

Consumer Financial Protection Bureau

Pt. 1026, App. H

**FICUS BANK**

4321 Random Boulevard - Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

**Loan Estimate**

**DATE ISSUED** 2/15/2013  
**APPLICANTS** Michael Jones and Mary Stone  
     123 Anywhere Street  
     Anytown, ST 12345  
**PROPERTY** 123 Anywhere Street  
     Anytown, ST 12345  
**EST. PROP. VALUE** \$180,000

**LOAN TERM** 30 years  
**PURPOSE** Refinance  
**PRODUCT** Fixed Rate  
**LOAN TYPE**  Conventional  FHA  VA   
**LOAN ID #** 123456789  
**RATE LOCK**  NO  YES, until 4/16/2013 at 5:00 p.m. EDT  
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 3/4/2013 at 5:00 p.m. EDT

<b>Loan Terms</b>		Can this amount increase after closing?	
Loan Amount	\$150,000	NO	
Interest Rate	4.25%	NO	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$737.91	NO	
Does the loan have these features?			
Prepayment Penalty		NO	
Balloon Payment		NO	

<b>Projected Payments</b>		Years 1-4	Years 5-30
Payment Calculation			
Principal & Interest		\$737.91	\$737.91
Mortgage Insurance	+ 82		+ —
Estimated Escrow <small>Amount can increase over time</small>	+ 206		+ 206
Estimated Total Monthly Payment		\$1,026	\$944
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time</small>	\$206 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</small>	In escrow? <input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> YES <input type="checkbox"/> Other:

<b>Costs at Closing</b>	
Estimated Closing Costs	\$5,099
	Includes \$3,521 in Loan Costs + \$2,078 in Other Costs – \$500 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$24,901
	Includes Closing Costs. See Calculating Cash to Close on page 2 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Visit [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.

LOAN ESTIMATE

PAGE 1 OF 3 • LOAN ID # 123456789

**Closing Cost Details**

<b>Loan Costs</b>		<b>Other Costs</b>	
<b>A. Origination Charges</b>	\$1,950	<b>E. Taxes and Other Government Fees</b>	\$80
.5 % of Loan Amount (Points)	\$750	Recording Fees and Other Taxes	\$80
Application Fee	\$250	Transfer Taxes	
Origination Fee	\$450		
Underwriting Fee	\$500		
		<b>F. Prepads</b>	\$1,585
		Homeowner's Insurance Premium ( 6 months)	\$605
		Mortgage Insurance Premium ( 1 months)	\$82
		Prepaid Interest (\$17.71 per day for 15 days @ 4.25%)	\$266
		Property Taxes ( 6 months)	\$632
		<b>G. Initial Escrow Payment at Closing</b>	\$413
		Homeowner's Insurance \$100.83 per month for 2 mo.	\$202
		Mortgage Insurance per month for mo.	
		Property Taxes \$105.30 per month for 2 mo.	\$211
<b>B. Services You Cannot Shop For</b>	\$635	<b>H. Other</b>	\$0
Appraisal Fee	\$425		
Credit Report Fee	\$30		
Flood Determination Fee	\$25		
Flood Monitoring Fee	\$45		
Tax Monitoring Fee	\$65		
Tax Status Research Fee	\$45		
<b>C. Services You Can Shop For</b>	\$936	<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	\$2,078
Pest Inspection Fee	\$85		
Title - Insurance Binder	\$50		
Title - Lender's Title Policy	\$251	<b>J. TOTAL CLOSING COSTS</b>	\$5,099
Title - Settlement Agent Fee	\$350	D + I	\$5,599
Title - Title Search	\$200	Lender Credits	-\$500
<b>D. TOTAL LOAN COSTS (A + B + C)</b>	\$3,521		
		<b>Calculating Cash to Close</b>	
		Loan Amount	\$150,000
		Total Closing Costs (J)	-\$5,099
		Estimated Total Payoffs and Payments	-\$120,000
		<b>Estimated Cash to Close</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$24,901
		Estimated Closing Costs Financed (Paid from your Loan Amount)	\$5,099

**Additional Information About This Loan**

<b>LENDER</b>	Ficus Bank	<b>MORTGAGE BROKER</b>
NMLS/_LICENSE ID		NMLS/_LICENSE ID
LOAN OFFICER	Joe Smith	LOAN OFFICER
NMLS/_LICENSE ID	12345	NMLS/_LICENSE ID
EMAIL	joesmith@ficusbank.com	EMAIL
PHONE	123-456-7890	PHONE

<b>Comparisons</b>		Use these measures to compare this loan with other loans.	
<b>In 5 Years</b>		\$51,932	Total you will have paid in principal, interest, mortgage insurance, and loan costs. \$13,788 Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>		4.537%	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>		77.28%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

**Other Considerations**

<b>Appraisal</b>	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
<b>Homeowner's Insurance</b>	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
<b>Late Payment</b>	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
<b>Loan Acceptance</b>	You do not have to accept this loan because you have received this form or signed a loan application.
<b>Liability after Foreclosure</b>	Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
<b>Refinance</b>	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

LOAN ESTIMATE

PAGE 3 OF 3 • LOAN ID #123456789

H-24(E) MORTGAGE LOAN TRANSACTION LOAN  
ESTIMATE—BALLOON PAYMENT SAMPLE

a transaction with a loan term of seven years that includes a final balloon payment.

*Description:* This is a sample of the information required by §1026.37(a) through (c) for

**FICUS BANK**

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

**Loan Estimate**

**DATE ISSUED** 7/23/2012  
**APPLICANTS** Michael Jones and Mary Stone  
 123 Anywhere Street  
 Anytown, ST 12345  
**PROPERTY** 456 Somewhere Avenue  
 Anytown, ST 12345  
**SALE PRICE** \$190,000

**LOAN TERM** 7 years  
**PURPOSE** Purchase  
**PRODUCT** Year 7 Balloon Payment, Fixed Rate  
**LOAN TYPE**  Conventional  FHA  DVA   
**LOAN ID #** 123456789  
**RATE LOCK**  NO  YES, until 9/21/2012 at 5:00 p.m. EDT  
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 8/6/2012 at 5:00 p.m. EDT

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$171,000	NO
Interest Rate	4.375%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$853.78	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	YES	* You will have to pay \$149,263 at the end of year 7

Projected Payments	Years 1-7	Final Payment
Payment Calculation		
Principal & Interest	\$853.78	\$149,262.95
Mortgage Insurance	+ 87	+ —
Estimated Escrow Amount can increase over time	+ 309	+ —
Estimated Total Monthly Payment	\$1,250	\$149,262.95
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time</small>	\$309 a month	<p>This estimate includes</p> <p><input checked="" type="checkbox"/> Property Taxes  <input checked="" type="checkbox"/> Homeowner's Insurance  <input type="checkbox"/> Other:</p> <p><small>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</small></p>

H-24(F) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—NEGATIVE AMORTIZATION SAMPLE

*Description:* This is a sample of the information required by §1026.37(a) and (b) for a transaction with negative amortization.

## FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

**Loan Estimate**

**DATE ISSUED** 7/23/2012  
**APPLICANTS** Michael Jones and Mary Stone  
 123 Anywhere Street  
 Anytown, ST 12345  
**PROPERTY** 456 Somewhere Avenue  
 Anytown, ST 12345  
**SALE PRICE** \$180,000

**LOAN TERM** 30 years  
**PURPOSE** Purchase  
**PRODUCT** Year 5 Negative Amortization, 1/1 Adjustable Rate  
**LOAN TYPE**  Conventional  FHA  VVA   
**LOAN ID #** 123456789  
**RATE LOCK**  NO  YES, until 9/21/2012 at 5:00 p.m. EDT  
*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 8/6/2012 at 5:00 p.m. EDT*

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$171,000	YES	<ul style="list-style-type: none"> <li>• Can go as high as \$176,032</li> <li>• Can increase until year 6</li> </ul>
Interest Rate	2%	YES	<ul style="list-style-type: none"> <li>• Adjusts every year starting in year 2</li> <li>• Can go as high as 7% in year 10</li> <li>• See AIR table on page 2 for details</li> </ul>
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$632.05	YES	<ul style="list-style-type: none"> <li>• Adjusts every year starting in year 6</li> <li>• Can go as high as \$1,227 in year 10</li> <li>• Includes only interest and no principal until year 6</li> <li>• See AP table on page 2 for details.</li> </ul>
Does the loan have these features?			
Prepayment Penalty	NO		
Balloon Payment	NO		

H-24(G) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—MODIFICATION TO LOAN ESTIMATE FOR TRANSACTION NOT INVOLVING SELLER—MODEL FORM

*Description:* This is a blank model Loan Estimate that illustrates the application of the

content requirements in § 1026.37, with the optional alternative tables permitted by § 1026.37(d)(2) and (h)(2) for transactions without a seller. This form provides one variation of page one, four variations of page two, and four variations of page three, reflecting the variable content requirements in § 1026.37.

Save this Loan Estimate to compare with your Closing Disclosure.

**Loan Estimate**

**DATE ISSUED**  
**APPLICANTS**

**LOAN TERM**  
**PURPOSE**  
**PRODUCT**

**LOAN TYPE**  Conventional  FHA  VA

**LOAN ID #**

**RATE LOCK**  NO  YES, until

*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on*

**PROPERTY**  
**EST. PROP. VALUE**

**Loan Terms****Can this amount increase after closing?**

**Loan Amount**

**Interest Rate**

**Monthly Principal & Interest**

*See Projected Payments below for your Estimated Total Monthly Payment*

**Does the loan have these features?**

**Prepayment Penalty**

**Balloon Payment**

**Projected Payments**

**Payment Calculation**

Principal & Interest

Mortgage Insurance

Estimated Escrow  
*Amount can increase over time*

**Estimated Total  
 Monthly Payment**

**This estimate includes****In escrow?**

- Property Taxes
- Homeowner's Insurance
- Other:

*See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.*

**Costs at Closing**

**Estimated Closing Costs**

Includes      in Loan Costs +      in Other Costs –  
 in Lender Credits. See page 2 for details.

**Estimated Cash to Close**

Includes Closing Costs. See Calculating Cash to Close on page 2 for details.  
 From  To  Borrower

Visit [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.

LOAN ESTIMATE

PAGE 1 OF 3 • LOAN ID #

**Closing Cost Details**

<b>Loan Costs</b>	<b>Other Costs</b>
<b>A. Origination Charges</b> % of Loan Amount (Points)	<b>E. Taxes and Other Government Fees</b> Recording Fees and Other Taxes Transfer Taxes
	<b>F. Prepads</b> Homeowner's Insurance Premium ( months) Mortgage Insurance Premium ( months) Prepaid Interest ( per day for days @ ) Property Taxes ( months)
<b>B. Services You Cannot Shop For</b>	<b>G. Initial Escrow Payment at Closing</b> Homeowner's Insurance per month for mo. Mortgage Insurance per month for mo. Property Taxes per month for mo.
	<b>H. Other</b>
<b>C. Services You Can Shop For</b>	<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>
	<b>J. TOTAL CLOSING COSTS</b> D + I Lender Credits
	<b>Calculating Cash to Close</b> Loan Amount Total Closing Costs (J) Estimated Total Payoffs and Payments <b>Estimated Cash to Close</b> <input type="checkbox"/> From <input type="checkbox"/> To Borrower  Estimated Closing Costs Financed (Paid from your Loan Amount)
<b>D. TOTAL LOAN COSTS (A + B + C)</b>	

**Closing Cost Details**

<b>Loan Costs</b>		<b>Other Costs</b>	
<b>A. Origination Charges</b> % of Loan Amount (Points)		<b>E. Taxes and Other Government Fees</b> Recording Fees and Other Taxes Transfer Taxes	
		<b>F. Prepads</b> Homeowner's Insurance Premium ( months) Mortgage Insurance Premium ( months) Prepaid Interest ( per day for days @ ) Property Taxes ( months)	
		<b>G. Initial Escrow Payment at Closing</b> Homeowner's Insurance                   per month for mo. Mortgage Insurance                   per month for mo. Property Taxes                       per month for mo.	
<b>B. Services You Cannot Shop For</b>		<b>H. Other</b>	
		<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	
<b>C. Services You Can Shop For</b>		<b>J. TOTAL CLOSING COSTS</b> D + I Lender Credits	
		<b>Calculating Cash to Close</b> Loan Amount Total Closing Costs (J) Estimated Total Payoffs and Payments <b>Estimated Cash to Close</b> <input type="checkbox"/> From <input type="checkbox"/> To Borrower  Estimated Closing Costs Financed (Paid from your Loan Amount)	
<b>D. TOTAL LOAN COSTS (A + B + C)</b>			
<b>Adjustable Payment (AP) Table</b> Interest Only Payments? Optional Payments? Step Payments? Seasonal Payments? <b>Monthly Principal and Interest Payments</b> First Change/Amount Subsequent Changes Maximum Payment		<b>Adjustable Interest Rate (AIR) Table</b> Index + Margin Initial Interest Rate Minimum/Maximum Interest Rate <b>Change Frequency</b> First Change Subsequent Changes <b>Limits on Interest Rate Changes</b> First Change Subsequent Changes	
LOAN ESTIMATE			

PAGE 2 OF 3 • LOAN ID #

**Closing Cost Details**

<b>Loan Costs</b>		<b>Other Costs</b>	
<b>A. Origination Charges</b> % of Loan Amount (Points)		<b>E. Taxes and Other Government Fees</b> Recording Fees and Other Taxes Transfer Taxes	
		<b>F. Prepads</b> Homeowner's Insurance Premium ( months) Mortgage Insurance Premium ( months) Prepaid Interest ( per day for days @ ) Property Taxes ( months)	
<b>B. Services You Cannot Shop For</b>		<b>G. Initial Escrow Payment at Closing</b> Homeowner's Insurance                   per month for mo. Mortgage Insurance                   per month for mo. Property Taxes                       per month for mo.	
<b>H. Other</b>			
<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>			
<b>J. TOTAL CLOSING COSTS</b> D + I Lender Credits			
<b>Calculating Cash to Close</b> Loan Amount Total Closing Costs (J) Estimated Total Payoffs and Payments <b>Estimated Cash to Close</b> <input type="checkbox"/> From <input type="checkbox"/> To Borrower  Estimated Closing Costs Financed (Paid from your Loan Amount)			
<b>D. TOTAL LOAN COSTS (A + B + C)</b>			
<b>Adjustable Payment (AP) Table</b> Interest Only Payments? Optional Payments? Step Payments? Seasonal Payments? <b>Monthly Principal and Interest Payments</b> First Change/Amount Subsequent Changes Maximum Payment			

LOAN ESTIMATE

PAGE 2 OF 3 • LOAN ID #

**Closing Cost Details**

Loan Costs	Other Costs
<b>A. Origination Charges</b> % of Loan Amount (Points)	<b>E. Taxes and Other Government Fees</b> Recording Fees and Other Taxes Transfer Taxes
	<b>F. Prepads</b> Homeowner's Insurance Premium ( months) Mortgage Insurance Premium ( months) Prepaid Interest ( per day for days @ ) Property Taxes ( months)
<b>B. Services You Cannot Shop For</b>	<b>G. Initial Escrow Payment at Closing</b> Homeowner's Insurance                   per month for                   mo. Mortgage Insurance                   per month for                   mo. Property Taxes                           per month for                   mo.
	<b>H. Other</b>
<b>C. Services You Can Shop For</b>	<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>
	<b>J. TOTAL CLOSING COSTS</b> D + I Lender Credits
	<b>Calculating Cash to Close</b> Loan Amount Total Closing Costs (J) Estimated Total Payoffs and Payments <b>Estimated Cash to Close</b> <input type="checkbox"/> From <input type="checkbox"/> To Borrower  Estimated Closing Costs Financed (Paid from your Loan Amount)
<b>D. TOTAL LOAN COSTS (A + B + C)</b>	<b>Adjustable Interest Rate (AIR) Table</b> Index + Margin Initial Interest Rate Minimum/Maximum Interest Rate <b>Change Frequency</b> First Change Subsequent Changes <b>Limits on Interest Rate Changes</b> First Change Subsequent Changes

Consumer Financial Protection Bureau

Pt. 1026, App. H

**Additional Information About This Loan**

**LENDER**  
 NMLS/\_ LICENSE ID  
 LOAN OFFICER  
 NMLS/\_ LICENSE ID  
 EMAIL  
 PHONE

**MORTGAGE BROKER**  
 NMLS/\_ LICENSE ID  
 LOAN OFFICER  
 NMLS/\_ LICENSE ID  
 EMAIL  
 PHONE

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

**Other Considerations**

<b>Appraisal</b>	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.
<b>Homeowner's Insurance</b>	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
<b>Late Payment</b>	If your payment is more than ____ days late, we will charge a late fee of _____.
<b>Liability after Foreclosure</b>	Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
<b>Refinance</b>	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature

Date

Co-Applicant Signature

Date

LOAN ESTIMATE

PAGE 3 OF 3 • LOAN ID #

**Additional Information About This Loan**

**LENDER**  
 NMLS/\_ LICENSE ID  
**LOAN OFFICER**  
 NMLS/\_ LICENSE ID  
**EMAIL**  
**PHONE**

**MORTGAGE BROKER**  
 NMLS/\_ LICENSE ID  
**LOAN OFFICER**  
 NMLS/\_ LICENSE ID  
**EMAIL**  
**PHONE**

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

**Other Considerations**

<b>Appraisal</b>	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.
<b>Homeowner's Insurance</b>	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
<b>Late Payment</b>	If your payment is more than ___ days late, we will charge a late fee of _____.
<b>Loan Acceptance</b>	You do not have to accept this loan because you have received this form or signed a loan application.
<b>Liability after Foreclosure</b>	Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
<b>Refinance</b>	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

## Consumer Financial Protection Bureau

Pt. 1026, App. H

**Additional Information About This Loan**

**LENDER**  
 NMLS/\_ LICENSE ID  
**LOAN OFFICER**  
 NMLS/\_ LICENSE ID  
**EMAIL**  
**PHONE**

**MORTGAGE BROKER**  
 NMLS/\_ LICENSE ID  
**LOAN OFFICER**  
 NMLS/\_ LICENSE ID  
**EMAIL**  
**PHONE**

<b>Comparisons</b>		<b>Use these measures to compare this loan with other loans.</b>
<b>In 5 Years</b>		Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>		Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>		The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

**Other Considerations**

<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.
<b>Late Payment</b>	If your payment is more than ____ days late, we will charge a late fee of _____
<b>Liability after Foreclosure</b>	Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
<b>Refinance</b>	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature

Date

Co-Applicant Signature

Date

LOAN ESTIMATE

PAGE 3 OF 3 • LOAN ID #

**Additional Information About This Loan**

**LENDER**  
 NMLS/\_ LICENSE ID  
**LOAN OFFICER**  
 NMLS/\_ LICENSE ID  
**EMAIL**  
**PHONE**

**MORTGAGE BROKER**  
 NMLS/\_ LICENSE ID  
**LOAN OFFICER**  
 NMLS/\_ LICENSE ID  
**EMAIL**  
**PHONE**

<b>Comparisons</b>		<b>Use these measures to compare this loan with other loans.</b>
<b>In 5 Years</b>		Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>		Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>		The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

**Other Considerations**

<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.
<b>Late Payment</b>	If your payment is more than ____ days late, we will charge a late fee of _____.
<b>Loan Acceptance</b>	You do not have to accept this loan because you have received this form or signed a loan application.
<b>Liability after Foreclosure</b>	Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
<b>Refinance</b>	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
<b>Servicing</b>	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

LOAN ESTIMATE

PAGE 3 OF 3 • LOAN ID #

**H-25(A) MORTGAGE LOAN TRANSACTION  
CLOSING DISCLOSURE—MODEL FORM**

*Description:* This is a blank model Closing Disclosure that illustrates the content requirements in § 1026.38. This form provides

three variations of page one, one page two, one page three, four variations of page four, and four variations of page five, reflecting the variable content requirements in § 1026.38. This form does not reflect modifications permitted under § 1026.38(t).

**Closing Disclosure**

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

<b>Closing Information</b> Date Issued Closing Date Disbursement Date Settlement Agent File # <b>Property</b> Sale Price			<b>Transaction Information</b> <b>Borrower</b> <b>Seller</b> <b>Lender</b>	<b>Loan Information</b> <b>Loan Term</b> <b>Purpose</b> <b>Product</b> <b>Loan Type</b> <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> <b>Loan ID #</b> <b>MIC #</b>
<b>Loan Terms</b>			<b>Can this amount increase after closing?</b>	
<b>Loan Amount</b>				
<b>Interest Rate</b>				
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>				
			<b>Does the loan have these features?</b>	
<b>Prepayment Penalty</b>				
<b>Balloon Payment</b>				
<b>Projected Payments</b>				
<b>Payment Calculation</b>				
Principal & Interest Mortgage Insurance Estimated Escrow <i>Amount can increase over time</i> <b>Estimated Total Monthly Payment</b>				
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time</i> <i>See page 4 for details</i>		<b>This estimate includes</b> <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	<b>In escrow?</b>	
<b>Costs at Closing</b>				
<b>Closing Costs</b>		Includes <i>in Lender Credits. See page 2 for details.</i>	<i>in Loan Costs +</i> <i>in Other Costs –</i>	
<b>Cash to Close</b>		Includes Closing Costs. See <i>Calculating Cash to Close on page 3 for details.</i>		

## Closing Disclosure

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information		Transaction Information	Loan Information
Date Issued		Borrower	Loan Term
Closing Date		Seller	Purpose
Disbursement Date		Lender	Product
Settlement Agent			
File #			Loan Type: <input type="checkbox"/> Conventional <input type="checkbox"/> FHA
Property			<input type="checkbox"/> VA <input type="checkbox"/> _____
Appraised Prop. Value			Loan ID #: _____
			MIC #: _____
Loan Terms		Can this amount increase after closing?	
Loan Amount			
Interest Rate			
<b>Monthly Principal &amp; Interest</b> <small>See Projected Payments below for your Estimated Total Monthly Payment</small>			
Does the loan have these features?			
Prepayment Penalty			
Balloon Payment			
Projected Payments			
Payment Calculation			
Principal & Interest			
Mortgage Insurance			
Estimated Escrow <small>Amount can increase over time</small>			
<b>Estimated Total Monthly Payment</b>			
<b>Estimated Taxes, Insurance &amp; Assessments</b> <small>Amount can increase over time See page 4 for details</small>	<b>This estimate includes</b> <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small>	<b>In escrow?</b>	
<b>Costs at Closing</b>			
Closing Costs	Includes _____ in Loan Costs + _____ in Lender Credits. See page 2 for details. _____ in Other Costs -		
Cash to Close	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.		

CLOSING DISCLOSURE

PAGE 1 OF 5 • LOAN ID #

**Closing Disclosure**

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information		Transaction Information	Loan Information
Date Issued		Borrower	Loan Term
Closing Date			Purpose
Disbursement Date		Seller	Product
Settlement Agent			
File #		Lender	Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA
Property			<input type="checkbox"/> VA <input type="checkbox"/> _____
Estimated Prop. Value			Loan ID # _____
			MIC # _____
Loan Terms		Can this amount increase after closing?	
Loan Amount			
Interest Rate			
<b>Monthly Principal &amp; Interest</b> <small>See Projected Payments below for your Estimated Total Monthly Payment</small>			
Does the loan have these features?			
Prepayment Penalty			
Balloon Payment			
Projected Payments			
Payment Calculation			
Principal & Interest			
Mortgage Insurance			
Estimated Escrow <small>Amount can increase over time</small>			
<b>Estimated Total Monthly Payment</b>			
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time</small>	<b>This estimate includes</b> <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small>	<b>In escrow?</b>	
<b>Costs at Closing</b>			
Closing Costs	Includes in Lender Credits. See page 2 for details.	in Loan Costs +	in Other Costs –
Cash to Close	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.		

CLOSING DISCLOSURE

PAGE 1 OF 5 • LOAN ID #

**Closing Cost Details**

<b>Loan Costs</b>	<b>Borrower-Paid</b>		<b>Seller-Paid</b>		<b>Paid by Others</b>
	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					
<b>B. Services Borrower Did Not Shop For</b>					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
<b>C. Services Borrower Did Shop For</b>					
01					
02					
03					
04					
05					
06					
07					
08					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>					
Loan Costs Subtotals (A + B + C)					
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>					
01 Recording Fees Deed: Mortgage:					
02					
<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					
<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 Aggregate Adjustment					
<b>H. Other</b>					
01					
02					
03					
04					
05					
06					
07					
08					
<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					

CLOSING DISCLOSURE

PAGE 2 OF 5 • LOAN ID #

Consumer Financial Protection Bureau

Pt. 1026, App. H

Calculating Cash to Close		Use this table to see what has changed from your Loan Estimate.		
		Loan Estimate	Final	Did this change?
Total Closing Costs (J)				
Closing Costs Paid Before Closing				
Closing Costs Financed (Paid from your Loan Amount)				
Down Payment/Funds from Borrower				
Deposit				
Funds for Borrower				
Seller Credits				
Adjustments and Other Credits				
<b>Cash to Close</b>				

Summaries of Transactions		Use this table to see a summary of your transaction.		
BORROWER'S TRANSACTION		SELLER'S TRANSACTION		
<b>K. Due from Borrower at Closing</b>		<b>M. Due to Seller at Closing</b>		
01 Sale Price of Property		01 Sale Price of Property		
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sale		
03 Closing Costs Paid at Closing (J)		03		
04		04		
<b>Adjustments</b>		05		
05		06		
06		07		
07		08		
<b>Adjustments for Items Paid by Seller in Advance</b>		<b>Adjustments for Items Paid by Seller in Advance</b>		
08 City/Town Taxes to		09 City/Town Taxes to		
09 County Taxes to		10 County Taxes to		
10 Assessments to		11 Assessments to		
11		12		
12		13		
13		14		
14		15		
15		16		
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		<b>N. Due from Seller at Closing</b>		
01 Deposit		01 Excess Deposit		
02 Loan Amount		02 Closing Costs Paid at Closing (J)		
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to		
04		04 Payoff of First Mortgage Loan		
05 Seller Credit		05 Payoff of Second Mortgage Loan		
<b>Other Credits</b>		06		
06		07		
07		08 Seller Credit		
<b>Adjustments</b>		09		
08		10		
09		11		
10		12		
11		13		
<b>Adjustments for Items Unpaid by Seller</b>		<b>Adjustments for Items Unpaid by Seller</b>		
12 City/Town Taxes to		14 City/Town Taxes to		
13 County Taxes to		15 County Taxes to		
14 Assessments to		16 Assessments to		
15		17		
16		18		
17		19		
<b>CALCULATION</b>		<b>CALCULATION</b>		
Total Due from Borrower at Closing (K)		Total Due to Seller at Closing (M)		
Total Paid Already by or on Behalf of Borrower at Closing (L)		Total Due from Seller at Closing (N)		
<b>Cash to Close</b> <input type="checkbox"/> From <input type="checkbox"/> To Borrower		<b>Cash</b> <input type="checkbox"/> From <input type="checkbox"/> To Seller		

CLOSING DISCLOSURE

PAGE 3 OF 5 • LOAN ID #

**Additional Information About This Loan****Loan Disclosures****Assumption**

If you sell or transfer this property to another person, your lender  will allow, under certain conditions, this person to assume this loan on the original terms.  will not allow assumption of this loan on the original terms.

**Demand Feature****Your loan**

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.  does not have a demand feature.

**Late Payment**

If your payment is more than \_\_\_\_\_ days late, your lender will charge a late fee of \_\_\_\_\_.

**Negative Amortization (Increase in Loan Amount)****Under your loan terms, you**

are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  do not have a negative amortization feature.

**Partial Payments****Your lender**

may accept payments that are less than the full amount due (partial payments) and apply them to your loan.  may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.  does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

**Security Interest**

You are granting a security interest in \_\_\_\_\_.

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

**Escrow Account****For now, your loan**

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

**Escrow**

Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs:
-------------------------------------	--

Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs:
---	--

Initial Escrow Payment	You may have other property costs.
------------------------	------------------------------------

Monthly Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
------------------------	---

	The amount included in your total monthly payment.
--	--

will not have an escrow account because  you declined it  your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

**No Escrow**

Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
--------------------------------------	--

Escrow Waiver Fee	
-------------------	--

**In the future,**

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

**Additional Information About This Loan****Loan Disclosures****Assumption**

If you sell or transfer this property to another person, your lender  
 will allow, under certain conditions, this person to assume this  
 loan on the original terms.  
 will not allow assumption of this loan on the original terms.

**Demand Feature****Your loan**

has a demand feature, which permits your lender to require early  
 repayment of the loan. You should review your note for details.  
 does not have a demand feature.

**Late Payment**

If your payment is more than \_\_\_\_ days late, your lender will charge a  
 late fee of \_\_\_\_\_.

**Negative Amortization (Increase in Loan Amount)****Under your loan terms, you**

are scheduled to make monthly payments that do not pay all of  
 the interest due that month. As a result, your loan amount will  
 increase (negatively amortize), and your loan amount will likely  
 become larger than your original loan amount. Increases in your  
 loan amount lower the equity you have in this property.  
 may have monthly payments that do not pay all of the interest  
 due that month. If you do, your loan amount will increase  
 (negatively amortize), and, as a result, your loan amount may  
 become larger than your original loan amount. Increases in your  
 loan amount lower the equity you have in this property.  
 do not have a negative amortization feature.

**Partial Payments****Your lender**

may accept payments that are less than the full amount due  
 (partial payments) and apply them to your loan.  
 may hold them in a separate account until you pay the rest of the  
 payment, and then apply the full payment to your loan.  
 does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

**Security Interest**

You are granting a security interest in \_\_\_\_\_.

You may lose this property if you do not make your payments or  
 satisfy other obligations for this loan.

**Escrow Account****For now, your loan**

will have an escrow account (also called an "impound" or "trust"  
 account) to pay the property costs listed below. Without an escrow  
 account, you would pay them directly, possibly in one or two large  
 payments a year. Your lender may be liable for penalties and interest  
 for failing to make a payment.

**Escrow**

Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs:
-------------------------------------	--

**Non-Escrowed Property Costs over Year 1**

Estimated total amount over year 1 for your non-escrowed property costs:

**Initial Escrow Payment**

You may have other property costs.  
 A cushion for the escrow account you pay at closing. See Section G on page 2.

**Monthly Escrow Payment**

The amount included in your total monthly payment.

will not have an escrow account because  you declined it  your  
 lender does not offer one. You must directly pay your property  
 costs, such as taxes and homeowner's insurance. Contact your  
 lender to ask if your loan can have an escrow account.

**No Escrow**

Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
--------------------------------------	---

**Escrow Waiver Fee****In the future,**

Your property costs may change and, as a result, your escrow payment  
 may change. You may be able to cancel your escrow account, but if you do,  
 you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1)  
 impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add  
 the amounts to your loan balance, (2) add an escrow account to your  
 loan, or (3) require you to pay for property insurance that the lender  
 buys on your behalf, which likely would cost more and provide fewer  
 benefits than what you could buy on your own.

**Adjustable Payment (AP) Table**

Interest Only Payments?	
Optional Payments?	
Step Payments?	
Seasonal Payments?	
Monthly Principal and Interest Payments	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

**Adjustable Interest Rate (AIR) Table**

Index + Margin	
Initial Interest Rate	
Minimum/Maximum Interest Rate	
Change Frequency	
First Change	
Subsequent Changes	
Limits on Interest Rate Changes	
First Change	
Subsequent Changes	

CLOSING DISCLOSURE

PAGE 4 OF 5 • LOAN ID #

**Additional Information About This Loan****Loan Disclosures****Assumption**

If you sell or transfer this property to another person, your lender  will allow, under certain conditions, this person to assume this loan on the original terms.  
 will not allow assumption of this loan on the original terms.

**Demand Feature**

## Your loan

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.  
 does not have a demand feature.

**Late Payment**

If your payment is more than \_\_\_ days late, your lender will charge a late fee of \_\_\_\_\_.

**Negative Amortization (Increase in Loan Amount)**

## Under your loan terms, you

are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  
 may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  
 do not have a negative amortization feature.

**Partial Payments**

## Your lender

may accept payments that are less than the full amount due (partial payments) and apply them to your loan.  
 may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.  
 does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

**Security Interest**

You are granting a security interest in \_\_\_\_\_.

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

**Escrow Account****For now, your loan**

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

**Escrow**

Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
-------------------------------------	--	--

Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:
---	--	--

Initial Escrow Payment		You may have other property costs:
------------------------	--	------------------------------------

Monthly Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
------------------------	--	---

Escrow Waiver Fee		The amount included in your total monthly payment.
-------------------	--	--

will not have an escrow account because  you declined it  your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

**No Escrow**

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
--------------------------------------	--	--

Escrow Waiver Fee		
-------------------	--	--

**In the future,**

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

**Adjustable Payment (AP) Table**

Interest Only Payments?	
Optional Payments?	
Step Payments?	
Seasonal Payments?	
Monthly Principal and Interest Payments	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

CLOSING DISCLOSURE

PAGE 4 OF 5 • LOAN ID #

**Additional Information About This Loan****Loan Disclosures****Assumption**

If you sell or transfer this property to another person, your lender  will allow, under certain conditions, this person to assume this loan on the original terms.  
 will not allow assumption of this loan on the original terms.

**Demand Feature**

## Your loan

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.  
 does not have a demand feature.

**Late Payment**

If your payment is more than \_\_\_\_ days late, your lender will charge a late fee of \_\_\_\_.

**Negative Amortization (Increase in Loan Amount)**

## Under your loan terms, you

are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  
 may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  
 do not have a negative amortization feature.

**Partial Payments**

## Your lender

may accept payments that are less than the full amount due (partial payments) and apply them to your loan.  
 may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.  
 does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

**Security Interest**

You are granting a security interest in \_\_\_\_\_.

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

**Escrow Account****For now, your loan**

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

**Escrow**

Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs:
-------------------------------------	--

Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs:
---	--

You may have other property costs.

Initial Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
------------------------	---

Monthly Escrow Payment	The amount included in your total monthly payment.
------------------------	--

will not have an escrow account because  you declined it  your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

**No Escrow**

Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
--------------------------------------	--

Escrow Waiver Fee	
-------------------	--

**In the future,**

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

**Adjustable Interest Rate (AIR) Table**

## Index + Margin

## Initial Interest Rate

## Minimum/Maximum Interest Rate

## Change Frequency

## First Change

## Subsequent Changes

## Limits on Interest Rate Changes

## First Change

## Subsequent Changes

Loan Calculations	Other Disclosures
<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
<b>Finance Charge.</b> The dollar amount the loan will cost you.	
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	



**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

#### Contract Details

**Appraisal**  
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

#### Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

#### Refinance

**Refinance**  
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

#### Tax Deductions

**Tax Deductions**  
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

#### Contact Information

Name	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name					
Address					
NMLS ID					
License ID					
Contact					
Contact NMLS ID					
License ID					
Email					
Phone					

#### Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature

Date

Co-Applicant Signature

Date

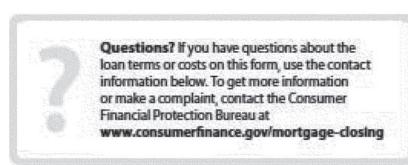
CLOSING DISCLOSURE

PAGE 5 OF 5 • LOAN ID #

**Consumer Financial Protection Bureau**

**Pt. 1026, App. H**

Loan Calculations	Other Disclosures
<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
<b>Finance Charge.</b> The dollar amount the loan will cost you.	
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	



**Appraisal**

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

**Contract Details**

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

**Liability after Foreclosure**

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

**Loan Acceptance**

You do not have to accept this loan because you have received this form or signed a loan application.

**Refinance**

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Tax Deductions**

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information					
Name	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Address					
NMLS ID					
License ID					
Contact					
Contact NMLS ID					
Contact License ID					
Email					
Phone					

Loan Calculations		Other Disclosures	
<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.		<b>Contract Details</b> See your note and security instrument for information about <ul style="list-style-type: none"> <li>• what happens if you fail to make your payments;</li> <li>• what is a default on the loan;</li> <li>• situations in which your lender can require early repayment of the loan, and</li> <li>• the rules for making payments before they are due.</li> </ul>	
<b>Finance Charge.</b> The dollar amount the loan will cost you.		<b>Liability after Foreclosure</b> If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan, <ul style="list-style-type: none"> <li><input type="checkbox"/> state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.</li> <li><input type="checkbox"/> state law does not protect you from liability for the unpaid balance.</li> </ul>	
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.		<b>Refinance</b> Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.	
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.		<b>Tax Deductions</b> If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.	
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.			

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at:  
[www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

Contact Information					
Name	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Address					
NMLS ID ____ License ID					
Contact Contact NMLS ID					
Contact ____ License ID					
Email					
Phone					

Confirm Receipt			
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.			

Applicant Signature	Date	Co-Applicant Signature	Date
---------------------	------	------------------------	------

CLOSING DISCLOSURE

PAGE 5 OF 5 • LOAN ID #

## Consumer Financial Protection Bureau

Pt. 1026, App. H

Loan Calculations		Other Disclosures	
<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.		<b>Contract Details</b> See your note and security instrument for information about <ul style="list-style-type: none"> <li>- what happens if you fail to make your payments;</li> <li>- what is a default on the loan;</li> <li>- situations in which your lender can require early repayment of the loan, and</li> <li>- the rules for making payments before they are due.</li> </ul>	
<b>Finance Charge.</b> The dollar amount the loan will cost you.		<b>Liability after Foreclosure</b> If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan, <input type="checkbox"/> state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information. <input type="checkbox"/> state law does not protect you from liability for the unpaid balance.	
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.		<b>Loan Acceptance</b> You do not have to accept this loan because you have received this form or signed a loan application.	
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.		<b>Refinance</b> Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.	
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.		<b>Tax Deductions</b> If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.	

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at: [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

Contact Information					
Name	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Address					
NMLS ID					
License ID					
Contact					
Contact NMLS ID					
License ID					
Email					
Phone					

CLOSING DISCLOSURE

PAGE 5 OF 5 • LOAN ID #

H-25(B) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—FIXED RATE LOAN SAMPLE

*Description:* This is a sample of a completed Closing Disclosure for the fixed rate loan illustrated by form H-24(B). The purpose,

product, sale price, loan amount, loan term, and interest rate have not changed from the estimates provided on the Loan Estimate. The creditor requires an escrow account and that the consumer pay for private mortgage insurance for the transaction.

**Closing Disclosure**

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information		Transaction Information		Loan Information	
<b>Date Issued</b>	4/15/2013	<b>Borrower</b>	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345	<b>Loan Term</b>	30 years
<b>Closing Date</b>	4/15/2013	<b>Seller</b>	Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345	<b>Purpose</b>	Purchase
<b>Disbursement Date</b>	4/15/2013	<b>Lender</b>	Ficus Bank	<b>Product</b>	Fixed Rate
<b>Settlement Agent</b>	Epsilon Title Co.			<b>Loan Type</b>	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
<b>File #</b>	12-3456			<b>Loan ID #</b>	123456789
<b>Property</b>	456 Somewhere Ave Anytown, ST 12345			<b>MIC #</b>	000654321
<b>Sale Price</b>	\$180,000				

Loan Terms		Can this amount increase after closing?	
<b>Loan Amount</b>	\$162,000	<b>NO</b>	
<b>Interest Rate</b>	3.875%	<b>NO</b>	
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$761.78	<b>NO</b>	
		Does the loan have these features?	
<b>Prepayment Penalty</b>		<b>YES</b>	• As high as \$3,240 if you pay off the loan during the first 2 years
<b>Balloon Payment</b>		<b>NO</b>	
Projected Payments			
Payment Calculation		Years 1-7	Years 8-30
Principal & Interest		\$761.78	\$761.78
Mortgage Insurance	+ 82.35		+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 206.13		+ 206.13
<b>Estimated Total Monthly Payment</b>	\$1,050.26		\$967.91
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	\$356.13 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowner's Association Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	<b>In escrow?</b> <input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> NO
Costs at Closing			
<b>Closing Costs</b>	\$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.	
<b>Cash to Close</b>	\$14,147.26	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.	

Consumer Financial Protection Bureau

Pt. 1026, App. H

**Closing Cost Details**

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$1,802.00				
01 0.25 % of Loan Amount (Points)	\$405.00				
02 Application Fee	\$300.00				
03 Underwriting Fee	\$1,097.00				
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$236.55				
01 Appraisal Fee to John Smith Appraisers Inc.					\$405.00
02 Credit Report Fee to Information Inc.		\$29.80			
03 Flood Determination Fee to Info Co.	\$20.00				
04 Flood Monitoring Fee to Info Co.	\$31.75				
05 Tax Monitoring Fee to Info Co.	\$75.00				
06 Tax Status Research Fee to Info Co.	\$80.00				
07					
08					
09					
10					
C. Services Borrower Did Shop For	\$2,655.50				
01 Pest Inspection Fee to Pests Co.	\$120.50				
02 Survey Fee to Surveys Co.	\$85.00				
03 Title - Insurance Binder to Epsilon Title Co.	\$650.00				
04 Title - Lender's Title Insurance to Epsilon Title Co.	\$500.00				
05 Title - Settlement Agent Fee to Epsilon Title Co.	\$500.00				
06 Title - Title Search to Epsilon Title Co.	\$800.00				
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$4,694.05				
Loan Costs Subtotals (A + B + C)	\$4,664.25	\$29.80			
<b>Other Costs</b>					
E. Taxes and Other Government Fees	\$85.00				
01 Recording Fees Deed: \$40.00 Mortgage: \$45.00	\$85.00				
02 Transfer Tax to Any State			\$950.00		
F. Prepads	\$2,120.80				
01 Homeowner's Insurance Premium (12 mo.) to Insurance Co.	\$1,209.96				
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)	\$279.04				
04 Property Taxes ( 6 mo.) to Any County USA	\$631.80				
05					
G. Initial Escrow Payment at Closing	\$412.25				
01 Homeowner's Insurance \$100.83 per month for 2 mo.	\$201.66				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$105.30 per month for 2 mo.	\$210.60				
04					
05					
06					
07					
08 Aggregate Adjustment	-0.01				
H. Other	\$2,400.00				
01 HOA Capital Contribution to HOA Acre Inc.	\$500.00				
02 HOA Processing Fee to HOA Acre Inc.	\$150.00				
03 Home Inspection Fee to Engineers Inc.	\$750.00			\$750.00	
04 Home Warranty Fee to XYZ Warranty Inc.			\$450.00		
05 Real Estate Commission to Alpha Real Estate Broker			\$5,700.00		
06 Real Estate Commission to Omega Real Estate Broker			\$5,700.00		
07 Title - Owner's Title Insurance (optional) to Epsilon Title Co.	\$1,000.00				
08					
I. TOTAL OTHER COSTS (Borrower-Paid)	\$5,018.05				
Other Costs Subtotals (E + F + G + H)	\$5,018.05				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$9,712.10				
Closing Costs Subtotals (D + I)	\$9,682.30	\$29.80	\$12,800.00	\$750.00	\$405.00
Lender Credits					

CLOSING DISCLOSURE

PAGE 2 OF 5 • LOAN ID # 123456789

<b>Calculating Cash to Close</b>		Use this table to see what has changed from your Loan Estimate.		
		Loan Estimate	Final	Did this change?
Total Closing Costs (J)		\$8,054.00	\$9,712.10	YES - See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing		\$0	-\$29.80	YES - You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)		\$0	\$0	NO
Down Payment/Funds from Borrower	\$18,000.00	\$18,000.00		NO
Deposit	-\$10,000.00	-\$10,000.00		NO
Funds for Borrower	\$0	\$0		NO
Seller Credits	\$0	-\$2,500.00	YES - See Seller Credits in Section L	
Adjustments and Other Credits	\$0	-\$1,035.04	YES - See details in Sections K and L	
<b>Cash to Close</b>	<b>\$16,054.00</b>	<b>\$14,147.26</b>		

<b>Summaries of Transactions</b>		Use this table to see a summary of your transaction.		
BORROWER'S TRANSACTION		SELLER'S TRANSACTION		
<b>K. Due from Borrower at Closing</b>	<b>\$189,762.30</b>	<b>M. Due to Seller at Closing</b>	<b>\$180,080.00</b>	
01 Sale Price of Property	\$180,000.00	01 Sale Price of Property	\$180,000.00	
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sale		
03 Closing Costs Paid at Closing (J)	\$9,682.30	03		
04		04		
<b>Adjustments</b>		05		
05		06		
06		07		
07		08		
<b>Adjustments for Items Paid by Seller in Advance</b>		<b>Adjustments for Items Paid by Seller in Advance</b>		
08 City/Town Taxes to		09 City/Town Taxes to		
09 County Taxes to		10 County Taxes to		
10 Assessments to		11 Assessments to		
11 HOA Dues 4/15/13 to 4/30/13	\$80.00	12 HOA Dues 4/15/13 to 4/30/13	\$80.00	
12		13		
13		14		
14		15		
15		16		
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>	<b>\$175,615.04</b>	<b>N. Due from Seller at Closing</b>	<b>\$115,665.04</b>	
01 Deposit	\$10,000.00	01 Excess Deposit		
02 Loan Amount	\$162,000.00	02 Closing Costs Paid at Closing (J)	\$12,800.00	
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to		
04		04 Payoff of First Mortgage Loan	\$100,000.00	
05 Seller Credit	\$2,500.00	05 Payoff of Second Mortgage Loan		
<b>Other Credits</b>		06		
06 Rebate from Epsilon Title Co.	\$750.00	07		
07		08 Seller Credit	\$2,500.00	
<b>Adjustments</b>		09		
08		10		
09		11		
10		12		
11		13		
<b>Adjustments for Items Unpaid by Seller</b>		<b>Adjustments for Items Unpaid by Seller</b>		
12 City/Town Taxes 1/1/13 to 4/14/13	\$365.04	14 City/Town Taxes 1/1/13 to 4/14/13	\$365.04	
13 County Taxes to		15 County Taxes to		
14 Assessments to		16 Assessments to		
15		17		
16		18		
17		19		
<b>CALCULATION</b>		<b>CALCULATION</b>		
Total Due from Borrower at Closing (K)	\$189,762.30	Total Due to Seller at Closing (M)	\$180,080.00	
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$175,615.04	Total Due from Seller at Closing (N)	-\$115,665.04	
<b>Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower</b>	<b>\$14,147.26</b>	<b>Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller</b>	<b>\$64,414.96</b>	

CLOSING DISCLOSURE

PAGE 3 OF 5 • LOAN ID # 123456789

**Additional Information About This Loan****Loan Disclosures****Assumption**

If you sell or transfer this property to another person, your lender  will allow, under certain conditions, this person to assume this loan on the original terms.  will not allow assumption of this loan on the original terms.

**Demand Feature**

## Your loan

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.  does not have a demand feature.

**Late Payment**

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

**Negative Amortization (Increase in Loan Amount)**

## Under your loan terms, you

are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  do not have a negative amortization feature.

**Partial Payments**

## Your lender

may accept payments that are less than the full amount due (partial payments) and apply them to your loan.  may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.  does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

**Security Interest**

You are granting a security interest in  
456 Somewhere Ave., Anytown, ST 12345

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

**Escrow Account**

## For now, your loan

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

**Escrow**

Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: Homeowner's Insurance Property Taxes
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: Homeowner's Association Dues
Initial Escrow Payment	\$412.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.

will not have an escrow account because  you declined it  your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

**No Escrow**

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

**In the future,**

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Pt. 1026, App. H

12 CFR Ch. X (1-1-24 Edition)

Loan Calculations		Other Disclosures	
<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$285,803.36	<b>Appraisal</b>	If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$118,830.27	<b>Contract Details</b>	See your note and security instrument for information about <ul style="list-style-type: none"> <li>• what happens if you fail to make your payments,</li> <li>• what is a default on the loan,</li> <li>• situations in which your lender can require early repayment of the loan, and</li> <li>• the rules for making payments before they are due.</li> </ul>
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$162,000.00	<b>Liability after Foreclosure</b>	If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan, <input checked="" type="checkbox"/> state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information. <input type="checkbox"/> state law does not protect you from liability for the unpaid balance.
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	4.174%	<b>Refinance</b>	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.46%	<b>Tax Deductions</b>	If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.



**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

Contact Information					
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
<b>Address</b>	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Somewhere, ST 12340	123 Commerce PL. Somecity, ST 12344
<b>NMLS ID</b>					
<b>ST License ID</b>			Z765416	Z61456	Z61616
<b>Contact</b>	Joe Smith	Samuel Green	Joseph Cain	Sarah Arnold	
<b>Contact NMLS ID</b>	12345				
<b>Contact ST License ID</b>		P16415	P51461	PT1234	
<b>Email</b>	joesmith@ficusbank.com	sam@omegare.biz	joe@alphare.biz	sarah@epsilontitle.com	
<b>Phone</b>	123-456-7890	123-555-1717	321-555-7171	987-555-4321	

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature	Date	Co-Applicant Signature	Date
CLOSING DISCLOSURE			

PAGE 5 OF 5 • LOAN ID # 123456789

H-25(C) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—BORROWER FUNDS FROM SECOND-LIEN LOAN IN SUMMARIES OF TRANSACTIONS SAMPLE

*Description:* This is a sample of the information required on the Closing Disclosure by

§ 1026.38(j) for disclosure of consumer funds from a simultaneous second-lien credit transaction not otherwise disclosed pursuant to § 1026.38(j)(2)(iii) or (iv) that is used to finance part of the purchase price of the property subject to the transaction.

**Consumer Financial Protection Bureau**

**Pt. 1026, App. H**

<b>Summaries of Transactions</b>		<b>Use this table to see a summary of your transaction.</b>
<b>BORROWER'S TRANSACTION</b>		
<b>K. Due from Borrower at Closing</b>		
01 Sale Price of Property		
02 Sale Price of Any Personal Property Included in Sale		
03 Closing Costs Paid at Closing (J)		
04		
<b>Adjustments</b>		
05		
06		
07		
<b>Adjustments for Items Paid by Seller in Advance</b>		
08 City/Town Taxes to		
09 County Taxes to		
10 Assessments to		
11		
12		
13		
14		
15		
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		
01 Deposit		
02 Loan Amount		
03 Existing Loan(s) Assumed or Taken Subject to		
04 Second Loan (Principal Balance \$100,000) \$96,500.00		
05 Seller Credit		
<b>Other Credits</b>		
06		
07		
<b>Adjustments</b>		
08		
09		
10		
11		
<b>Adjustments for Items Unpaid by Seller</b>		
12 City/Town Taxes to		
13 County Taxes to		
14 Assessments to		
15		
16		
17		
<b>CALCULATION</b>		
Total Due from Borrower at Closing (K)		
Total Paid Already by or on Behalf of Borrower at Closing (L)		
<b>Cash to Close</b> <input type="checkbox"/> <b>From</b> <input type="checkbox"/> <b>To Borrower</b>		
<b>SELLER'S TRANSACTION</b>		
<b>M. Due to Seller at Closing</b>		
01 Sale Price of Property		
02 Sale Price of Any Personal Property Included in Sale		
03		
04		
05		
06		
07		
08		
<b>Adjustments for Items Paid by Seller in Advance</b>		
09 City/Town Taxes to		
10 County Taxes to		
11 Assessments to		
12		
13		
<b>N. Due from Seller at Closing</b>		
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		
07		
08 Seller Credit		
09		
10		
11		
12		
13		
<b>Adjustments for Items Unpaid by Seller</b>		
14 City/Town Taxes to		
15 County Taxes to		
16 Assessments to		
17		
18		
19		
<b>CALCULATION</b>		
Total Due to Seller at Closing (M)		
Total Due from Seller at Closing (N)		
<b>Cash</b> <input type="checkbox"/> <b>From</b> <input type="checkbox"/> <b>To Seller</b>		

CLOSING DISCLOSURE

PAGE 3 OF 5 • LOAN ID #

H-25(D) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—BORROWER SATISFACTION OF SELLER'S SECOND-LIEN LOAN OUTSIDE OF CLOSING IN SUMMARIES OF TRANSACTIONS SAMPLE

*Description:* This is a sample of the information required on the Closing Disclosure by

§ 1026.38(j) and (k) for the satisfaction of a junior-lien transaction by the consumer, which was not paid from closing funds.

<b>Summaries of Transactions</b>		<b>Use this table to see a summary of your transaction.</b>
<b>BORROWER'S TRANSACTION</b>		
<b>K. Due from Borrower at Closing</b>		
01 Sale Price of Property		
02 Sale Price of Any Personal Property Included in Sale		
03 Closing Costs Paid at Closing (J)		
04		
<b>Adjustments</b>		
05		
06		
07		
<b>Adjustments for Items Paid by Seller in Advance</b>		
08 City/Town Taxes to		
09 County Taxes to		
10 Assessments to		
11		
12		
13		
14		
15		
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		
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		
<b>Other Credits</b>		
06		
07		
<b>Adjustments</b>		
08		
09		
10		
11		
<b>Adjustments for Items Unpaid by Seller</b>		
12 City/Town Taxes to		
13 County Taxes to		
14 Assessments to		
15		
16		
17		
<b>CALCULATION</b>		
<b>Total Due from Borrower at Closing (K)</b>		
<b>Total Paid Already by or on Behalf of Borrower at Closing (L)</b>		
<b>Cash to Close <input type="checkbox"/> From <input type="checkbox"/> To Borrower</b>		
<b>SELLER'S TRANSACTION</b>		
<b>M. Due to Seller at Closing</b>		
01 Sale Price of Property		
02 Sale Price of Any Personal Property Included in Sale		
03		
04		
05		
06		
07		
08		
<b>Adjustments for Items Paid by Seller in Advance</b>		
09 City/Town Taxes to		
10 County Taxes to		
11 Assessments to		
12		
13		
14		
15		
16		
<b>N. Due from Seller at Closing</b>		
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		
<b>Adjustments for Items Unpaid by Seller</b>		
14 City/Town Taxes to		
15 County Taxes to		
16 Assessments to		
17		
18		
19		
<b>CALCULATION</b>		
<b>Total Due to Seller at Closing (M)</b>		
<b>Total Due from Seller at Closing (N)</b>		
<b>Cash <input type="checkbox"/> From <input type="checkbox"/> To Seller</b>		

CLOSING DISCLOSURE

PAGE 3 OF 5 - LOAN ID #

**H-25(E) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—REFINANCE TRANSACTION SAMPLE**

*Description:* This is a sample of a completed Closing Disclosure for the refinance transaction illustrated by form H-24(D). The purpose, loan amount, loan term, and interest

rate have not changed from the estimates provided on the Loan Estimate. The outstanding balance of the existing mortgage loan securing the property was less than estimated on the Loan Estimate. The creditor requires an escrow account and that the consumer pay for private mortgage insurance for the transaction.

Consumer Financial Protection Bureau

Pt. 1026, App. H

**Closing Disclosure**

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information		Transaction Information		Loan Information	
<b>Date Issued</b>	4/15/2013	<b>Borrower</b>	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345	<b>Loan Term</b>	30 years
<b>Closing Date</b>	4/15/2013	<b>Lender</b>	Ficus Bank	<b>Purpose</b>	Refinance
<b>Disbursement Date</b>	4/15/2013			<b>Product</b>	Fixed Rate
<b>Settlement Agent</b>	Zeta Title			<b>Loan Type</b>	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
<b>File #</b>	12-3456			<b>Loan ID #</b>	123456789
<b>Property</b>	123 Anywhere Street Anytown, ST 12345			<b>MIC #</b>	009874513
<b>Appraised Prop. Value</b>	\$180,000				

<b>Loan Terms</b>		Can this amount increase after closing?	
<b>Loan Amount</b>	\$150,000	<b>NO</b>	
<b>Interest Rate</b>	4.25%	<b>NO</b>	
<b>Monthly Principal &amp; Interest</b> <small>See Projected Payments below for your Estimated Total Monthly Payment.</small>	\$737.91	<b>NO</b>	
		Does the loan have these features?	
<b>Prepayment Penalty</b>		<b>NO</b>	
<b>Balloon Payment</b>		<b>NO</b>	

<b>Projected Payments</b>		<b>Years 1-4</b>	<b>Years 5-30</b>
<b>Payment Calculation</b>			
Principal & Interest		\$737.91	\$737.91
Mortgage Insurance	+	82.35	—
Estimated Escrow Amount can increase over time <small>See details on page 4</small>	+	206.13	+
<b>Estimated Total Monthly Payment</b>		\$1,026.39	\$944.04
<b>Estimated Taxes, Insurance &amp; Assessments</b> <small>Amount can increase over time See details on page 4</small>	\$356.13 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other HOA Dues <small>See page 4 for escrowed property costs. You must pay for other property costs separately.</small>	<b>In escrow?</b> <input checked="" type="checkbox"/> YES <input type="checkbox"/> YES <input type="checkbox"/> NO

<b>Costs at Closing</b>	
<b>Closing Costs</b>	\$5,757.57      Includes \$3,495.50 in Loan Costs + \$2,762.07 in Other Costs – \$500 in Lender Credits. See page 2 for details.
<b>Cash to Close</b>	\$29,677.43      Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

CLOSING DISCLOSURE

PAGE 1 OF 5 • LOAN ID # 123456789

**Closing Cost Details**

<b>Loan Costs</b>	<b>Borrower-Paid At Closing</b>	<b>Paid by Others Before Closing</b>
<b>A. Origination Charges</b>	<b>\$1,950.00</b>	
01 .5 % of Loan Amount (Points)	\$750.00	
02 Application Fee	\$250.00	
03 Origination Fee	\$450.00	
04 Underwriting Fee	\$500.00	
05		
06		
07		
08		
<b>B. Services Borrower Did Not Shop For</b>	<b>\$610.00</b>	
01 Appraisal Fee to John Smith Appraisers Inc.		\$405.00
02 Credit Report Fee to Information Inc.		\$30.00
03 Flood Determination Fee to Info Co.		\$20.00
04 Flood Monitoring Fee to Info Co.		\$45.00
05 Tax Monitoring Fee to Info Co.		\$65.00
06 Tax Status Research Fee to Info Co.		\$45.00
07		
08		
09		
10		
<b>C. Services Borrower Did Shop For</b>	<b>\$935.50</b>	
01 Pest Inspection Fee to Pests Co.		\$85.00
02 Title - Insurance Binder to Epsilon Title Co.		\$50.00
03 Title - Lender's Title Policy to Epsilon Title Co.		\$250.50
04 Title - Settlement Agent Fee to Epsilon Title Co.		\$350.00
05 Title - Title Search to Epsilon Title Co.		\$200.00
06		
07		
08		
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$3,495.50</b>	
Loan Costs Subtotals (A + B + C)	\$3,060.50	\$435.00
<b>Other Costs</b>		
<b>E. Taxes and Other Government Fees</b>	<b>\$60.00</b>	
01 Recording Fees Deed: Mortgage: \$60.00	\$60.00	
02		
<b>F. Prepads</b>	<b>\$2,125.12</b>	
01 Homeowner's Insurance Premium (12 mo.) to Insurance Co.	\$1,209.96	
02 Mortgage Insurance Premium ( mo.)		
03 Prepaid Interest (\$17.71 per day from 4/15/2013 to 5/1/2013)	\$283.36	
04 Property Taxes ( 6 mo.) to Any County USA	\$631.80	
05		
<b>G. Initial Escrow Payment at Closing</b>	<b>\$576.95</b>	
01 Homeowner's Insurance \$100.83 per month for 2 mo.	\$201.66	
02 Mortgage Insurance \$82.35 per month for 2 mo.	\$164.70	
03 Property Taxes \$105.30 per month for 2 mo.	\$210.60	
04		
05		
06		
07		
08 Aggregate Adjustment	-\$0.01	
<b>H. Other</b>		
01		
02		
03		
04		
05		
06		
07		
08		
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$2,762.07</b>	
Other Costs Subtotals (E + F + G + H)	\$2,762.07	
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$5,757.57</b>	
Closing Costs Subtotals (D + I)	\$5,822.57	\$435.00
Lender Credits	-\$500.00	

CLOSING DISCLOSURE

PAGE 2 OF 5 • LOAN ID # 123456789

## Consumer Financial Protection Bureau

Pt. 1026, App. H

<b>Payoffs and Payments</b>		<b>Use this table to see a summary of your payoffs and payments to others from your loan amount.</b>
<b>TO</b>		<b>AMOUNT</b>
01	Rho Servicing to pay off existing loan	\$115,000.00
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		
14		
15		
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>		<b>\$115,000.00</b>

<b>Calculating Cash to Close</b>				<b>Use this table to see what has changed from your Loan Estimate.</b>
	<b>Loan Estimate</b>	<b>Final</b>	<b>Did this change?</b>	
Loan Amount	\$150,000.00	\$150,000.00	NO	
Total Closing Costs (J)	-\$5,099.00	-\$5,757.57	YES	• See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$435.00	YES	• You paid these Closing Costs before closing
Total Payoffs and Payments (K)	-\$120,000.00	-\$115,000.00	YES	• See Payoffs and Payments (K)
Cash to Close	\$24,901.00	\$29,677.42		
	<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

**Additional Information About This Loan****Loan Disclosures****Assumption**

If you sell or transfer this property to another person, your lender  will allow, under certain conditions, this person to assume this loan on the original terms.  will not allow assumption of this loan on the original terms.

**Demand Feature**

## Your loan

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.  does not have a demand feature.

**Late Payment**

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

**Negative Amortization (Increase in Loan Amount)**

## Under your loan terms, you

are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  do not have a negative amortization feature.

**Partial Payments**

## Your lender

may accept payments that are less than the full amount due (partial payments) and apply them to your loan.  may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.  does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

**Security Interest**

You are granting a security interest in  
123 Anywhere Street, Anytown, ST 12345

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

**Escrow Account****For now, your loan**

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

**Escrow**

Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Homeowner's Insurance</i>
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>HOA Dues</i>
Initial Escrow Payment	\$576.95	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.

will not have an escrow account because  you declined it  your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

**No Escrow**

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

**In the future,**

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

**Consumer Financial Protection Bureau**

**Pt. 1026, App. H**

<b>Loan Calculations</b>		<b>Other Disclosures</b>	
<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$273,214.50	<b>Appraisal</b>	If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$121,029.00	<b>Contract Details</b>	See your note and security instrument for information about <ul style="list-style-type: none"> <li>• what happens if you fail to make your payments,</li> <li>• what is a default on the loan,</li> <li>• situations in which your lender can require early repayment of the loan, and</li> <li>• the rules for making payments before they are due.</li> </ul>
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$148,241.94	<b>Liability after Foreclosure</b>	If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan, <input type="checkbox"/> state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information. <input checked="" type="checkbox"/> state law does not protect you from liability for the unpaid balance.
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	4.543%	<b>Refinance</b>	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	77.29%	<b>Tax Deductions</b>	If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

<b>Contact Information</b>			
Name	Lender	Mortgage Broker	Settlement Agent
<b>Name</b> Ficus Bank			Zeta Title
<b>Address</b> 4321 Random Blvd. Somecity, ST 12340			321 Uptown Dr. Anytown, ST 12345
<b>NMLS ID</b>			
<b>ST License ID</b>			P76821
<b>Contact</b>	Joe Smith		Joan Taylor
<b>Contact NMLS ID</b>	12345		
<b>Contact _ License ID</b>			
<b>Email</b>	joesmith@ficusbank.com		joan@zt.biz
<b>Phone</b>	123-456-7890		555-321-9876

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature	Date	Co-Applicant Signature	Date
CLOSING DISCLOSURE			

PAGE 5 OF 5 • LOAN ID # 123456789

H-25(F) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—REFINANCE TRANSACTION SAMPLE (AMOUNT IN EXCESS OF § 1026.19(E)(3))

*Description:* This is a sample of the completed disclosures required by § 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 § 1026.19(e)(3) by \$200, for which the creditor has provided a refund under § 1026.19(f)(2)(v).

<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	

<b>Calculating Cash to Close</b>		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	NO
Total Closing Costs (J)				YES <ul style="list-style-type: none"><li>• See Total Loan Costs (D) and Total Other Costs (I)</li><li>• Increase exceeds legal limits by \$200. See Lender Credits on page 2 for credit of excess amount.</li></ul>
		-\$5,099.00	-\$5,977.57	
Closing Costs Paid Before Closing		\$0	\$655.00	YES <ul style="list-style-type: none"><li>• You paid these Closing Costs before closing</li></ul>
Total Payoffs and Payments (K)		-\$120,000.00	-\$115,000.00	YES <ul style="list-style-type: none"><li>• See Payoffs and Payments (K)</li></ul>
<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

H-25(G) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—REFINANCE TRANSACTION WITH CASH FROM CONSUMER AT CONSUMMATION

*Description:* This is a sample of a completed Closing Disclosure for a refinance trans-

action in which the consumer must pay additional funds to satisfy the existing mortgage loan securing the property and other existing debt to consummate the transaction.

Consumer Financial Protection Bureau

Pt. 1026, App. H

**Closing Disclosure**

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information		Transaction Information		Loan Information	
Data Issued	4/15/2013	Borrower	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345	Loan Term	30 years
Closing Date	4/15/2013	Lender	Fir Bank	Purpose	Refinance
Disbursement Date	4/15/2013			Product	Fixed Rate
Settlement Agent	Zeta Title				
File #	12-3456			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
Property	123 Anywhere Street Anytown, ST 12345			Loan ID #	123456789
Appraised Prop. Value	\$180,000			MIC #	009874513

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$150,000	NO
Interest Rate	4.125%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$726.97	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments	Years 1-4	Years 5-30
Payment Calculation		
Principal & Interest	\$726.97	\$726.97
Mortgage Insurance	+ 82.35	+ —
Estimated Escrow Amount can increase over time <small>See page 4 for details</small>	+ 206.13	+ 206.13
Estimated Total Monthly Payment	\$1,015.45	\$933.10
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time See page 4 for details</small>	\$206.13 a month	<p><b>This estimate includes</b></p> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small>

Costs at Closing	
Closing Costs	\$6,156.60 Includes \$3,800.50 in Loan Costs + \$2,856.10 in Other Costs – \$500 in Lender Credits. See page 2 for details.
Cash to Close	\$6,716.60 Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower

CLOSING DISCLOSURE

PAGE 1 OF 5 • LOAN ID # 123456789

**Closing Cost Details**

<b>Loan Costs</b>	<b>Borrower-Paid At Closing</b>	<b>Paid by Others</b>
<b>A. Origination Charges</b>	<b>\$2,250.00</b>	
01 1 % of Loan Amount (Points)	\$1,500.00	
02 Application Fee	\$750.00	
03		
04		
05		
06		
07		
08		
<b>B. Services Borrower Did Not Shop For</b>	<b>\$620.00</b>	
01 Appraisal Fee to John Smith Appraisers Inc.		\$405.00
02 Credit Report Fee to Information Inc.		\$35.00
03 Flood Determination Fee to Info Co.	\$25.00	
04 Flood Monitoring Fee to Info Co.	\$45.00	
05 Tax Monitoring Fee to Info Co.	\$65.00	
06 Tax Status Research Fee to Info Co.	\$45.00	
07		
08		
09		
10		
<b>C. Services Borrower Did Shop For</b>	<b>\$930.50</b>	
01 Pest Inspection Fee to Pests Co.	\$80.00	
02 Title - Insurance Binder to Epsilon Title Co.	\$50.00	
03 Title - Lender's Title Policy to Epsilon Title Co.	\$250.50	
04 Title - Settlement Agent Fee to Epsilon Title Co.	\$350.00	
05 Title - Title Search to Epsilon Title Co.	\$200.00	
06		
07		
08		
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$3,800.50</b>	
Loan Costs Subtotals (A + B + C)	\$3,360.50	\$440.00
<b>Other Costs</b>		
<b>E. Taxes and Other Government Fees</b>	<b>\$80.00</b>	
01 Recording Fees Deed: Mortgage: \$80.00	\$80.00	
02		
<b>F. Prepads</b>	<b>\$2,199.15</b>	
01 Homeowner's Insurance Premium (12 mo.) to Insurance Co.	\$1,209.96	
02 Mortgage Insurance Premium ( 1 mo.) to MI Co.	\$82.35	
03 Prepaid Interest (\$17.19 per day from 4/15/2013 to 5/1/2013)	\$275.04	
04 Property Taxes ( 6 mo.) to Any County USA	\$631.80	
05		
<b>G. Initial Escrow Payment at Closing</b>	<b>\$576.95</b>	
01 Homeowner's Insurance \$100.83 per month for 2 mo.	\$201.66	
02 Mortgage Insurance \$82.35 per month for 2 mo.	\$164.70	
03 Property Taxes \$105.30 per month for 2 mo.	\$210.60	
04		
05		
06		
07		
08 Aggregate Adjustment	-\$0.01	
<b>H. Other</b>		
01		
02		
03		
04		
05		
06		
07		
08		
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$2,856.10</b>	
Other Costs Subtotals (E + F + G + H)	\$2,856.10	
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$6,156.60</b>	
Closing Costs Subtotals (D + I)	\$6,216.60	\$440.00
Lender Credits	-\$500.00	

CLOSING DISCLOSURE

PAGE 2 OF 5 • LOAN ID # 123456789

Consumer Financial Protection Bureau

Pt. 1026, App. H

Payoffs and Payments		Use this table to see a summary of your payoffs and payments to others from your loan amount.
TO		AMOUNT
01	Rho Servicing to pay off existing loan	\$124,000.00
02	Beta Card Inc. to pay down credit card balance	\$5,000.00
03	Bob's Home Improvement to pay off mechanic's lien	\$12,000.00
04	State of Anywhere to pay off tax lien	\$10,000.00
05		
06		
07		
08		
09		
10		
11		
12		
13		
14		
15		
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>		<b>\$151,000.00</b>

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	NO
Total Closing Costs (J)		-\$5,691.00	-\$6,156.60	YES ▶ See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing		\$0	\$440.00	YES ▶ You paid these Closing Costs before closing
Total Payoffs and Payments (K)		-\$120,000.00	-\$151,000.00	YES ▶ See Payoffs and Payments (K)
Cash to Close		\$24,309.00	\$6,716.60	
		<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$5,691.00

**Additional Information About This Loan****Loan Disclosures****Assumption**

If you sell or transfer this property to another person, your lender  will allow, under certain conditions, this person to assume this loan on the original terms.  will not allow assumption of this loan on the original terms.

**Demand Feature****Your loan**

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.  does not have a demand feature.

**Late Payment**

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

**Negative Amortization (Increase in Loan Amount)****Under your loan terms, you**

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

**Partial Payments****Your lender**

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

**Security Interest**

You are granting a security interest in  
123 Anywhere Street, Anytown, ST 12345

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

**Escrow Account****For now, your loan**

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

**Escrow**

Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: <i>Property taxes, Homeowner's Insurance</i>
-------------------------------------	------------	--

Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:
---	--	--

*You may have other property costs.*

Initial Escrow Payment	\$576.95	A cushion for the escrow account you pay at closing. See Section G on page 2.
------------------------	----------	---

Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.
------------------------	----------	--

will not have an escrow account because  you declined it  your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

**No Escrow**

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
--------------------------------------	--	--

**Escrow Waiver Fee****In the future,**

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

**Consumer Financial Protection Bureau**

**Pt. 1026, App. H**

<b>Loan Calculations</b>		<b>Other Disclosures</b>	
<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$269,574.50	<b>Appraisal</b>	If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$116,884.00	<b>Contract Details</b>	See your note and security instrument for information about <ul style="list-style-type: none"> <li>• what happens if you fail to make your payments,</li> <li>• what is a default on the loan,</li> <li>• situations in which your lender can require early repayment of the loan, and</li> <li>• the rules for making payments before they are due.</li> </ul>
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$148,367.91	<b>Liability after Foreclosure</b>	If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan, <ul style="list-style-type: none"> <li><input type="checkbox"/> state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.</li> <li><input checked="" type="checkbox"/> state law does not protect you from liability for the unpaid balance.</li> </ul>
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	4.404%	<b>Refinance</b>	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	74.66%	<b>Tax Deductions</b>	If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

<b>Contact Information</b>			
Name	Lender	Mortgage Broker	Settlement Agent
<b>Address</b>	Fir Bank 4321 Random Blvd. Somecity, ST 12340		Zeta Title 321 Uptown Dr. Anytown, ST 12345
<b>NMLS ID</b>			
<b>ST License ID</b>			P76821
<b>Contact</b>	Joe Smith		Joan Taylor
<b>Contact NMLS ID</b>	12345		
<b>Contact License ID</b>			
<b>Email</b>	joesmith@firbank.com		joan@zt.biz
<b>Phone</b>	123-456-7890		555-321-9876

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature	Date	Co-Applicant Signature	Date
CLOSING DISCLOSURE		PAGE 5 OF 5 • LOAN ID # 123456789	

**H-25(H) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—MODIFICATION TO CLOSING COST DETAILS—MODEL FORM**

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

**Closing Cost Details**

<b>Loan Costs</b>	<b>Borrower-Paid</b>		<b>Seller-Paid</b>		<b>Paid by Others</b>
	<b>At Closing</b>	<b>Before Closing</b>	<b>At Closing</b>	<b>Before Closing</b>	
<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					
21					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>					
<b>Loan Costs Subtotals (A + B + C)</b>					

CLOSING DISCLOSURE

PAGE 2a OF 5 • LOAN ID #

**Closing Cost Details**

<b>Other Costs</b>	<b>Borrower-Paid</b>		<b>Seller-Paid</b>		<b>Paid by Others</b>
	<b>At Closing</b>	<b>Before Closing</b>	<b>At Closing</b>	<b>Before Closing</b>	
<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. Prepaids</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					

CLOSING DISCLOSURE

PAGE 2b OF 5 • LOAN ID #

H-25(I) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—MODIFICATION TO CLOSING DISCLOSURE FOR DISCLOSURE PROVIDED TO SELLER—MODEL FORM

*Description:* This is a blank model form of the modification permitted by § 1026.38(t)(5)(vi).

## Closing Disclosure

### Closing Information

Date Issued  
 Closing Date  
 Disbursement Date  
 Settlement Agent  
 File #  
 Property  
  
 Sale Price

### Transaction Information

Borrower  
  
 Seller

### Summaries of Transactions

#### SELLER'S TRANSACTION

##### 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

##### 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
- 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

#### CALCULATION

Total Due to Seller at Closing  
 Total Due from Seller at Closing

Cash  From  To Seller

### Contact Information

#### REAL ESTATE BROKER (B)

Name	
Address	
License ID	
Contact	
Contact __ License ID	
Email	
Phone	

#### REAL ESTATE BROKER (S)

Name	
Address	
License ID	
Contact	
Contact __ License ID	
Email	
Phone	

#### SETTLEMENT AGENT

Name	
Address	
License ID	
Contact	
Contact __ License ID	
Email	
Phone	

 **Questions?** If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

**Consumer Financial Protection Bureau**

**Pt. 1026, App. H**

**Closing Cost Details**

		<b>Seller-Paid</b>	
		<b>At Closing</b>	<b>Before Closing</b>
<b>Loan Costs</b>			
<b>A. Origination Charges</b>			
01 % of Loan Amount (Points)			
02			
03			
04			
05			
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>C. Services Borrower Did Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>Other Costs</b>			
<b>E. Taxes and Other Government Fees</b>			
01 Recording Fees Deed: Mortgage:			
02			
<b>F. Prepaid</b>			
01 Homeowner's Insurance Premium ( mo.)			
02 Mortgage Insurance Premium ( mo.)			
03 Prepaid Interest ( per day from to )			
04 Property Taxes ( mo.)			
05			
<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 Aggregate Adjustment			
<b>H. Other</b>			
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
11			
12			
13			
<b>J. TOTAL CLOSING COSTS</b>			

CLOSING DISCLOSURE

PAGE 2 OF 2

H-25(J) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—MODIFICATION TO CLOSING DISCLOSURE FOR TRANSACTION NOT INVOLVING SELLER—MODEL FORM

permitted by § 1026.38(d)(2), (e), and (t)(5)(vii) for transactions without a seller.

*Description:* This is a blank model form of the alternative disclosures and modifications

**Closing Disclosure**

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information		Transaction Information	Loan Information
Date Issued	Borrower	Loan Term	
Closing Date	Lender	Purpose	
Disbursement Date		Product	
Settlement Agent			
File #		Loan Type	<input type="checkbox"/> Conventional <input type="checkbox"/> FHA
Property			<input type="checkbox"/> VA <input type="checkbox"/>
Appraised Prop. Value		Loan ID #	
		MIC #	
<b>Loan Terms</b>		Can this amount increase after closing?	
Loan Amount			
Interest Rate			
<b>Monthly Principal &amp; Interest</b> <small>See Projected Payments below for your Estimated Total Monthly Payment</small>			
Does the loan have these features?			
Prepayment Penalty			
Balloon Payment			
<b>Projected Payments</b>			
Payment Calculation			
Principal & Interest			
Mortgage Insurance			
Estimated Escrow <small>Amount can increase over time</small>			
<b>Estimated Total Monthly Payment</b>			
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time See page 4 for details</small>	<b>This estimate includes</b> <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small>	<b>In escrow?</b>	
<b>Costs at Closing</b>			
Closing Costs	Includes	in Loan Costs +	in Other Costs -
	<small>in Lender Credits. See page 2 for details.</small>		
Cash to Close	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input type="checkbox"/> To Borrower		

CLOSING DISCLOSURE

PAGE 1 OF 5 • LOAN ID #

**Closing Disclosure**

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

<b>Closing Information</b>	<b>Transaction Information</b>	<b>Loan Information</b>
<b>Data Issued</b>	<b>Borrower</b>	<b>Loan Term</b>
<b>Closing Date</b>		<b>Purpose</b>
<b>Disbursement Date</b>		<b>Product</b>
<b>Settlement Agent</b>	<b>Lender</b>	
<b>File #</b>		<b>Loan Type:</b> <input type="checkbox"/> Conventional <input type="checkbox"/> FHA
<b>Property</b>		<input type="checkbox"/> VA <input type="checkbox"/>
<b>Estimated Prop. Value</b>		<b>Loan ID #</b>
		<b>MIC #</b>

<b>Loan Terms</b>		<b>Can this amount increase after closing?</b>
<b>Loan Amount</b>		
<b>Interest Rate</b>		
<b>Monthly Principal &amp; Interest</b> <small>See Projected Payments below for your Estimated Total Monthly Payment</small>		
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>		
<b>Balloon Payment</b>		
<b>Projected Payments</b>		
<b>Payment Calculation</b>		
<b>Principal &amp; Interest</b>		
<b>Mortgage Insurance</b>		
<b>Estimated Escrow</b> <small>Amount can increase over time</small>		
<b>Estimated Total Monthly Payment</b>		
<b>Estimated Taxes, Insurance &amp; Assessments</b> <small>Amount can increase over time See page 4 for details</small>	<b>This estimate includes</b> <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small>	<b>In escrow?</b> <input type="checkbox"/>
<b>Costs at Closing</b>		
<b>Closing Costs</b>	Includes	in Loan Costs + in Lender Credits. See page 2 for details.
<b>Cash to Close</b>	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From: <input type="checkbox"/> To: Borrower	

CLOSING DISCLOSURE

PAGE 1 OF 5 • LOAN ID #

**Closing Cost Details**

<b>Loan Costs</b>	<b>Borrower-Paid</b>	<b>Paid by Others</b>
	At Closing	Before Closing
<b>A. Origination Charges</b>		
01 % of Loan Amount (Points)		
02		
03		
04		
05		
06		
07		
08		
<b>B. Services Borrower Did Not Shop For</b>		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
<b>C. Services Borrower Did Shop For</b>		
01		
02		
03		
04		
05		
06		
07		
08		
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		
Loan Costs Subtotals (A + B + C)		
<b>Other Costs</b>		
<b>E. Taxes and Other Government Fees</b>		
01 Recording Fees Deed: Mortgage:		
02		
<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		
<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 Aggregate Adjustment		
<b>H. Other</b>		
01		
02		
03		
04		
05		
06		
07		
08		
<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		

CLOSING DISCLOSURE

PAGE 2 OF 5 • LOAN ID #

## Consumer Financial Protection Bureau

Pt. 1026, App. H

<b>Payoffs and Payments</b>		<b>Use this table to see a summary of your payoffs and payments to others from your loan amount.</b>
<b>TO</b>		<b>AMOUNT</b>
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		
14		
15		
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>		

<b>Calculating Cash to Close</b>		<b>Use this table to see what has changed from your Loan Estimate.</b>		
		<b>Loan Estimate</b>	<b>Final</b>	<b>Did this change?</b>
Loan Amount				
Total Closing Costs (J)				
Closing Costs Paid Before Closing				
Total Payoffs and Payments (K)				
<b>Cash to Close</b>				
	<input type="checkbox"/> From <input type="checkbox"/> To Borrower	<input type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount)	

**Additional Information About This Loan****Loan Disclosures****Assumption**

If you sell or transfer this property to another person, your lender  will allow, under certain conditions, this person to assume this loan on the original terms.  will not allow assumption of this loan on the original terms.

**Demand Feature****Your loan**

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.  does not have a demand feature.

**Late Payment**

If your payment is more than \_\_\_\_\_ days late, your lender will charge a late fee of \_\_\_\_\_.

**Negative Amortization (Increase in Loan Amount)****Under your loan terms, you**

are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

do not have a negative amortization feature.

**Partial Payments****Your lender**

may accept payments that are less than the full amount due (partial payments) and apply them to your loan.  may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.  does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

**Security Interest**

You are granting a security interest in \_\_\_\_\_.

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

**Escrow Account****For now, your loan**

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

**Escrow**

Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs:
-------------------------------------	--

Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs:
---	--

Initial Escrow Payment	You may have other property costs.
------------------------	------------------------------------

Monthly Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
------------------------	---

	The amount included in your total monthly payment.
--	--

will not have an escrow account because  you declined it  your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

**No Escrow**

Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
--------------------------------------	--

**Escrow Waiver Fee**

--	--

*In the future,*  
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

**Consumer Financial Protection Bureau**

**Pt. 1026, App. H**

**Additional Information About This Loan**

**Loan Disclosures**

**Assumption**

If you sell or transfer this property to another person, your lender  
 will allow, under certain conditions, this person to assume this  
 loan on the original terms.  
 will not allow assumption of this loan on the original terms.

**Demand Feature**

Your loan

has a demand feature, which permits your lender to require early  
 repayment of the loan. You should review your note for details.  
 does not have a demand feature.

**Late Payment**

If your payment is more than \_\_\_\_ days late, your lender will charge a  
 late fee of \_\_\_\_\_.

**Negative Amortization (Increase in Loan Amount)**

Under your loan terms, you

are scheduled to make monthly payments that do not pay all of  
 the interest due that month. As a result, your loan amount will  
 increase (negatively amortize), and your loan amount will likely  
 become larger than your original loan amount. Increases in your  
 loan amount lower the equity you have in this property.  
 may have monthly payments that do not pay all of the interest  
 due that month. If you do, your loan amount will increase  
 (negatively amortize), and, as a result, your loan amount may  
 become larger than your original loan amount. Increases in your  
 loan amount lower the equity you have in this property.  
 do not have a negative amortization feature.

**Partial Payments**

Your lender

may accept payments that are less than the full amount due  
 (partial payments) and apply them to your loan.  
 may hold them in a separate account until you pay the rest of the  
 payment, and then apply the full payment to your loan.  
 does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

**Security Interest**

You are granting a security interest in \_\_\_\_\_.

You may lose this property if you do not make your payments or  
 satisfy other obligations for this loan.

**Escrow Account**

For now, your loan

will have an escrow account (also called an "impound" or "trust"  
 account) to pay the property costs listed below. Without an escrow  
 account, you would pay them directly, possibly in one or two large  
 payments a year. Your lender may be liable for penalties and interest  
 for failing to make a payment.

**Escrow**

Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
---	--	---

Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:
---	--	---

You may have other property costs.	
------------------------------------	--

Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
---------------------------	--	--

Monthly Escrow Payment		The amount included in your total monthly payment.
---------------------------	--	---

will not have an escrow account because  you declined it  your  
 lender does not offer one. You must directly pay your property  
 costs, such as taxes and homeowner's insurance. Contact your  
 lender to ask if your loan can have an escrow account.

**No Escrow**

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
--	--	--

Escrow Waiver Fee	
-------------------	--

**In the future,**

Your property costs may change and, as a result, your escrow payment  
 may change. You may be able to cancel your escrow account,  
 but if you do, you must pay your property costs directly. If you fail  
 to pay your property taxes, your state or local government may (1)  
 impose fines and penalties or (2) place a tax lien on this property. If  
 you fail to pay any of your property costs, your lender may (1) add  
 the amounts to your loan balance, (2) add an escrow account to your  
 loan, or (3) require you to pay for property insurance that the lender  
 buys on your behalf, which likely would cost more and provide fewer  
 benefits than what you could buy on your own.

**Adjustable Payment (AP) Table**

Interest Only Payments?	
Optional Payments?	
Step Payments?	
Seasonal Payments?	
Monthly Principal and Interest Payments	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

**Adjustable Interest Rate (AIR) Table**

Index + Margin	
Initial Interest Rate	
Minimum/Maximum Interest Rate	
Change Frequency	
First Change	
Subsequent Changes	
Limits on Interest Rate Changes	
First Change	
Subsequent Changes	

CLOSING DISCLOSURE

PAGE 4 OF 5 • LOAN ID #

**Additional Information About This Loan****Loan Disclosures****Assumption**

If you sell or transfer this property to another person, your lender  will allow, under certain conditions, this person to assume this loan on the original terms.  will not allow assumption of this loan on the original terms.

**Demand Feature**

## Your loan

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.  does not have a demand feature.

**Late Payment**

If your payment is more than \_\_\_\_ days late, your lender will charge a late fee of \_\_\_\_.

**Negative Amortization (Increase in Loan Amount)**

## Under your loan terms, you

are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  do not have a negative amortization feature.

**Partial Payments**

## Your lender

may accept payments that are less than the full amount due (partial payments) and apply them to your loan.  may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.  does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

**Security Interest**

You are granting a security interest in \_\_\_\_\_.

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

**Escrow Account****For now, your loan**

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

**Escrow**

Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs:
-------------------------------------	--

Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs:
---	--

Initial Escrow Payment	You may have other property costs.
------------------------	------------------------------------

Monthly Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
------------------------	---

<input type="checkbox"/> will not have an escrow account because <input type="checkbox"/> you declined it <input type="checkbox"/> your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.
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**No Escrow**

Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
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**Escrow Waiver Fee**

*In the future,*  
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

**Adjustable Payment (AP) Table**

Interest Only Payments?	
Optional Payments?	
Step Payments?	
Seasonal Payments?	
Monthly Principal and Interest Payments	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

CLOSING DISCLOSURE

PAGE 4 OF 5 • LOAN ID #

**Additional Information About This Loan****Loan Disclosures****Assumption**

If you sell or transfer this property to another person, your lender  
 will allow, under certain conditions, this person to assume this  
 loan on the original terms.  
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**Demand Feature****Your loan**

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 repayment of the loan. You should review your note for details.  
 does not have a demand feature.

**Late Payment**

If your payment is more than \_\_\_\_ days late, your lender will charge a  
 late fee of \_\_\_\_.

**Negative Amortization (Increase in Loan Amount)****Your loan terms, you**

are scheduled to make monthly payments that do not pay all of  
 the interest due that month. As a result, your loan amount will  
 increase (negatively amortize), and your loan amount will likely  
 become larger than your original loan amount. Increases in your  
 loan amount lower the equity you have in this property.  
 may have monthly payments that do not pay all of the interest  
 due that month. If you do, your loan amount will increase  
 (negatively amortize), and, as a result, your loan amount may  
 become larger than your original loan amount. Increases in your  
 loan amount lower the equity you have in this property.  
 do not have a negative amortization feature.

**Partial Payments****Your lender**

may accept payments that are less than the full amount due  
 (partial payments) and apply them to your loan.  
 may hold them in a separate account until you pay the rest of the  
 payment, and then apply the full payment to your loan.  
 does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

**Security Interest**

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You may lose this property if you do not make your payments or  
 satisfy other obligations for this loan.

**Escrow Account****For now, your loan**

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 account) to pay the property costs listed below. Without an escrow  
 account, you would pay them directly, possibly in one or two large  
 payments a year. Your lender may be liable for penalties and interest  
 for failing to make a payment.

**Escrow**

Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:
Initial Escrow Payment		You may have other property costs:  A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

will not have an escrow account because  you declined it  your  
 lender does not offer one. You must directly pay your property  
 costs, such as taxes and homeowner's insurance. Contact your  
 lender to ask if your loan can have an escrow account.

**No Escrow**

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

**In the future,**

Your property costs may change and, as a result, your escrow payment  
 may change. You may be able to cancel your escrow account,  
 but if you do, you must pay your property costs directly. If you fail  
 to pay your property taxes, your state or local government may (1)  
 impose fines and penalties or (2) place a tax lien on this property. If  
 you fail to pay any of your property costs, your lender may (1) add  
 the amounts to your loan balance, (2) add an escrow account to your  
 loan, or (3) require you to pay for property insurance that the lender  
 buys on your behalf, which likely would cost more and provide fewer  
 benefits than what you could buy on your own.

**Adjustable Interest Rate (AIR) Table****Index + Margin****Initial Interest Rate****Minimum/Maximum Interest Rate****Change Frequency****First Change****Subsequent Changes****Limits on Interest Rate Changes****First Change****Subsequent Changes**

Loan Calculations	Other Disclosures
<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
<b>Finance Charge.</b> The dollar amount the loan will cost you.	
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	



**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

#### Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

#### Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

#### Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

#### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

#### Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information			
Name	Lender	Mortgage Broker	Settlement Agent
Address			
NMLS ID			
License ID			
Contact			
Contact NMLS ID			
Contact License ID			
Email			
Phone			

#### Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature	Date	Co-Applicant Signature
CLOSING DISCLOSURE		PAGE 5 OF 5 • LOAN ID #

**Consumer Financial Protection Bureau**

**Pt. 1026, App. H**

Loan Calculations	Other Disclosures
<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	<b>Appraisal</b> If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.
<b>Finance Charge.</b> The dollar amount the loan will cost you.	<b>Contract Details</b> See your note and security instrument for information about <ul style="list-style-type: none"> <li>- what happens if you fail to make your payments,</li> <li>- what is a default on the loan,</li> <li>- situations in which your lender can require early repayment of the loan, and</li> <li>- the rules for making payments before they are due.</li> </ul>
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	<b>Liability after Foreclosure</b> If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan, <ul style="list-style-type: none"> <li><input type="checkbox"/> state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.</li> <li><input type="checkbox"/> state law does not protect you from liability for the unpaid balance.</li> </ul>
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	<b>Loan Acceptance</b> You do not have to accept this loan because you have received this form or signed a loan application.
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	<b>Refinance</b> Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
<b>Questions?</b> If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/mortgage-closing">www.consumerfinance.gov/mortgage-closing</a>	

Contact Information			
	Lender	Mortgage Broker	Settlement Agent
Name			
Address			
NMLS ID			
___ License ID			
Contact			
Contact NMLS ID			
Contact ___ License ID			
Email			
Phone			

Loan Calculations	Other Disclosures
<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
<b>Finance Charge.</b> The dollar amount the loan will cost you.	
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

**Contract Details**  
See your note and security instrument for information about  

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

**Liability after Foreclosure**  
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,  
 state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.  
 state law does not protect you from liability for the unpaid balance.

**Refinance**  
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Tax Deductions**  
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information			
	Lender	Mortgage Broker	Settlement Agent
Name			
Address			
NMLS ID			
License ID			
Contact			
Contact NMLS ID			
Contact License ID			
Email			
Phone			

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature	Date	Co-Applicant Signature
CLOSING DISCLOSURE		PAGE 5 OF 5 • LOAN ID #

**Consumer Financial Protection Bureau**

**Pt. 1026, App. H**

Loan Calculations	Other Disclosures
<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
<b>Finance Charge.</b> The dollar amount the loan will cost you.	
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

**Contract Details**  
See your note and security instrument for information about
 

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

**Liability after Foreclosure**  
If your lender forecloses this property and the foreclosure does not cover the amount of unpaid balance on this loan,
 

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

**Loan Acceptance**  
You do not have to accept this loan because you have received this form or signed a loan application.

**Refinance**  
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Tax Deductions**  
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information			
Name	Lender	Mortgage Broker	Settlement Agent
Address			
NMLS ID			
License ID			
Contact			
Contact NMLS ID			
Contact License ID			
Email			
Phone			

CLOSING DISCLOSURE

PAGE 5 OF 5 • LOAN ID #

**H-26 MORTGAGE LOAN TRANSACTION—PRE-LOAN ESTIMATE STATEMENT—MODEL FORM**

*Description:* This is a model of the statement required by § 1026.19(e)(2)(ii) to be stat-

ed at the top of the front of the first page of a written estimate of terms or costs specific to a consumer that is provided to a consumer before the consumer receives the disclosures required under § 1026.19(e)(1)(i).

***Your actual rate, payment, and costs could be higher.  
Get an official Loan Estimate before choosing a loan.***

H-27(A) MORTGAGE LOAN TRANSACTION—  
WRITTEN LIST OF PROVIDERS—MODEL FORM

*Description:* This is a blank model form for the written list of settlement service pro-

viders required by §1026.19(e)(1)(vi) and the statement required by §1026.19(e)(1)(vi)(C) that the consumer may select a settlement service provider that is not on the list.

## **Consumer Financial Protection Bureau**

Pt. 1026, App. H

## **Additional Details for Services You Can Shop For**

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

**APPLICANTS-**

DATE ISSUED:

LOAN ID #

H-27(B) MORTGAGE LOAN TRANSACTION—  
SAMPLE OF WRITTEN LIST OF PROVIDERS

sample Loan Estimate illustrated by form H-24(B).

*Description:* This is a sample of the Written List of Providers for the transaction in the

**Additional Details for Services You Can Shop For**

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

<b>Service Provider List</b>		<b>You can select these providers or shop for your own providers.</b>	
<b>Service</b>	<b>Estimate</b>	<b>Provider We Identified</b>	<b>Contact Information</b>
Pest Inspection Fee	\$135	Pest Co.	Jane Polk 123 Avenue A Anytown, ST 12345 janep@pestco.com 111-222-3333
Survey Fee	\$65	Surveyor LLC	Bill Barnes 456 Avenue B Anytown, ST 12341 billb@surveyorllc.com 111-333-4444
Title – Insurance Binder	\$700	Gamma Title Co.	Joanna Campbell 789 Avenue C Anytown, ST 12333 joannac@gammatitle.com 222-444-5555
Title – Lender's Title Policy	\$535		
Title – Settlement Agent Fee	\$502		
Title – Title Search	\$1,261		
Title – Lender's Title Insurance	\$1,100	Delta Title Inc.	Frank Fields 321 Avenue D Anytown, ST 12321 frankf@delattitle.com 222-444-6666
Title – Other Title Services	\$1,000		
Title – Settlement Agent Fee	\$350		

APPLICANTS: Michael Jones and Mary Stone

DATE ISSUED: 2/15/2013

LOAN ID #123456789

H-27(C) MORTGAGE LOAN TRANSACTION—SAMPLE OF WRITTEN LIST OF PROVIDERS WITH SERVICES YOU CANNOT SHOP FOR

providers selected by the creditor for the charges disclosed pursuant to §1026.37(f)(2).

*Description:* This is a sample of the Written List of Providers with information about the

Consumer Financial Protection Bureau

Pt. 1026, App. H

#### **Additional Details for Services You Can Shop For**

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

#### **Additional Details for Services You Cannot Shop For**

**APPLICANTS:**

**DATE ISSUED:**

LOAN ID #

H-28(A) MORTGAGE LOAN TRANSACTION LOAN  
ESTIMATE—SPANISH LANGUAGE MODEL FORM

*Description:* This is a blank model Loan Estimate that illustrates the application of the content requirements in §1026.37, and is

translated into the Spanish language as permitted by § 1026.37(o)(5)(ii). This form provides two variations of page one, four variations of page two, and four variations of page three, reflecting the variable content requirements in § 1026.37.

Guarde esta Estimación de Préstamo para compararla con su Declaración de Cierre.

### Estimación de Préstamo

**FECHA DE EMISIÓN**
**SOLICITANTES**
**INMUEBLE**
**PRECIO DE VENTA**
**PLAZO DEL PRÉSTAMO**
**FINALIDAD**
**PRODUCTO**
**TIPO DE PRÉSTAMO**
**N.º DEL PRÉSTAMO**
**BLOQUEO DE TASA**
 Convencional    FHA    VA   \_\_\_\_\_

 NO    Sí, hasta el \_\_\_\_\_ a las \_\_\_\_\_

*Antes del cierre, la tasa de interés, los puntos y los créditos del prestamista podrían cambiar, a menos que usted bloquee la tasa de interés. Todos los demás costos de cierre estimados estarán vigentes hasta el \_\_\_\_\_.*

**Términos del préstamo**
**¿Puede aumentar este monto después del cierre?**
**Monto del préstamo**
**Tasa de interés**
**Pago mensual de intereses y capital**

*Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual*

**¿Tiene el préstamo estas características?**
**Multa por pago anticipado**
**Cuota extraordinaria**
**Pagos proyectados**
**Cálculo de los pagos**
**Capital e intereses**
**Seguro hipotecario**

*Depósito estimado para impuestos y seguros de la vivienda  
El monto puede aumentar con el paso del tiempo*

**Pago total mensual estimado**
**Impuestos, seguro y evaluaciones estimados**

*El monto puede aumentar con el paso del tiempo*

**Esta estimación incluye**

- Impuestos sobre la propiedad
- Seguro de la vivienda
- Otro:

**¿En depósito?**

*Consulte la Sección G en la página 2 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.*

**Costos al momento del cierre**
**Costos de cierre estimados**

Incluye \_\_\_\_\_ por costos del préstamo + \_\_\_\_\_ por otros costos  
- por créditos del prestamista. Consulte los detalles en la página 2.

**Dinero en efectivo estimado para el cierre**

Incluye costos de cierre. Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 2.

Visite [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) para información general y ayuda.

Guarde esta Estimación de Préstamo para compararla con su Declaración de Cierre.

### Estimación de Préstamo

**FECHA DE EMISIÓN**
**SOLICITANTES**
**PLAZO DEL PRÉSTAMO**
**FINALIDAD**
**PRODUCTO**
**TIPO DE PRÉSTAMO**
 Convencional  FHA  VA 
**N.º DEL PRÉSTAMO**
**BLOQUEO DE TASA**
 NO  Sí, hasta el \_\_\_\_\_ a las \_\_\_\_\_

**INMUEBLE**
**VALOR ESTIMADO  
DE LA VIVIENDA**

Antes del cierre, la tasa de interés, los puntos y los créditos del prestamista podrían cambiar, a menos que usted bloquee la tasa de interés. Todos los demás costos de cierre estimados estarán vigentes hasta el \_\_\_\_\_.

**Términos del préstamo**
**¿Puede aumentar este monto después del cierre?**
**Monto del préstamo**
**Tasa de interés**
**Pago mensual de intereses y capital**

Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual

**¿Tiene el préstamo estas características?**
**Multa por pago anticipado**
**Cuota extraordinaria**
**Pagos proyectados**
**Cálculo de los pagos**
**Capital e intereses**
**Seguro hipotecario**

Depósito estimado para impuestos y seguros de la vivienda

El monto puede aumentar con el paso del tiempo

**Pago total mensual estimado**
**Impuestos, seguro y evaluaciones estimados**

El monto puede aumentar con el paso del tiempo

**Esta estimación incluye**

- Impuestos sobre la propiedad
- Seguro de la vivienda
- Otro:

**¿En depósito?**

Consulte la Sección G en la página 2 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.

**Costos al momento del cierre**
**Costos de cierre estimados**

Incluye \_\_\_\_\_ por costos del préstamo + \_\_\_\_\_ por otros costos  
- por créditos del prestamista. Consulte los detalles en la página 2.

**Dinero en efectivo estimado para el cierre**

Incluye costos de cierre. Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 2.

Visite [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) para información general y ayuda.

**Detalles de los costos del cierre**

<b>Costos del préstamo</b>	<b>Otros costos</b>
<b>A. Gastos por tramitación</b> % del monto del préstamo (Puntos)	<b>E. Impuestos y otros cargos gubernamentales</b> Costos de registro y otros impuestos Impuestos por transferencia de título
	<b>F. Pagos anticipados</b> Impuestos sobre la propiedad ( meses) Pago anticipado de intereses ( diarios durante días a la tasa de ) Prima del seguro de hipoteca ( meses) Prima del seguro de la vivienda ( meses)
<b>B. Servicios que usted no puede contratar</b>	<b>G. Pago Inicial de la cuenta en depósito al cierre</b> Impuestos sobre la propiedad de por mes durante meses Seguro de hipoteca de por mes durante meses Seguro de la vivienda de por mes durante meses
	<b>H. Otros</b>
	<b>I. TOTAL DE OTROS COSTOS (E + F + G + H)</b>
<b>C. Servicios que usted puede contratar</b>	<b>J. TOTAL DE COSTOS DE CIERRE</b> D + I Créditos del prestamista
	<b>Cálculo del dinero en efectivo para el cierre</b> Total de costos de cierre (J) Costos de cierre financiados (pagados del monto del préstamo) Pago inicial/Fondos del deudor Depósito Fondos para el deudor Créditos del vendedor Ajustes y otros créditos <b>Dinero en efectivo estimado para el cierre</b>
<b>D. COSTOS TOTALES DEL PRESTAMO (A + B + C)</b>	

**Detalles de los costos del cierre**

<b>Costos del préstamo</b>	<b>Otros costos</b>
<b>A. Gastos por tramitación</b> % del monto del préstamo (Puntos)	<b>E. Impuestos y otros cargos gubernamentales</b> Costos de registro y otros impuestos Impuestos por transferencia de título
<b>B. Servicios que usted no puede contratar</b>	<b>F. Pagos anticipados</b> Impuestos sobre la propiedad ( meses) Pago anticipado de intereses ( diarios durante días a la tasa de ) Prima del seguro de hipoteca ( meses) Prima del seguro de la vivienda ( meses)
<b>C. Servicios que usted puede contratar</b>	<b>G. Pago Inicial de la cuenta en depósito al cierre</b> Impuestos sobre la propiedad de por mes durante meses Seguro de hipoteca de por mes durante meses Seguro de la vivienda de por mes durante meses
<b>D. COSTOS TOTALES DEL PRESTAMO (A + B + C)</b>	<b>H. Otros</b>
<b>I. TOTAL DE OTROS COSTOS (E + F + G + H)</b>	
<b>J. TOTAL DE COSTOS DE CIERRE</b> D + I Créditos del prestamista	
<b>Cálculo del dinero en efectivo para el cierre</b> Total de costos de cierre (J) Costos de cierre financiados (pagados del monto del préstamo) Pago inicial/Fondos del deudor Depósito Fondos para el deudor Créditos del vendedor Ajustes y otros créditos <b>Dinero en efectivo estimado para el cierre</b>	
<b>Tabla de pagos ajustables (PA)</b>	<b>Tabla de tasa de interés ajustable (TIA)</b>
1 Pago de interés solamente?	Índice + Margen
1 Pagos opcionales?	Tasa de interés inicial
1 Pagos escalonados?	Tasa de interés mínima/maxima
1 Pagos estacionales?	Frecuencia de los cambios
Pagos mensuales de capital e intereses:	Primer cambio
Primer cambio/Monto	Cambios subsiguientes
Cambios subsiguientes	Límites de cambios en la tasa de interés
Pago máximo	Primer cambio
ESTIMACIÓN DE PRÉSTAMO	
PÁGINA 2 DE 3 - N.º DEL PRÉSTAMO	

**Detalles de los costos del cierre**

<b>Costos del préstamo</b>	<b>Otros costos</b>
<b>A. Gastos por tramitación</b> % del monto del préstamo (Puntos)	<b>E. Impuestos y otros cargos gubernamentales</b> Costos de registro y otros impuestos Impuestos por transferencia de título
	<b>F. Pagos anticipados</b> Impuestos sobre la propiedad ( meses) Pago anticipado de intereses ( diarios durante días a la tasa de ) Prima del seguro de hipoteca ( meses) Prima del seguro de la vivienda ( meses)
<b>B. Servicios que usted no puede contratar</b>	<b>G. Pago Inicial de la cuenta en depósito al cierre</b> Impuestos sobre la propiedad de por mes durante meses Seguro de hipoteca de por mes durante meses Seguro de la vivienda de por mes durante meses
	<b>H. Otros</b>
	<b>I. TOTAL DE OTROS COSTOS (E + F + G + H)</b>
<b>C. Servicios que usted puede contratar</b>	<b>J. TOTAL DE COSTOS DE CIERRE</b> D + I Créditos del prestamista
	<b>Cálculo del dinero en efectivo para el cierre</b> Total de costos de cierre (J) Costos de cierre financiados (pagados del monto del préstamo) Pago inicial/Fondos del deudor Depósito Fondos para el deudor Créditos del vendedor Ajustes y otros créditos
<b>D. COSTOS TOTALES DEL PRESTAMO (A + B + C)</b>	<b>Dinero en efectivo estimado para el cierre</b>
<b>Tabla de pagos ajustables (PA)</b>	
1Pago de interés solamente?	
2Pagos opcionales?	
3Pagos escalonados?	
4Pagos estacionales?	
Pagos mensuales de capital e intereses	
Primer cambio/Monto	
Cambios subsiguientes	
Pago máximo	

ESTIMACIÓN DE PRÉSTAMO

PÁGINA 2 DE 3 • N.º DEL PRÉSTAMO

**Detalles de los costos del cierre**

<b>Costos del préstamo</b>	<b>Otros costos</b>
<b>A. Gastos por tramitación</b> % del monto del préstamo (Puntos)	<b>E. Impuestos y otros cargos gubernamentales</b> Costos de registro y otros impuestos Impuesto por transferencia de título
	<b>F. Pagos anticipados</b> Impuestos sobre la propiedad ( meses) Pago anticipado de intereses ( diarios durante días a la tasa de ) Prima del seguro de hipoteca ( meses) Prima del seguro de la vivienda ( meses)
<b>B. Servicios que usted no puede contratar</b>	<b>G. Pago Inicial de la cuenta en depósito al cierre</b> Impuestos sobre la propiedad de por mes durante meses Seguro de hipoteca de por mes durante meses Seguro de la vivienda de por mes durante meses
	<b>H. Otros</b>
	<b>I. TOTAL DE OTROS COSTOS (E + F + G + H)</b>
<b>C. Servicios que usted puede contratar</b>	<b>J. TOTAL DE COSTOS DE CIERRE</b> D + I Créditos del prestamista
<b>D. COSTOS TOTALES DEL PRESTAMO (A + B + C)</b>	<b>Cálculo del dinero en efectivo para el cierre</b> Total de costos de cierre (J) Costos de cierre financiados (pagados del monto del préstamo) Pago inicial/Fondos del deudor Depósito Fondos para el deudor Créditos del vendedor Ajustes y otros créditos <b>Dinero en efectivo estimado para el cierre</b>
	<b>Tabla de tasa de interés ajustable (TIA)</b> Índice + Margen Tasa de interés inicial Tasa de interés mínima/maxima Frecuencia de los cambios Primer cambio Cambios subsiguientes Límites de cambios en la tasa de interés Primer cambio Cambios subsiguientes

**Información adicional sobre este préstamo**

**PRESTAMISTA**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**AGENTE DE PRÉSTAMO**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**CORREO ELECTRÓNICO**  
**TELÉFONO**

**CORREDOR HIPOTECARIO**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**AGENTE DE PRÉSTAMO**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**CORREO ELECTRÓNICO**  
**TELÉFONO**

Comparaciones	Utilice estas medidas para comparar este préstamo con otros.
<b>En 5 años</b>	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo. Capital que habrá pagado.
<b>Tasa porcentual anual (APR)</b>	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
<b>Total de intereses pagados a lo largo del plazo del préstamo (TIP)</b>	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

**Otras consideraciones**

<b>Administración del préstamo</b>	Nuestra intención es <input type="checkbox"/> brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre. <input type="checkbox"/> transferir los servicios de administración de su préstamo.
<b>Pago atrasado</b>	Si su pago presenta un retraso de más de _____ días, le cobraremos un recargo de _____.
<b>Refinanciamiento</b>	El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.
<b>Seguro de la vivienda</b>	Este préstamo exige un seguro de la vivienda, que puede obtenerse de una empresa que usted seleccione y que nosotros consideremos aceptable.
<b>Supuestos</b>	Si usted vende o transfiere esta propiedad a otra persona, <input type="checkbox"/> permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales. <input type="checkbox"/> no permitiremos que se asuma este préstamo con sus términos y condiciones originales.
<b>Valoración de la vivienda</b>	Es posible que pidamos una valoración de la vivienda para determinar el valor de la propiedad y que le cobremos por esta valoración de la vivienda. Inmediatamente, le daremos una copia de la valoración aunque su préstamo no se cierre. Puede pagar para que se haga otra valoración de la vivienda más para su uso personal y esta correrá por su cuenta.

**Confirmación de recepción**

Al firmar, usted solo confirma que ha recibido este formulario. No es necesario que acepte este préstamo por el hecho de haber firmado o recibido este formulario.

Firma del solicitante

Fecha

Firma del cosolicitante

Fecha

ESTIMACIÓN DE PRÉSTAMO

PÁGINA 3 DE 3 • N.º DEL PRÉSTAMO

**Información adicional sobre este préstamo**

**PRESTAMISTA**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**AGENTE DE PRÉSTAMO**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**CORREO ELECTRÓNICO**  
 TELÉFONO

**CORREDOR HIPOTECARIO**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**AGENTE DE PRÉSTAMO**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**CORREO ELECTRÓNICO**  
 TELÉFONO

Comparaciones	Utilice estas medidas para comparar este préstamo con otros.
<b>En 5 años</b>	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo. Capital que habrá pagado.
<b>Tasa porcentual anual (APR)</b>	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
<b>Total de intereses pagados a lo largo del plazo del préstamo (TIP)</b>	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

**Otras consideraciones**

<b>Aceptación del préstamo</b>	No tiene que aceptar este préstamo por el hecho de haber recibido este formulario o firmado una aplicación para un préstamo.
<b>Administración del préstamo</b>	Nuestra intención es <input type="checkbox"/> brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre. <input type="checkbox"/> transferir los servicios de administración de su préstamo.
<b>Pago atrasado</b>	Si su pago presenta un retraso de más de _____ días, le cobraremos un recargo de _____.
<b>Refinanciamiento</b>	El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.
<b>Seguro de la vivienda</b>	Este préstamo exige un seguro de la vivienda, que puede obtenerse de una empresa que usted seleccione y que nosotros consideremos aceptable.
<b>Supuestos</b>	Si usted vende o transfiere esta propiedad a otra persona, <input type="checkbox"/> permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales. <input type="checkbox"/> no permitiremos que se asuma este préstamo con sus términos y condiciones originales.
<b>Valoración de la vivienda</b>	Es posible que pidamos una valoración de la vivienda para determinar el valor de la propiedad y que le cobremos por esta valoración de la vivienda. Inmediatamente, le daremos una copia de la valoración aunque su préstamo no se cierre. Puede pagar para que se haga otra valoración de la vivienda más para su uso personal y esta correrá por su cuenta.

**Información adicional sobre este préstamo**

**PRESTAMISTA**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**AGENTE DE PRÉSTAMO**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**CORREO ELECTRÓNICO**  
 TELÉFONO

**CORREDOR HIPOTECARIO**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**AGENTE DE PRÉSTAMO**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**CORREO ELECTRÓNICO**  
 TELÉFONO

Comparaciones	Utilice estas medidas para comparar este préstamo con otros.
<b>En 5 años</b>	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo. Capital que habrá pagado.
<b>Tasa porcentual anual (APR)</b>	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
<b>Total de intereses pagados a lo largo del plazo del préstamo (TIP)</b>	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

**Otras consideraciones**

<b>Administración del préstamo</b>	Nuestra intención es <input type="checkbox"/> brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre. <input type="checkbox"/> transferir los servicios de administración de su préstamo.
<b>Pago atrasado</b>	Si su pago presenta un retraso de más de _____ días, le cobraremos un recargo de _____.
<b>Refinanciamiento</b>	El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.
<b>Supuestos</b>	Si usted vende o transfiere esta propiedad a otra persona, <input type="checkbox"/> permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales. <input type="checkbox"/> no permitiremos que se asuma este préstamo con sus términos y condiciones originales.

**Confirmación de recepción**

Al firmar, usted solo confirma que ha recibido este formulario. No es necesario que acepte este préstamo por el hecho de haber firmado o recibido este formulario.

Firma del solicitante	Fecha	Firma del cosolicitante	Fecha
ESTIMACIÓN DE PRÉSTAMO			PÁGINA 3 DE 3 • N.º DEL PRÉSTAMO

**Información adicional sobre este préstamo**

**PRESTAMISTA**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**AGENTE DE PRÉSTAMO**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**CORREO ELECTRÓNICO**  
**TELÉFONO**

**CORREDOR HIPOTECARIO**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**AGENTE DE PRÉSTAMO**  
 N.º DE NMLS/ LICENCIA DE \_\_\_\_\_  
**CORREO ELECTRÓNICO**  
**TELÉFONO**

Comparaciones	Utilice estas medidas para comparar este préstamo con otros.
<b>En 5 años</b>	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo. Capital que habrá pagado.
<b>Tasa porcentual anual (APR)</b>	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
<b>Total de intereses pagados a lo largo del plazo del préstamo (TIP)</b>	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

**Otras consideraciones**

- Aceptación del préstamo** No tiene que aceptar este préstamo por el hecho de haber recibido este formulario o firmado una aplicación para un préstamo.
- Administración del préstamo** Nuestra intención es  
 brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre.  
 transferir los servicios de administración de su préstamo.
- Pago atrasado** Si su pago presenta un retraso de más de \_\_\_\_\_ días, le cobraremos un recargo de \_\_\_\_\_.
- Refinanciamiento** El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.
- Supuestos** Si usted vende o transfiere esta propiedad a otra persona,  
 permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.  
 no permitiremos que se asuma este préstamo con sus términos y condiciones originales.

**FICUS BANK**  
4321 Random Boulevard • Somecity, ST 12340

Guarde esta Estimación de Préstamo para compararla con su Declaración del Cierre.

**Estimación de Préstamo**

**FECHA DE EMISIÓN** 2/15/2013  
**SOLICITANTES** Michael Jones and Mary Stone  
 123 Anywhere Street  
 Anytown, ST 12345  
**INMUEBLE** 456 Somewhere Avenue  
 Anytown, ST 12345  
**PRECIO DE VENTA** \$240,000

**PLAZO DEL PRÉSTAMO** 30 años  
**FINALIDAD** Adquisición por compra  
**PRODUCTO** Por 5 años pago de intereses solamente,  
 5/3 tasa ajustable  
**TIPO DE PRÉSTAMO**  Convencional  FHA  VA   
**N.º DEL PRÉSTAMO** 123456789  
**BLOQUEO DE TASA**  NO  SI, hasta el 4/16/2013 a las 5:00 p. m. EDT

Antes del cierre, la tasa de interés, los puntos y los créditos del prestamista podrían cambiar, a menos que usted bloquee la tasa de interés. Todos los demás costos de cierre estimados estarán vigentes hasta el 3/4/2013 a las 5:00 p. m. EDT

<b>Términos del préstamo</b>		<b>¿Puede aumentar este monto después del cierre?</b>		
Monto del préstamo	\$211,000	NO		
Tasa de interés	4%	SI	<ul style="list-style-type: none"> <li>• Se ajusta cada tres años a partir del año 6</li> <li>• Puede subir hasta el 12 % en el año 15</li> <li>• Para obtener más información, consulte la tabla de tasas de interés ajustable (TIA) en la página 2</li> </ul>	
Pago mensual de intereses y capital <small>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</small>	\$703.33	SI	<ul style="list-style-type: none"> <li>• Se ajusta cada tres años a partir del año 6</li> <li>• Puede subir hasta \$2,068 en el año 15</li> <li>• Incluye solo el interés y no el capital hasta el año 6</li> <li>• Para obtener más información, consulte la tabla de pagos ajustables (PA) en la página 2</li> </ul>	
<b>¿Tiene el préstamo estas características?</b>				
Multa por pago anticipado		NO		
Cuota extraordinaria		NO		
<b>Pagos proyectados</b>				
Cálculo de los pagos	Años 1 a 5	Años 6 a 8	Años 9 a 11	Años 12 a 30
Capital e intereses	\$703.33 solo intereses	\$1,028 min \$1,359 máx	\$1,028 min \$1,604 máx	\$1,028 min \$2,068 máx
Seguro hipotecario	+ 109	+ 109	+ 109	+ —
Depósito estimado para impuestos y seguros de la vivienda. <small>El monto puede aumentar con el paso del tiempo</small>	+ 0	+ 0	+ 0	+ 0
Pago total mensual estimado	\$812	\$1,137 – \$1,468	\$1,137 – \$1,713	\$1,028 – \$2,068
Impuestos, seguro y evaluaciones estimados <small>El monto puede aumentar con el paso del tiempo</small>	\$533 por mes	<b>Esta estimación incluye</b> <input checked="" type="checkbox"/> Impuestos sobre la propiedad <input checked="" type="checkbox"/> Seguro de la vivienda <input type="checkbox"/> Otro: <small>Consulte la Sección G en la página 2 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</small>		
<b>Costos al momento del cierre</b>		<b>¿En depósito?</b>		
Costos de cierre estimados	\$8,791	Incluye \$5,851 por costos del préstamo + \$2,940 por otros costos – \$0* por créditos del prestamista. Consulte los detalles en la página 2.		
Dinero en efectivo estimado para el cierre	\$27,791	Incluye costos de cierre. Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 2.		

Visite [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) para información general y ayuda.

ESTIMACIÓN DE PRÉSTAMO

PÁGINA 1 DE 3 • N.º DEL PRÉSTAMO 123456789

**Detalles de los costos del cierre**

<b>Costos del préstamo</b>		<b>Otros costos</b>	
<b>A. Gastos por tramitación</b>	\$3,110	<b>E. Impuestos y otros cargos gubernamentales</b>	\$152
1 % del monto del préstamo (Puntos)	\$2,110	Costos de registro y otros impuestos	\$152
Cargo por procesamiento	\$500	Impuestos por transferencia de título	
Cargo por la solicitud del préstamo	\$500		
		<b>F. Pagos anticipados</b>	\$1,352
		Impuestos sobre la propiedad ( meses)	
		Pago anticipado de intereses (\$23.44 diarios durante 15 días a la tasa de 4.00%)	\$352
		Prima del seguro de hipoteca ( meses)	
		Prima del seguro de la vivienda ( 12 meses)	\$1,000
<b>B. Servicios que usted no puede contratar</b>	\$820	<b>G. Pago Inicial de la cuenta en depósito al cierre</b>	
Cargo por determinación de zonas de inundación	\$35	Impuestos sobre la propiedad de por mes durante meses	
Cargo por informe de crédito	\$30	Seguro de hipoteca de por mes durante meses	
Cargo por investigación sobre situación tributaria	\$50	Seguro de la vivienda de por mes durante meses	
Cargo por valoración de la vivienda	\$305		
Honorarios del abogado del prestamista	\$400		
		<b>H. Otros</b>	\$1,436
		Titulo - Póliza del título de propiedad del propietario (opcional)	\$1,436
		<b>I. TOTAL DE OTROS COSTOS (E + F + G + H)</b>	\$2,940
<b>C. Servicios que usted puede contratar</b>	\$1,921	<b>J. TOTAL DE COSTOS DE CIERRE</b>	\$8,791
Cargo por inspección de plagas	\$125	D + I	\$8,791
Cargo por peritaje (suelos)	\$150		
Título - Estudio de títulos de propiedad	\$624		
Título - Honorarios del agente a cargo de la operación de cierre	\$325		
Título - Póliza del título de propiedad del prestamista	\$665		
Título - Tarifa de envío	\$32		
		<b>Cálculo del dinero en efectivo para el cierre</b>	
		Total de costos de cierre (J)	\$8,791
		Costos de cierre financiados (pagados del monto del préstamo)	\$0
		Pago inicial/Fondos del deudor	\$29,000
		Depósito	-\$10,000
		Fondos para el deudor	\$0
		Créditos del vendedor	\$0
		Ajustes y otros créditos	\$0
		<b>Dinero en efectivo estimado para el cierre</b>	\$27,791
<b>D. COSTOS TOTALES DEL PRESTAMO (A + B + C)</b>	<b>\$5,851</b>		

<b>Tabla de pagos ajustables (PA)</b>	
¿Pago de interés solamente?	Sí para los primeros 60 pagos
¿Pagos opcionales?	NO
¿Pagos escalonados?	NO
¿Pagos estacionales?	NO
<b>Pagos mensuales de capital e intereses</b>	
Primer cambio/Monto	\$1,028 – \$1,359 en el pago 61
Cambios subsiguientes	Cada tres años
Pago máximo	\$2,068 a partir del pago 169

<b>Tabla de tasa de interés ajustable (TIA)</b>	
Índice + Margen	MTA + 4%
Tasa de interés inicial	4%
Tasa de interés mínima/maxima	3.25%/12%
<b>Frecuencia de los cambios</b>	
Primer cambio	A partir del mes 61
Cambios subsiguientes	Cada 36 meses después del primer cambio
<b>Límites de cambios en la tasa de interés</b>	
Primer cambio	2%
Cambios subsiguientes	2%

ESTIMACIÓN DE PRÉSTAMO

PÁGINA 2 DE 3 • N.º DEL PRÉSTAMO 123456789

**Información adicional sobre este préstamo**

<b>PRESTAMISTA</b> N.º DE NMLS/ LICENCIA DE _____	Ficus Bank	<b>CORREDOR HIPOTECARIO</b> N.º DE NMLS/ LICENCIA DE _____
<b>AGENTE DE PRÉSTAMO</b>	Joe Smith	<b>AGENTE DE PRÉSTAMO</b>
N.º DE NMLS/ LICENCIA DE _____	12345	N.º DE NMLS/ LICENCIA DE _____
CORREO ELECTRÓNICO	joesmith@ficusbank.com	CORREO ELECTRÓNICO
TELÉFONO	123-456-7890	TELÉFONO
<b>Comparaciones</b> Utilice estas medidas para comparar este préstamo con otros.		
<b>En 5 años</b>	\$54,944	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo.
	\$0	Capital que habrá pagado.
<b>Tasa porcentual anual (APR)</b>	4.617%	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
<b>Total de intereses pagados a lo largo del plazo del préstamo (TIP)</b>	81.18%	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.
<b>Otras consideraciones</b>		
<b>Administración del préstamo</b>	Nuestra intención es <input type="checkbox"/> brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre. <input checked="" type="checkbox"/> transferir los servicios de administración de su préstamo.	
<b>Pago atrasado</b>	Si su pago presenta un retraso de más de 15 días, le cobraremos un recargo de 5% sobre el monto total de los intereses y el capital que paga mensualmente.	
<b>Refinanciamiento</b>	El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.	
<b>Seguro de la vivienda</b>	Este préstamo exige un seguro de la vivienda, que puede obtenerse de una empresa que usted seleccione y que nosotros consideremos aceptable.	
<b>Supuestos</b>	Si usted vende o transfiere esta propiedad a otra persona, <input type="checkbox"/> permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales. <input checked="" type="checkbox"/> no permitiremos que se asuma este préstamo con sus términos y condiciones originales.	
<b>Valoración de la vivienda</b>	Es posible que pidamos una valoración de la vivienda para determinar el valor de la propiedad y que le cobremos por esta valoración de la vivienda. Inmediatamente, le daremos una copia de la valoración aunque su préstamo no se cierre. Puede pagar para que se haga otra valoración de la vivienda más para su uso personal y esta correrá por su cuenta.	

**Confirmación de recepción**

Al firmar, usted solo confirma que ha recibido este formulario. No es necesario que acepte este préstamo por el hecho de haber firmado o recibido este formulario.

Firma del solicitante	Fecha	Firma del cosolicitante	Fecha
ESTIMACIÓN DE PRÉSTAMO			

PÁGINA 3 DE 3 - N.º DEL PRÉSTAMO 123456789

H-28(C) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—SPANISH LANGUAGE REFINANCE SAMPLE

*Description:* This is a sample of the Loan Estimate illustrated by form H-24(D) for a

refinance transaction in which the consumer is estimated to receive funds from the transaction, translated into the Spanish language as permitted by § 1026.37(o)(5)(ii).