# **Closing Disclosure**

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

| Closing Information                                                      | Transaction Ir   | nformation                                                  | Loan Info          | rmation                |
|--------------------------------------------------------------------------|------------------|-------------------------------------------------------------|--------------------|------------------------|
| Date Issued                                                              | Borrower         |                                                             | Loan Term          |                        |
| Closing Date                                                             |                  |                                                             | Purpose            |                        |
| Disbursement Date Settlement Agent                                       | Seller           |                                                             | Product            |                        |
| File #                                                                   | Seller           |                                                             | Loan Type          | □ Conventional □ FHA   |
| Property                                                                 |                  |                                                             | Louii Type         |                        |
| Sale Price                                                               | Lender           |                                                             | Loan ID #<br>MIC # |                        |
| Loop Toymo                                                               |                  | Can this amount in success                                  | ftor clocked       | ,                      |
| Loan Terms                                                               |                  | Can this amount increase a                                  | inter closing      |                        |
| Loan Amount                                                              |                  |                                                             |                    |                        |
| Interest Rate                                                            |                  |                                                             |                    |                        |
| Monthly Principal & Interest                                             |                  |                                                             |                    |                        |
| See Projected Payments below for your<br>Estimated Total Monthly Payment |                  |                                                             |                    |                        |
|                                                                          |                  | Does the loan have these f                                  | eatures?           |                        |
| Prepayment Penalty                                                       |                  |                                                             |                    |                        |
| Balloon Payment                                                          |                  |                                                             |                    |                        |
|                                                                          |                  |                                                             |                    |                        |
| <b>Projected Payments</b>                                                |                  |                                                             |                    |                        |
| Payment Calculation                                                      |                  |                                                             |                    |                        |
| Principal & Interest                                                     |                  |                                                             |                    |                        |
| Mortgage Insurance                                                       |                  |                                                             |                    |                        |
| Estimated Escrow<br>Amount can increase over time                        |                  |                                                             |                    |                        |
| Estimated Total<br>Monthly Payment                                       |                  |                                                             |                    |                        |
|                                                                          |                  | This estimate includes                                      |                    | In escrow?             |
| Estimated Taxes, Insurance                                               |                  | ☐ Property Taxes                                            |                    |                        |
| & Assessments                                                            |                  | ☐ Homeowner's Insurance                                     |                    |                        |
| Amount can increase over time                                            |                  | ☐ Other:                                                    |                    |                        |
| See page 4 for details                                                   |                  | See Escrow Account on page 4 for de<br>costs separately.    | etails. You must   | pay for other property |
| Costs at Closing                                                         |                  |                                                             |                    |                        |
| Closing Costs                                                            | Includ<br>in Len | les in Loan Costs +<br>der Credits. See page 2 for details. | in Oth             | ner Costs –            |
| Cash to Close                                                            | Includ           | des Closing Costs. See Calculating                          | Cash to Close o    | on page 3 for details. |

CLOSING DISCLOSURE PAGE 1 OF 5 • LOAN ID #

# **Closing Disclosure**

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

| Closing Information                                                      | Transaction Ir   | nformation                                                          | Loan Info          | rmation                |
|--------------------------------------------------------------------------|------------------|---------------------------------------------------------------------|--------------------|------------------------|
| Date Issued                                                              | Borrower         |                                                                     | Loan Term          |                        |
| Closing Date                                                             |                  |                                                                     | Purpose            |                        |
| Disbursement Date Settlement Agent                                       | Seller           |                                                                     | Product            |                        |
| File #                                                                   | Seller           |                                                                     | Loan Type          | □ Conventional □ FHA   |
| Property                                                                 |                  |                                                                     | 200 1,pc           | □ VA □                 |
| Appraised Prop. Value                                                    | Lender           |                                                                     | Loan ID #<br>MIC # |                        |
| Loan Terms                                                               |                  | Can this amount increase                                            | after closing      | ?                      |
| Loan Amount                                                              |                  |                                                                     |                    |                        |
| Interest Rate                                                            |                  |                                                                     |                    |                        |
| Monthly Principal & Interest                                             |                  |                                                                     |                    |                        |
| See Projected Payments below for your<br>Estimated Total Monthly Payment |                  |                                                                     |                    |                        |
|                                                                          |                  | Does the loan have these                                            | features?          |                        |
| Prepayment Penalty                                                       |                  |                                                                     |                    |                        |
| Balloon Payment                                                          |                  |                                                                     |                    |                        |
|                                                                          |                  |                                                                     |                    |                        |
| Projected Payments                                                       |                  |                                                                     |                    |                        |
| Payment Calculation                                                      |                  |                                                                     |                    |                        |
| Principal & Interest                                                     |                  |                                                                     |                    |                        |
| Mortgage Insurance                                                       |                  |                                                                     |                    |                        |
| Estimated Escrow<br>Amount can increase over time                        |                  |                                                                     |                    |                        |
| Estimated Total<br>Monthly Payment                                       |                  |                                                                     |                    |                        |
|                                                                          |                  | This estimate includes                                              |                    | In escrow?             |
| Estimated Taxes, Insurance                                               |                  | ☐ Property Taxes                                                    |                    |                        |
| & Assessments                                                            |                  | ☐ Homeowner's Insurance                                             |                    |                        |
| Amount can increase over time                                            |                  | □ Other:                                                            |                    |                        |
| See page 4 for details                                                   |                  | See Escrow Account on page 4 for d costs separately.                | etails. You must   | pay for other property |
| Costs at Closing                                                         |                  |                                                                     |                    |                        |
| Closing Costs                                                            | Incluc<br>in Len | les in Loan Costs +<br>der Credits. <i>See page 2 for details</i> . |                    | ner Costs –            |
| Cash to Close                                                            | Includ           | des Closing Costs. See Calculatin                                   | g Cash to Close (  | on page 3 for details. |

CLOSING DISCLOSURE PAGE 1 OF 5 • LOAN ID #

# **Closing Disclosure**

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

| Closing Information                                                      | Transaction In   | formation                                                           | Loan Info       | rmation                |
|--------------------------------------------------------------------------|------------------|---------------------------------------------------------------------|-----------------|------------------------|
| Date Issued                                                              | Borrower         |                                                                     | Loan Term       |                        |
| Closing Date                                                             |                  |                                                                     | Purpose         |                        |
| Disbursement Date                                                        | C.II             |                                                                     | Product         |                        |
| Settlement Agent File #                                                  | Seller           |                                                                     | Loan Type       | ☐ Conventional ☐ FHA   |
| Property                                                                 |                  |                                                                     | Loan Type       |                        |
|                                                                          | Lender           |                                                                     | Loan ID #       |                        |
| Estimated Prop. Value                                                    |                  |                                                                     | MIC#            |                        |
| Loan Terms                                                               |                  | Can this amount increase a                                          | fter closing    | ?                      |
| Loan Amount                                                              |                  |                                                                     |                 |                        |
| Interest Rate                                                            |                  |                                                                     |                 |                        |
| Monthly Principal & Interest                                             |                  |                                                                     |                 |                        |
| See Projected Payments below for your<br>Estimated Total Monthly Payment |                  |                                                                     |                 |                        |
|                                                                          |                  | Does the loan have these fe                                         | atures?         |                        |
| Prepayment Penalty                                                       |                  |                                                                     |                 |                        |
| Balloon Payment                                                          |                  |                                                                     |                 |                        |
|                                                                          |                  |                                                                     |                 |                        |
| Projected Payments                                                       |                  |                                                                     |                 |                        |
| Payment Calculation                                                      |                  |                                                                     |                 |                        |
| Principal & Interest                                                     |                  |                                                                     |                 |                        |
| Mortgage Insurance                                                       |                  |                                                                     |                 |                        |
| Estimated Escrow<br>Amount can increase over time                        |                  |                                                                     |                 |                        |
| Estimated Total<br>Monthly Payment                                       |                  |                                                                     |                 |                        |
|                                                                          |                  | This estimate includes                                              |                 | In escrow?             |
| Estimated Taxes, Insurance                                               |                  | ☐ Property Taxes                                                    |                 |                        |
| & Assessments                                                            |                  | ☐ Homeowner's Insurance                                             |                 |                        |
| Amount can increase over time                                            |                  | ☐ Other:                                                            |                 |                        |
| See page 4 for details                                                   |                  | See Escrow Account on page 4 for de costs separately.               | tails. You must | pay for other property |
|                                                                          |                  |                                                                     |                 |                        |
| Costs at Closing                                                         |                  |                                                                     |                 |                        |
| Closing Costs                                                            | Includ<br>in Len | les in Loan Costs +<br>der Credits. <i>See page 2 for details</i> . | in Oth          | er Costs –             |
| Cash to Close                                                            | Includ           | des Closing Costs. See Calculating                                  | Cash to Close o | on page 3 for details. |

CLOSING DISCLOSURE PAGE 1 OF 5 • LOAN ID #

### **Closing Cost Details**

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Borrower     | -Paid         | Seller     | -Paid          | Paid by |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|---------------|------------|----------------|---------|
| Loan Costs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | At Closing B | efore Closing | At Closing | Before Closing | Others  |
| A. Origination Charges                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |              |               |            |                |         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |              | -             |            |                |         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |              |               |            |                |         |
| 02                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 03                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 04                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 05                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 06                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 07                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 08                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 3. Services Borrower Did Not Shop For                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |              |               |            |                |         |
| of School States |              |               |            |                |         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |              |               |            |                |         |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |              |               |            |                |         |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |              |               |            |                |         |
| 04                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 05                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 06                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 07                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 08                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |              |               |            |                |         |
| 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |              |               |            |                |         |
| . Services Borrower Did Shop For                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |              |               |            |                |         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |              |               |            |                |         |
| 01                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 22                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |              |               |            |                |         |
| 04                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 05                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 06                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 07                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 08                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| D. TOTAL LOAN COSTS (Borrower-Paid)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |              |               |            |                |         |
| . Taxes and Other Government Fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |              |               |            |                |         |
| 1 Recording Fees Deed: Mortgage:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |              |               |            |                |         |
| )2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| Prepaids                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |              |               |            |                |         |
| 11 Homeowner's Insurance Premium ( mo.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |              |               |            |                |         |
| 02 Mortgage Insurance Premium ( mo.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |              |               |            |                |         |
| O3 Prepaid Interest ( per day from to )                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |              |               |            |                |         |
| 04 Property Taxes ( mo.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |              | i             |            |                |         |
| 05                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| G. Initial Escrow Payment at Closing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |              |               |            |                |         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |              |               | 1          |                |         |
| 11 Homeowner's Insurance per month for mo.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |              |               |            |                |         |
| 22 Mortgage Insurance per month for mo.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |              |               |            |                |         |
| 3 Property Taxes per month for mo.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| )4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |               |            |                |         |
| 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |              |               |            |                |         |
| 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |              |               |            |                |         |
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| 8 Aggregate Adjustment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |              |               |            |                |         |
| 1. Other                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |              |               |            | T              |         |
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| . TOTAL OTHER COSTS (Borrower-Paid)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |              |               |            |                |         |
| Other Costs Subtotals (E + F + G + H)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |              |               |            |                |         |
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| . TOTAL CLOSING COSTS (Borrower-Paid)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |              |               |            |                |         |
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| Closing Costs Subtotals (D + I)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |              |               |            |                |         |
| Llosing Costs Subtotals (D + I)  Lender Credits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |              |               |            |                |         |

CLOSING DISCLOSURE PAGE 2 OF 5 • LOAN ID #

| Loan Estimate   Final   Did this change?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |        |
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| Closing Costs Paid Before Closing Closing Costs Financed (Paid from your Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits Adjustments and Other Credits Cash to Close  Summaries of Transactions Use this table to see a summary of your transaction.  SELLER'S TRANSACTION K. Due from Borrower at Closing Of Sale Price of Property Of Sale Price of Any Personal Property Included in Sale Of Closing Costs Paid at Closing (J) Adjustments Sclosing Costs Paid at Closing (J) Adjustments for Items Paid by Seller in Advance Of County Taxes To County Taxes |        |
| Closing Costs Financed (Paid from your Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits Adjustments and Other Credits Cash to Close  Summaries of Transactions Use this table to see a summary of your transaction.  SELLER'S TRANSACTION K. Due from Borrower at Closing OI Sale Price of Property OI Sale Price of Property OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale Price of Any Personal Property Included in Sale OI Sale P |        |
| (Paid from your Loan Amount)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |        |
| Deposit Funds for Borrower Seller Credits Adjustments and Other Credits Cash to Close  Summaries of Transactions Use this table to see a summary of your transaction.  SERROWER'S TRANSACTION Seller from Borrower at Closing Seller Credits Seller Credits Seller from Borrower at Closing Seller Credits Seller of Property Seller from Borrower at Closing Seller Credits S |        |
| Summaries of Transactions  Use this table to see a summary of your transaction.  SOURCOWER'S TRANSACTION  SELLER'S TRANSACTION  OF Sale Price of Property  Sale Price of Property  Sale Price of Any Personal Property Included in Sale  Solosing Costs Paid at Closing (J)  Adjustments  Solosing Costs Paid at Closing (J)  Adjustments  Solosing Costs Paid by Seller in Advance  Solosing County Taxes  Solosing County Markey Solosing County Solosing  |        |
| Summaries of Transactions  BORROWER'S TRANSACTION  K. Due from Borrower at Closing  10 Sale Price of Property 10 Sale Price of Any Personal Property Included in Sale 10 Sale Price of Any Personal Property 10 Sale Price of Any Personal Property 10 Sale Price of Any Personal Property 10 Sale Price of Sale Price of Any Personal Property 10 Sale Price of |        |
| Adjustments and Other Credits  SUBMITMATIES OF Transactions  Use this table to see a summary of your transaction.  SELLER'S TRANSACTION  SELLER'S TRANSACTION  M. Due to Seller at Closing Office of Any Personal Property Office of Any Personal Property Included in Sale Office of Any Personal Property Office of Any Pers |        |
| Use this table to see a summary of your transaction.  CORROWER'S TRANSACTION  SELLER'S TRANSACTION  M. Due to Seller at Closing  1 Sale Price of Property 2 Sale Price of Any Personal Property Included in Sale 3 Closing Costs Paid at Closing (J)  4 digustments 5 06 6 07 7 08  Idjustments for Items Paid by Seller in Advance 8 City/Town Taxes to 09 City/Town Taxes 00 Assessments to 10 County Taxes 10 Assessments to 11 Assessments 11 Assessments 12 13 14 15 15 16 N. Due from Seller at Closing N. Due to Seller at Closing 10 Sale Price of Any Personal Property 11 Assessments 12 13 14 15 15 16 N. Due from Seller at Closing 01 Excess Deposit 01 Excess Deposit 02 Closing Costs Paid at Closing 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Losing 04 Payoff of First Mortgage Losing 05 Payoff of Second Mortgage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |        |
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| Existing Loan(s) Assumed or Taken Subject to  Output  Description  Outpu | at Clo |
| Seller Credit 04 Payoff of First Mortgage Loa<br>5 Payoff of Second Mortgage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | at Clo |
| 5 Seller Credit 05 Payoff of Second Mortgage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |        |
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| dier Credits U0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |        |
| 07                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |        |
| 08 Seller Credit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |        |

Adjustments for Items Unpaid by Seller Adjustments for Items Unpaid by Seller 12 City/Town Taxes 14 City/Town Taxes to 13 **County Taxes** to 15 **County Taxes** to 16 14 Assessments to Assessments 17 15 16 18 17 19 CALCULATION CALCULATION Total Due to Seller at Closing (M) Total Due from Borrower at Closing (K) Total Paid Already by or on Behalf of Borrower at Closing (L) Total Due from Seller at Closing (N) Cash to Close  $\ \square$  From  $\ \square$  To Borrower Cash  $\square$  From  $\square$  To Seller PAGE 3 OF 5 • LOAN ID #

10

11

12

13

**CLOSING DISCLOSURE** 

08

09

10

11

#### **Loan Disclosures**

| If you sell or transfer this property to another person, your lender                                                                                                                                                                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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.                                                                                                                                                                                                                                                            |
| D 15 4                                                                                                                                                                                                                                                                                                                   |
| Demand Feature                                                                                                                                                                                                                                                                                                           |
| Your loan                                                                                                                                                                                                                                                                                                                |
| ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.                                                                                                                                                                                       |
| does not have a demand feature.                                                                                                                                                                                                                                                                                          |
| Late Payment                                                                                                                                                                                                                                                                                                             |
| If your payment is more than days late, your lender will charge a late fee of                                                                                                                                                                                                                                            |
| Negative Amortization (Increase in Loan Amount)                                                                                                                                                                                                                                                                          |
| Under your loan terms, you                                                                                                                                                                                                                                                                                               |
| ☐ 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.            |
| $\hfill \Box$ 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.                                                                                                                                                                                                               |
| $\hfill \square$ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.                                                                                                                                                                                |
| $\square$ 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                                                                                                                                                                                                                                                                                  |
|                                                                                                                                                                                                                                                                                                                          |
|                                                                                                                                                                                                                                                                                                                          |
| 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                                        |                                                                                                              |  |  |  |  |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------|--|--|--|--|
| ESCTOW                                        |                                                                                                              |  |  |  |  |
| Escrowed<br>Property Costs<br>over Year 1     | Estimated total amount over year 1 for your escrowed property costs:                                         |  |  |  |  |
| Non-Escrowed<br>Property Costs<br>over Year 1 | Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs. |  |  |  |  |
| Initial Escrow<br>Payment                     | A cushion for the escrow account you pay at closing. See Section G on page 2.                                |  |  |  |  |
| Monthly Escrow<br>Payment                     | The amount included in your total monthly payment.                                                           |  |  |  |  |

☐ will not have an escrow account because ☐ you declined it ☐ 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<br>Property Costs<br>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.

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #

# Loan Disclosures Assumption

Maximum Payment

| If you sell or transfer this property  ☐ will allow, under certain condit loan on the original terms.                                                                |                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| ☐ will not allow assumption of th                                                                                                                                    | is loan on the original terms.                                                                              |
| <b>Demand Feature</b>                                                                                                                                                |                                                                                                             |
| Your loan                                                                                                                                                            |                                                                                                             |
| <ul> <li>□ has a demand feature, which perepayment of the loan. You should does not have a demand feature.</li> </ul>                                                | uld review your note for details.                                                                           |
|                                                                                                                                                                      |                                                                                                             |
| Late Payment If your payment is more than late fee of                                                                                                                | days late, your lender will charge a                                                                        |
| <b>Negative Amortization</b> (Increase Under your loan terms, you                                                                                                    | in Loan Amount)                                                                                             |
| increase (negatively amortize),                                                                                                                                      | s a result, your loan amount will<br>and your loan amount will likely<br>nal loan amount. Increases in your |
| may have monthly payments to<br>due that month. If you do, you<br>(negatively amortize), and, as a<br>become larger than your origin<br>loan amount lower the equity | r Ioan amount will increase<br>I result, your Ioan amount may<br>Ial Ioan amount. Increases in your         |
| $\square$ do not have a negative amortize                                                                                                                            | zation feature.                                                                                             |
| Partial Payments                                                                                                                                                     |                                                                                                             |
| Your lender                                                                                                                                                          |                                                                                                             |
| <ul> <li>may accept payments that are<br/>(partial payments) and apply th</li> </ul>                                                                                 |                                                                                                             |
| may hold them in a separate ac payment, and then apply the for                                                                                                       | ull payment to your loan.                                                                                   |
| does not accept any partial pay                                                                                                                                      |                                                                                                             |
| If this loan is sold, your new lender                                                                                                                                | may have a different policy.                                                                                |
| <b>Security Interest</b> You are granting a security interest                                                                                                        | t in                                                                                                        |
|                                                                                                                                                                      |                                                                                                             |
|                                                                                                                                                                      |                                                                                                             |
| You may lose this property if you o satisfy other obligations for this loa                                                                                           |                                                                                                             |
| Adjustable Payment (AP) Ta                                                                                                                                           | able                                                                                                        |
| Interest Only Payments?                                                                                                                                              |                                                                                                             |
| Optional Payments?                                                                                                                                                   |                                                                                                             |
| Step Payments?                                                                                                                                                       |                                                                                                             |
| Seasonal Payments?                                                                                                                                                   |                                                                                                             |
| Monthly Principal and Interest Pa                                                                                                                                    | yments                                                                                                      |
| First Change/Amount                                                                                                                                                  |                                                                                                             |
| Subsequent Changes                                                                                                                                                   |                                                                                                             |

#### **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<br>Property Costs<br>over Year 1     | Estimated total amount over year 1 for your escrowed property costs:                                         |
| Non-Escrowed<br>Property Costs<br>over Year 1 | Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs. |
| Initial Escrow<br>Payment                     | A cushion for the escrow account you pay at closing. See Section G on page 2.                                |
| Monthly Escrow<br>Payment                     | The amount included in your total monthly payment.                                                           |

☐ will not have an escrow account because ☐ you declined it ☐ 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<br>Property Costs<br>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.

#### Adjustable Interest Rate (AIR) Table

| ndex + Margin                  |  |
|--------------------------------|--|
| nitial Interest Rate           |  |
| Minimum/Maximum Interest Rate  |  |
| Change Frequency               |  |
| First Change                   |  |
| Subsequent Changes             |  |
| imits on Interest Rate Changes |  |
| First Change                   |  |
| Subsequent Changes             |  |

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #

#### **Loan Disclosures Assumption** If you sell or transfer this property to another person, your lender ☐ 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. **Demand Feature** Your loan ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. $\square$ does not have a demand feature. **Late Payment** If your payment is more than \_\_\_ days late, your lender will charge a late fee of \_ **Negative Amortization** (Increase in Loan Amount) Under your loan terms, you 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. $\Box$ 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. 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 You may lose this property if you do not make your payments or satisfy other obligations for this loan. Adjustable Payment (AP) Table **Interest Only Payments? Optional Payments? Step Payments?**

**Seasonal Payments?** 

First Change/Amount
Subsequent Changes
Maximum Payment

**Monthly Principal and Interest Payments** 

#### **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<br>Property Costs<br>over Year 1     | Estimated total amount over year 1 for your escrowed property costs:                                         |
| Non-Escrowed<br>Property Costs<br>over Year 1 | Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs. |
| Initial Escrow<br>Payment                     | A cushion for the escrow account you pay at closing. See Section G on page 2.                                |
| Monthly Escrow<br>Payment                     | The amount included in your total monthly payment.                                                           |

☐ will not have an escrow account because ☐ you declined it ☐ 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<br>Property Costs<br>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,

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CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #

#### **Loan Disclosures**

| Assumption                                                                                                                       | Escrow Account                         |                                                                                              |  |
|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|----------------------------------------------------------------------------------------------|--|
| If you sell or transfer this property to another person, your lender                                                             | For now, your loan                     |                                                                                              |  |
| will allow, under certain conditions, this person to assume this                                                                 |                                        | count (also called an "impound" or "trust"                                                   |  |
| loan on the original terms.                                                                                                      |                                        | roperty costs listed below. Without an escrow ay them directly, possibly in one or two large |  |
| ☐ will not allow assumption of this loan on the original terms.                                                                  |                                        | lender may be liable for penalties and interest                                              |  |
| Demand Feature                                                                                                                   | for failing to make a pa               |                                                                                              |  |
| Your loan                                                                                                                        |                                        |                                                                                              |  |
| ☐ has a demand feature, which permits your lender to require early                                                               | Escrow                                 |                                                                                              |  |
| repayment of the loan. You should review your note for details.                                                                  | Escrowed                               | Estimated total amount over year 1 for                                                       |  |
| $\square$ does not have a demand feature.                                                                                        | Property Costs<br>over Year 1          | your escrowed property costs:                                                                |  |
|                                                                                                                                  | Over real r                            |                                                                                              |  |
| Late Payment                                                                                                                     | Non-Escrowed                           | Estimated total amount over year 1 for                                                       |  |
| If your payment is more than days late, your lender will charge a late fee of                                                    | Property Costs                         | your non-escrowed property costs:                                                            |  |
| Mate ree or                                                                                                                      | over Year 1                            |                                                                                              |  |
| Negative Amortization (Increase in Loan Amount)                                                                                  |                                        | You may have other property costs.                                                           |  |
| Under your loan terms, you                                                                                                       | Initial Escrow                         | A cushion for the escrow account you                                                         |  |
| are scheduled to make monthly payments that do not pay all of                                                                    | Payment                                | pay at closing. See Section G on page 2.                                                     |  |
| 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                                                                  | Monthly Escrow                         | The amount included in your total                                                            |  |
| loan amount lower the equity you have in this property.                                                                          | Payment                                | monthly payment.                                                                             |  |
| $\square$ may have monthly payments that do not pay all of the interest                                                          |                                        |                                                                                              |  |
| due that month. If you do, your loan amount will increase                                                                        |                                        | w account because $\square$ you declined it $\square$ your                                   |  |
| (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your    |                                        | one. You must directly pay your property                                                     |  |
| loan amount lower the equity you have in this property.                                                                          |                                        | nd homeowner's insurance. Contact your oan can have an escrow account.                       |  |
| ☐ do not have a negative amortization feature.                                                                                   | —————————————————————————————————————— | vari carrilave arrescrow account.                                                            |  |
| _ do not have a negative amoralation readard                                                                                     | No Escrow                              |                                                                                              |  |
| Partial Payments                                                                                                                 | Estimated                              | Estimated total amount over year 1. You                                                      |  |
| Your lender                                                                                                                      | Property Costs<br>over Year 1          | must pay these costs directly, possibly in one or two large payments a year.                 |  |
| may accept payments that are less than the full amount due (partial payments) and apply them to your loan.                       | Escrow Waiver Fee                      | in one of two large payments a year.                                                         |  |
| $\square$ may hold them in a separate account until you pay the rest of the                                                      | In the future,                         |                                                                                              |  |
| payment, and then apply the full payment to your loan.                                                                           | •                                      | change and, as a result, your escrow pay-                                                    |  |
| does not accept any partial payments.                                                                                            | ment may change. You m                 | nay be able to cancel your escrow account,                                                   |  |
| If this loan is sold, your new lender may have a different policy.                                                               |                                        | ay your property costs directly. If you fail                                                 |  |
| Security Interest                                                                                                                |                                        | es, your state or local government may (1) es or (2) place a tax lien on this property. If   |  |
| You are granting a security interest in                                                                                          |                                        | ir property costs, your lender may (1) add                                                   |  |
| <i></i>                                                                                                                          |                                        | n balance, (2) add an escrow account to your                                                 |  |
|                                                                                                                                  | loan, or (3) require you to            | pay for property insurance that the lender                                                   |  |
|                                                                                                                                  |                                        | ch likely would cost more and provide fewer                                                  |  |
| You may lose this property if you do not make your payments or                                                                   | benefits than what you c               | ould buy on your own.                                                                        |  |
| satisfy other obligations for this loan.                                                                                         |                                        |                                                                                              |  |
|                                                                                                                                  |                                        |                                                                                              |  |
|                                                                                                                                  | Adjustable Interest                    | Rate (AIR) Table                                                                             |  |
|                                                                                                                                  |                                        | Hate (Ally Table                                                                             |  |
|                                                                                                                                  | Index + Margin Initial Interest Rate   |                                                                                              |  |
|                                                                                                                                  | Minimum/Maximum Inte                   | proct Pato                                                                                   |  |
|                                                                                                                                  |                                        | בובזו וומוצ                                                                                  |  |
|                                                                                                                                  | Change Frequency First Change          |                                                                                              |  |
|                                                                                                                                  | riist Charlye                          |                                                                                              |  |

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #

**Subsequent Changes** 

**Subsequent Changes** 

First Change

**Limits on Interest Rate Changes** 

# Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. Finance Charge. The dollar amount the loan will cost you. Amount Financed. The loan amount available after paying your upfront finance charge. Annual Percentage Rate (APR). Your costs over

**Total Interest Percentage (TIP).** The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

the loan term expressed as a rate. This is not your

7

interest rate.

**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 loan, and
- 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.
- state law does not protect you from liability for the unpaid balance.

#### 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.

#### **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                  |        |                 |                        |                        |                  |
| Address               |        |                 |                        |                        |                  |
| NMLS ID               |        |                 |                        |                        |                  |
| License ID            |        |                 |                        |                        |                  |
| Contact               |        |                 |                        |                        |                  |
| Contact NMLS ID       |        |                 |                        |                        |                  |
| Contact<br>License ID |        |                 |                        |                        |                  |
| Email                 |        |                 |                        |                        |                  |
| Phone                 |        |                 |                        |                        |                  |

#### **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 |
|---------------------|------|------------------------|------|
|                     |      |                        |      |

CLOSING DISCLOSURE PAGE 5 OF 5 • LOAN ID #

#### Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. Finance Charge. The dollar amount the loan will cost you. Amount Financed. The loan amount available after paying your upfront finance charge. 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.

**Loan Calculations** 

**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

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- · what happens if you fail to make your payments,
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- ☐ state law does not protect you from liability for the unpaid balance.

#### Loan Acceptance

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

#### 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.

#### **Tax Deductions**

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# **Contact Information**

|                    | Lender | Mortgage Broker | Real Estate Broker (B) | Real Estate Broker (S) | Settlement Agent |
|--------------------|--------|-----------------|------------------------|------------------------|------------------|
| Name               |        |                 |                        |                        |                  |
| Address            |        |                 |                        |                        |                  |
| NMLS ID            |        |                 |                        |                        |                  |
| License ID         |        |                 |                        |                        |                  |
| Contact            |        |                 |                        |                        |                  |
| Contact NMLS ID    |        |                 |                        |                        |                  |
| Contact License ID |        |                 |                        |                        |                  |
| Email              |        |                 |                        |                        |                  |
| Phone              |        |                 |                        |                        |                  |

**CLOSING DISCLOSURE** PAGE 5 OF 5 • LOAN ID #

# Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. Finance Charge. The dollar amount the loan will cost you. Amount Financed. The loan amount available after paying your upfront finance charge. 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

7

**Confirm Receipt** 

this form.

percentage of your loan 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

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#### **Other Disclosures**

#### **Contract Details**

See your note and security instrument for information about

- · what happens if you fail to make your payments,
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- $\square$  state law does not protect you from liability for the unpaid balance.

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#### **Tax Deductions**

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| <b>Contact Informat</b> | tion   |                 |                        |                        |                  |
|-------------------------|--------|-----------------|------------------------|------------------------|------------------|
|                         | Lender | Mortgage Broker | Real Estate Broker (B) | Real Estate Broker (S) | Settlement Agent |
| Name                    |        |                 |                        |                        |                  |
| Address                 |        |                 |                        |                        |                  |
| NMLS ID                 |        |                 |                        |                        |                  |
| License ID              |        |                 |                        |                        |                  |
| Contact                 |        |                 |                        |                        |                  |
| Contact NMLS ID         |        |                 |                        |                        |                  |
| Contact License ID      |        |                 |                        |                        |                  |
| Email                   |        |                 |                        |                        |                  |
| Phone                   |        |                 |                        |                        |                  |
|                         |        |                 |                        |                        |                  |

| Applicant Signature | Date | Co-Applicant Signature | Date                    | _ |
|---------------------|------|------------------------|-------------------------|---|
| CLOSING DISCLOSURE  |      |                        | PAGE 5 OF 5 • LOAN ID # |   |

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

# Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. Finance Charge. The dollar amount the loan will cost you. Amount Financed. The loan amount available after paying your upfront finance charge. 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

7

percentage of your loan amount.

**Loan Calculations** 

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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 **Address NMLS ID** License ID **Contact Contact NMLS ID Contact** \_\_\_ License ID **Email Phone**

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