

This form is a statement of final loan terms and closing costs. Compare this

Closing Disclosure

document with your Loan Estimate.

Closing Information Transaction Information Loan Information

Date Issued 4/15/2013 Borrower Michael Jones and Mary Stone Loan Term 30 years

Closing Date 4/15/2013 123 Anywhere Street Purpose Purchase

Disbursement Date 4/15/2013 Anytown, ST 12345 Product Fixed Rate

Settlement Agent Epsilon Title Co. Seller Steve Cole and Amy Doe

File # 12-3456 321 Somewhere Drive Loan Type x Conventional FHA

Property 456 Somewhere Ave Anytown, ST 12345 VA _____

123

Anytown, ST 12345 Lender Ficus Bank Loan ID # 123456789

Sale Price \$180,000 MIC # 000654321

Loan Terms Can this amount increase after closing?

Loan Amount \$162,000 NO

Interest Rate 3.875% NO

Monthly Principal & Interest \$761.78 NO

See Projected Payments below for your

Estimated Total Monthly Payment

Does the loan have these features?

Prepayment Penalty YES • As high as \$3,240 if you pay off the loan during the
first 2 years

Balloon Payment NO

Projected Payments

Payment Calculation Years 1-7 Years 8-30

Principal & Interest \$761.78 \$761.78

Mortgage Insurance + 82.35 + —

Estimated Escrow + 206.13 + 206.13

Amount can increase over time

Estimated Total

\$1,050.26 \$967.91

Monthly Payment

This estimate includes In escrow?

Estimated Taxes, Insurance x Property Taxes YES

& Assessments \$356.13 x Homeowner's Insurance YES

Amount can increase over time a month x Other: Homeowner's Association Dues NO

See page 4 for details

See Escrow Account on page 4 for details. You must pay for other property costs separately.

Costs at Closing

Closing Costs \$9,712.10 Includes \$4,694.05 in Loan Costs + \$5,018.05 in Other Costs – \$0 in Lender Credits. See page 2 for details.

Cash to Close \$14,147.26 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

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