

CLOSING DISCLOSURE

Transaction Information

Borrower: Jennifer Brown and Robert Brown
Property: 456 Maple Avenue, Austin, TX 78704
Sale Price: \$350,000
Loan Amount: \$280,000

CLOSING COSTS - ALL WITHIN NORMAL RANGES

A. Origination Charges: \$2,800.00

- Origination Fee (1.0% of loan): \$2,800.00 ✓ Normal

B. Lender Services: \$825.00

- Appraisal Fee: \$550.00 ✓
- Credit Report: \$45.00 ✓
- Flood Certification: \$35.00 ✓
- Tax Service: \$95.00 ✓
- Processing Fee: \$100.00 ✓

C. Title and Settlement: \$1,950.00

- Lender's Title Insurance: \$750.00 ✓ Buyer pays
- Settlement Fee: \$650.00 ✓ Normal
- Title Search: \$350.00 ✓ Normal
- Mortgage Recording: \$85.00 ✓ Buyer pays
- Notary: \$115.00 ✓

D. Third Party Services: \$1,125.00

- Home Inspection: \$475.00 ✓ Buyer pays
- Survey: \$425.00 ✓ Buyer pays
- Pest Inspection: \$125.00 ✓
- HOA Transfer Fee: \$100.00 ✓

SELLER-PAID COSTS (Properly Allocated):

• Owner's Title Insurance: \$1,200.00 ✓ Seller pays
• Transfer Tax: \$1,750.00 ✓ Seller pays
• Deed Recording: \$125.00 ✓ Seller pays
• Home Warranty: \$525.00 ✓ Seller pays
• Real Estate Commission: \$21,000.00 ✓ Seller pays

REAL ESTATE REPRESENTATION:

- Buyer Agent: ABC Realty - Sarah Johnson ✓
- Seller Agent: XYZ Properties - Mike Davis ✓

TOTAL BUYER CLOSING COSTS: \$6,700.00

This is within the normal range of \$5,000-\$8,000 for this loan amount.

✓ NO ISSUES IDENTIFIED

All fees are within normal ranges and properly allocated.