

FEBRUARY 7, 2014

# TILA RESPA Integrated Disclosure

## H-25(H) Mortgage Loan Transaction Closing Disclosure – Modification to Closing Cost Details – Model Form

This is a blank model form of the modification to Closing Cost Details permitted by 12 CFR § 1026.38(t)(5)(iv)(B).

## Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>					
01 % of Loan Amount (Points)					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
<b>B. Services Borrower Did Not Shop For</b>					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
<b>C. Services Borrower Did Shop For</b>					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>					
Loan Costs Subtotals (A + B + C)					

# Closing Cost Details

<b>Other Costs</b>	<b>Borrower-Paid</b>		<b>Seller-Paid</b>		<b>Paid by Others</b>
	At Closing	Before Closing	At Closing	Before Closing	
<b>E. Taxes and Other Government Fees</b>					
01 Recording Fees	Deed:	Mortgage:			
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
<b>F. Prepads</b>					
01 Homeowner's Insurance Premium ( mo.)					
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest ( per day from to )					
04 Property Taxes ( mo.)					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
<b>G. Initial Escrow Payment at Closing</b>					
01 Homeowner's Insurance	per month for mo.				
02 Mortgage Insurance	per month for mo.				
03 Property Taxes	per month for mo.				
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14 Aggregate Adjustment					
<b>H. Other</b>					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>					
Other Costs Subtotals (E + F + G + H)					
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>					
Closing Costs Subtotals (D + I)					
Lender Credits					