Apartment 11303

Sachse, TX 75048

Seller BLOOMFIELD HOMES, LP, A TEXAS LIMITED

1050 E. STATE HIGHWAY 114, STE 210

Southlake, TX 76092

Lender Highlands Residential Mortgage, LTD Loan Information

Loan Term 30 years **Purpose** Purchase

Product Fixed Rate

Loan Type \square VA \square

Loan ID# 7003223305

MIC#

Loan Terms		Can this amount increase after closing?
Loan Amount	\$574,430	NO
Interest Rate	4.75 %	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$2,996.50	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments				
Payment Calculation	Ye	ears 1-8		Years 9-30
Principal & Interest	\$2,	996.50		\$2,996.50
Mortgage Insurance	+ 67.02		+	_
Estimated Escrow Amount can increase over time	+ 1,174.34		+	1,174.34
Estimated Total Monthly Payment	\$4,	237.86		\$4,170.84
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details	\$1,220.17 Monthly	This estimate includ Property Taxes Homeowner's Insu Other: HOA See Escrow Account on p costs separately.	rance	In escrow? YES YES NO S. You must pay for other property

Costs at Closing		
Closing Costs	\$15,714.59	Includes \$9,952.21 in Loan Costs + \$5,762.38 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$51,421.77	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

	Borrow		Seller-Paid	Paid by
Loan Costs	At Closing Before Closing		At Closing Before Closin	g Others
A. Origination Charges	\$4,49	91.15		
1 3 % of Loan Amount (Points)			\$17,232.90	
2 Administration Fee	\$100.00			
3 Closing Fee	\$274.00			
4 Origination Fee	\$2,872.15			
5 Processing Fees	\$575.00			
6 Tax Service Fee	\$95.00			
7 Underwriting Fees	\$575.00			
8				
3. Services Borrower Did Not Shop For	\$81	5.50	`	
1 Appraisal Fee to HRM FBO WEATHERBY APPRAISAL		\$600.00		
2 Credit Report to HRM FBO Partners Credit & Verification	n \$49.50			
3 Document Preparation Fee to PB&G	\$150.00			
4 Flood Certification to HRM FBO CoreLogic Flood Services	\$12.00			
5 Title - Texas Title Guaranty Fee to Texas Title Ins. Guar. Assn by Lender	\$4.00			
6				
7				
8				
9				
. Services Borrower Did Shop For	\$4.64	15.56		
Survey Fee to WILHITE LAND SUREVYING, INC.	\$475.00			
2 Title - Courier Fee to BH Title Agency, LLC	\$60.00			_
3 Title - Document Preparation Fee to BH Title Agency, LLC	\$55.00			
4 Title - eRecording Fee to BH Title Agency, LLC	\$15.21			+
5 Title - Escrow Fee to BH Title Agency, LLC	\$250.00			-
6 Title - Lender's Title Insurance to BH Title Agency, LLC	\$3,752.05			_
7 Title - Tax Certificate Fee to BH Title Agency, LLC	\$3,732.03			
8	\$30.30			-
	ф0.01	70.04		
). TOTAL LOAN COSTS (Borrower-Paid)	\$9,95	02.21		
oan Costs Subtotals (A + B + C)	\$9,352.21	\$600.00		
oan Costs Subtotals (A + B + C)	\$9,352.21	\$600.00		
Other Costs	\$9,352.21	\$600.00		
	\$9,352.21			
Other Costs Taxes and Other Government Fees				
Other Costs Taxes and Other Government Fees Recording Fees Deed: Mortgage:	\$15			
Other Costs Taxes and Other Government Fees Recording Fees Deed: Mortgage:	\$15	0.00		
Other Costs Taxes and Other Government Fees Recording Fees Deed: Mortgage: Prepaids	\$15 \$150.00	0.00		
Other Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: Mortgage: 2 Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Travelers	\$15 \$150.00 \$2,0°	0.00		
Other Costs Taxes and Other Government Fees Recording Fees Deed: Mortgage: Prepaids Homeowner's Insurance Premium (12 mo.) to Travelers Mortgage Insurance Premium (mo.)	\$15 \$150.00 \$2,0° \$1,490.00	0.00		
Other Costs Taxes and Other Government Fees Recording Fees Deed: Mortgage: Prepaids Homeowner's Insurance Premium (12 mo.) to Travelers Mortgage Insurance Premium (mo.) Prepaid Interest (\$74.7546 per day from 10/25/22 to 11/1/22)	\$15 \$150.00 \$2,0°	0.00		
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Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.				
	Loan Estimate	Final	Did this change?		
Total Closing Costs (J)	\$35,290.00	\$15,714.59	YES · See Total Loan Costs (D) and Total Other Costs (I).		
Closing Costs Paid Before Closing	\$0	-\$600.00	YES · You paid these Closing Costs before closing .		
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO		
Down Payment/Funds from Borrower	\$63,825.00	\$63,825.00	NO		
Deposit	-\$7,000.00	-\$7,000.00	NO		
Funds for Borrower	\$0	\$0	NO		
Seller Credits	-\$17,233.00	-\$1,767.10	YES · See Seller-Paid column on page 2 and Seller Credits in Section L .		
Adjustments and Other Credits	-\$19,148.00	-\$18,750.72	YES · See details in Section K and Section L .		
Cash to Close	\$55,734,00	\$51 421 77			

Summaries of Transactions

Use this table to see a summary of your transaction.

SELLER'S TRANSACTION

Jan	illaries or ir	ansactions	OSC tills tubi	e to see a s
BOR	ROWER'S TRA	NSACTION		
K. Du	e from Borrowe	er at Closing		\$653,816.52
	ale Price of Prop	•		\$638,255.00
	·	Personal Property In	cluded in Sale	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	osing Costs Paid			\$15,114.59
04	<u> </u>	3 (1)		
Adjus	stments			
05				
06				
07				
Adjus	tments for Iter	ns Paid by Seller in	Advance	
08	City/Town Taxe	s to		
09	County Taxes	10/31/22 to 01/01	/23	\$446.93
10	Assessments	to		
11				
12				
13				
14				
15				
L. Pai	d Already by o	on Behalf of Borro	wer at Closing	\$602,394.75
	eposit			\$7,000.00
	oan Amount			\$574,430.00
	kisting Loan(s) A	ssumed or Taken Su	bject to	
04				
	eller Credit			\$1,767.10
	r Credits			
	ond Loans (HRM			******
		e for additional infor	mation	\$19,147.65
08	stments			
09				
10				
11				
	tments for Iter	ns Unpaid by Selle	•	
12	City/Town Taxe			
13	County Taxes	to		
14	Assessments	to		
15	restrictive cove	nant consideration		\$50.00
16				
17				
CALCU	ILATION			
Гotal D	ue from Borrowe	r at Closing (K)		\$653,816.52
		on Behalf of Borrower	at Closing (L)	-\$602,394.75
	o Close 🗵 Fr		-	\$51,421.77

	t. C.II C.		¢420 255 00
	Oue to Seller at Closing		\$638,255.00
	Sale Price of Property	10	\$638,255.00
	Sale Price of Any Person	nal Property Included	in Sale
03			
04			
05			
06			
07			
08			
_	stments for Items Pa	•	ce
09	City/Town Taxes	to	
10	County Taxes	to .	
11	Assessments	to	
12			
13			
14			
15			
16			
N. C	Due from Seller at Clo	sing	\$38,147.65
01 E	Excess Deposit		
	Closing Costs Paid at C	•	\$36,380.55
	Existing Loan(s) Assum		
04 F	Payoff of First Mortgag	e Loan	
05 F	Payoff of Second Morto	age Loan	
06			
07			
	Seller Credit		\$1,767.10
09			
10			
11			
12			
13			
•	istments for Items Ur	• •	
14	City/Town Taxes	to	
15	County Taxes	to	
16	Assessments	to	
17			
18			
19			
CAL	CULATION		
Tota	l Due to Seller at Closir	ng (M)	\$638,255.00
	Due from Seller at Clo		-\$38,147.65
Cas	h □ From 区 To Se	ller	\$600,107.35
	10 50		

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender \square will allow, under certain conditions, this person to assume this loan on the original terms.

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

Demand Feature

Your loan

 \square has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.

X does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the principal and interest overdue.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- \square are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- X do not have a negative amortization feature.

Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- X does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in 2021 Ranchwood Drive, Wylie, TX 75098

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$13,654.96	Estimated total amount over year 1 for your escrowed property costs: See attached page for additional information
Non-Escrowed Property Costs over Year 1	\$504.13	Estimated total amount over year 1 for your non-escrowed property costs: HOA Dues You may have other property costs.
Initial Escrow Payment	\$2,348.68	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$1,241.36	The amount included in your total monthly payment.

 \square will not have an escrow account because \square you declined it \square your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow	
Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

In the future.

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

of interest that you will pay over the loan term as a

percentage of your loan amount.

Loan Calculations		
Total of Payments. Total you will have you make all payments of principal, in mortgage insurance, and loan costs, as	terest,	\$1,095,179.18
Finance Charge. The dollar amount to cost you.	he loan will	\$515,872.63
Amount Financed. The loan amount a paying your upfront finance charge.	available after	\$568,831.06
Annual Percentage Rate (APR). Your the loan term expressed as a rate. This interest rate.		4.912 %
Total Interest Percentage (TIP). The	total amount	

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at

www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- X state law does not protect you from liability for the unpaid balance.

Refinance

87.884 %

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.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Highlands Residential Mortgage, Ltd.		All City Real Estates, Ltd. Co	n/a	BH Title Agency, LLC
Address	7500 Dallas Parkway, Suite 150 Plano, TX 75024		10222 Pecan Park Blvd #10 Austin, TX 78729	n/a n/a, NA 00000	1050 E State Hwy 114, Suite 250 Southlake, TX 76092
NMLS ID	134871				
TX License ID	None		9003633	00000	2722390
Contact	Lauren Stamper		Selvaraju Ramaswamy	n/a NA	Adrian Sullivan
Contact NMLS ID	1409982				
Contact TX License ID	1409982		712308	00000	2264617
Email	thetishashleyteam@ highlandsmortgage.com		swamytherealtor@gmail. com	na@na.com	cds@bhtitleagency.net
Phone	214-380-2321		214-535-0676	000-000-0000	817-601-3884

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.

Rajesh Shanam Date Shravani Thippani Date

Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Seller BLOOMFIELD HOMES, LP, A TEXAS LIMITED PARTNERSHIP

1050 E. STATE HIGHWAY 114, STE 210

Southlake, TX 76092

Summary Of Transactions

Additional Details from your transactions.

BORROWER'S TRANSACTION

L.	Paid Already by or on Behalf of Borrower at Closing	
L07a	Owners Title Policy Credit	
L07b	Gift Funds	
L07c	RE Commissions	\$19,147.65
1070	Rond Loans	

Additional Information About This Loan

Loan Disclosures

Escrow Account Escrow			
Escrowed Property Costs over Year 1	\$13,654.96	Estimated total amount over year 1 for your escrowed property costs: Property Taxes, Homeowner's Insurance, Mortgage Insurance	