

FEBRUARY 7, 2014

# TILA RESPA Integrated Disclosure

## H-25(F) Mortgage Loan Transaction Closing Disclosure – Refinance Transaction Sample (Amount in Excess of 12 CFR § 1026.19(e)(3))

This is a sample of the completed disclosures required by 12 CFR § 1026.38(e) and (h) for a completed Closing Disclosure for the refinance transaction illustrated by form H-24(D). The Closing Costs have increased in excess of the good faith requirements of 12 CFR § 1026.19(e)(3) by \$200, for which the creditor has provided a refund under 12 CFR § 1026.19(f)(2)(v).



Consumer Financial  
Protection Bureau

<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$5,977.57</b>	
Closing Costs Subtotals (D + I)	\$5,822.57	\$655.00
Lender Credits (Includes \$200 credit for increase in Closing Costs above legal limit)	– \$500.00	

### Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$150,000.00	\$150,000.00	<b>NO</b>
Total Closing Costs (J)	– \$5,099.00	– \$5,977.57	<b>YES</b> • See <b>Total Loan Costs (D)</b> and <b>Total Other Costs (I)</b> • Increase <b>exceeds legal limits</b> by \$200. See <b>Lender Credits</b> on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	\$655.00	<b>YES</b> • You paid these Closing Costs <b>before closing</b>
Total Payoffs and Payments (K)	– \$120,000.00	– \$115,000.00	<b>YES</b> • See <b>Payoffs and Payments (K)</b>
<b>Cash to Close</b>	\$24,901.00	\$29,677.43	
	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$5,322.57