

FEBRUARY 7, 2014

TILA RESPA Integrated Disclosure

H-25(D) Mortgage Loan Transaction Closing Disclosure – Borrower Satisfaction of Seller's Second-Lien Loan Outside of Closing in Summaries of Transactions Sample

This is a sample of the information required on the Closing Disclosure by 12 CFR §1026.38(j) and (k) for the satisfaction of a junior-lien transaction by the consumer, which was not paid from closing funds.



Consumer Financial
Protection Bureau

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION**K. Due from Borrower at Closing**

- 01 Sale Price of Property
 02 Sale Price of Any Personal Property Included in Sale
 03 Closing Costs Paid at Closing (J)
 04

Adjustments

- 05
 06
 07

Adjustments for Items Paid by Seller in Advance

- 08 City/Town Taxes to
 09 County Taxes to
 10 Assessments to
 11
 12
 13
 14
 15

L. Paid Already by or on Behalf of Borrower at Closing

- 01 Deposit
 02 Loan Amount
 03 Existing Loan(s) Assumed or Taken Subject to
 04 Satisfaction of Junior Lien \$5,000 P.O.C. Borrower
 05 Seller Credit

Other Credits

- 06
 07

Adjustments

- 08
 09
 10
 11

Adjustments for Items Unpaid by Seller

- 12 City/Town Taxes to
 13 County Taxes to
 14 Assessments to
 15
 16
 17

CALCULATION

Total Due from Borrower at Closing (K)

Total Paid Already by or on Behalf of Borrower at Closing (L)

Cash to Close **From** **To Borrower****SELLER'S TRANSACTION****M. Due to Seller at Closing**

- 01 Sale Price of Property
 02 Sale Price of Any Personal Property Included in Sale
 03
 04
 05
 06
 07
 08

Adjustments for Items Paid by Seller in Advance

- 09 City/Town Taxes to
 10 County Taxes to
 11 Assessments to
 12
 13
 14
 15
 16

N. Due from Seller at Closing

- 01 Excess Deposit
 02 Closing Costs Paid at Closing (J)
 03 Existing Loan(s) Assumed or Taken Subject to
 04 Payoff of First Mortgage Loan
 05 Payoff of Second Mortgage Loan
 06 Satisfaction of Junior Lien \$5,000 P.O.C. Borrower
 07
 08 Seller Credit

- 09
 10
 11
 12
 13

Adjustments for Items Unpaid by Seller

- 14 City/Town Taxes to
 15 County Taxes to
 16 Assessments to
 17
 18
 19

CALCULATION

Total Due to Seller at Closing (M)

Total Due from Seller at Closing (N)

Cash **From** **To Seller**