

Closing Disclosure

Closing Information

Date Issued: 07/08/2025

Closing Date: 07/25/2025

Disbursement Date: 07/29/2025

Settlement Agent: ABC Title Company

File #: 123456789

Property: 999 Test Place, Washington, DC 20013

Sale Price: \$350,000

Transaction Information

Borrower: John Homeowner and Mary Homeowner

Seller: Mike Seller

Lender: XYZ Mortgage Company

Loan Information

Loan Term: 30 years

Purpose: Purchase

Product: Fixed Rate

Loan Type: Conventional

Loan ID #: TEST250700110

MIC #: 9876543210

Loan Terms

Description	Amount	Can this amount increase after closing?
Loan Amount	\$280,000	No
Interest Rate	4.00%	No

Monthly Principal & Interest	\$1,336.76	No
Prepayment Penalty	No	
Balloon Payment	No	

Projected Payments

Payment Period	Principal & Interest	Mortgage Insurance	Estimated Escrow
Years 1-7	\$1,336.76	\$100.00	\$250.00
Years 8-30	\$1,336.76	\$0.00	\$250.00

Costs at Closing

Estimated Closing Costs: \$8,000

Estimated Cash to Close: \$70,000

This is a sample Closing Disclosure created for testing and training purposes only. It does not reflect an actual transaction.