

Closing Disclosure

Closing Disclosure

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

Closing Information 4/15/2013 Date Issued **Closing Date** 4/15/2013 Disbursement Date 4/15/2013

Epsilon Title Co. Settlement Agent File#

Property 456 Somewhere Ave Sale Price

12-3456

Anytown, ST 12345 \$180,000

Transaction Information

Michael Jones and Mary Stone Borrower 123 Anywhere Street

Anytown, ST 12345

Seller Steve Cole and Amy Doe

321 Somewhere Drive Anytown, ST 12345

Lender Ficus Bank Loan Information

30 years Loan Term Purpose Purchase Product Fixed Rate

▼ Conventional □ FHA Loan Type

□VA □ Loan ID# 123456789 MIC# 000654321

Loan Terms Can this amount increase after closing? \$162,000 NO **Loan Amount** 3.875% NO **Interest Rate** \$761.78 NO **Monthly Principal & Interest** See Projected Payments below for your Estimated Total Monthly Payment Does the loan have these features? **Prepayment Penalty** • As high as \$3,240 if you pay off the loan during the **YES** first 2 years NO **Balloon Payment**

Projected Payments		
Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ 82.35	+ -
Estimated Escrow Amount can increase over time	+ 206.13	+ 206.13
Estimated Total Monthly Payment	\$1,050.26	\$967.91

		This estimate includes	In escrow?
Estimated Taxes, Insurance		▼ Property Taxes	YES
& Assessments	\$356.13	X Homeowner's Insurance	YES
Amount can increase over time	a month	■ Other: Homeowner's Association Dues	NO
See page 4 for details		See Escrow Account on page 4 for details. You me costs separately.	ust pay for other property

Costs at Closing		
Closing Costs	\$9,712.10	Includes \$4,694.05 in Loan Costs + \$5,018.05 in Other Costs – \$0 in Lender Credits. <i>See page 2 for details</i> .
Cash to Close	\$14,147.26	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

CLOSING DISCLOSURE PAGE 1 OF 5 • LOAN ID # 123456789

		Borrow	er-Paid	Seller-P	aid	Paid by
Loan Costs		At Closing Before Closing		At Closing Before Closing		Others
A. Origination Charges		\$1,80	2.00		ĺ	
01 0.25 % of Loan Amount (Points	s)	\$405.00				
02 Application Fee		\$300.00				
03 Underwriting Fee		\$1,097.00				
04						
05 06						
07						
08						
B. Services Borrower Did Not She	op For	\$236	5.55			
01 Appraisal Fee	to John Smith Appraisers Inc.					\$405.0
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 Fo	or	\$2,65	5.50			
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 07	to Epsilon Title Co.	\$800.00				
08						
D. TOTAL LOAN COSTS (Borrowe	er-Paid)	\$4,69	4.05			
Loan Costs Subtotals (A + B + C)		\$4,664.25	\$29.80			
Other Costs		, ,,	\$29.00			
	Fees	\$85				
E. Taxes and Other Government F	Fees Deed: \$40.00 Mortgage: \$45.00					
01 Recording Fees 02 Transfer Tax		\$ 85 \$85.00	.00	\$950.00		
E. Taxes and Other Government F 01 Recording Fees 02 Transfer Tax F. Prepaids	Deed: \$40.00 Mortgage: \$45.00 to Any State	\$85 \$85.00 \$2,12	.00	\$950.00		
E. Taxes and Other Government F 01 Recording Fees 02 Transfer Tax F. Prepaids 01 Homeowner's Insurance Premiu	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co.	\$ 85 \$85.00	.00	\$950.00		
E. Taxes and Other Government F 01 Recording Fees 02 Transfer Tax F. Prepaids 01 Homeowner's Insurance Premiu 02 Mortgage Insurance Premium (Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.)	\$85 \$85.00 \$2,12 \$1,209.96	.00	\$950.00		
E. Taxes and Other Government F 01 Recording Fees 02 Transfer Tax F. Prepaids 01 Homeowner's Insurance Premiu 02 Mortgage Insurance Premium (03 Prepaid Interest (\$17.44 per d	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13)	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04	.00	\$950.00		
E. Taxes and Other Government F 01 Recording Fees 02 Transfer Tax F. Prepaids 02 Mortgage Insurance Premiu (03 Prepaid Interest (\$17.44 per d 04 Property Taxes (6 mo.) to Any	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13)	\$85 \$85.00 \$2,12 \$1,209.96	.00	\$950.00		
E. Taxes and Other Government F 01 Recording Fees 02 Transfer Tax F. Prepaids 01 Homeowner's Insurance Premium (02 Mortgage Insurance Premium (03 Prepaid Interest (\$17.44 per d 04 Property Taxes (6 mo.) to Any	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04	0.80	\$950.00		
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax F. Prepaids 11 Homeowner's Insurance Premiu 12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.44 per d) 14 Property Taxes (6 mo.) to Any 15 Initial Escrow Payment at Clos	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) 'County USA	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80	0.80	\$950.00		
E. Taxes and Other Government F D1 Recording Fees D2 Transfer Tax F. Prepaids D1 Homeowner's Insurance Premium (D3 Prepaid Interest (\$17.44 per d) D4 Property Taxes (6 mo.) to Any D5 Initial Escrow Payment at Clos D1 Homeowner's Insurance \$100.83 D2 Mortgage Insurance	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) 'County USA	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80	0.80	\$950.00		
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax F. Prepaids 13 Mortgage Insurance Premium (11 Prepaid Interest (11	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) **County USA** ing 3 per month for 2 mo.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80	0.80	\$950.00		
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax 13 F. Prepaids 14 Homeowner's Insurance Premium 15 Mortgage Insurance Premium 16 Property Taxes 17 Homeowner's Insurance 18 Homeowner's Insurance 19 Homeowner's Insurance 20 Mortgage Insurance 21 Homeowner's Insurance 22 Mortgage Insurance 23 Property Taxes 24 \$105.30	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA ing 3 per month for 2 mo. per month for mo.	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66	0.80	\$950.00		
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax 13 F. Prepaids 14 Homeowner's Insurance Premium 15 Mortgage Insurance Premium 16 Prepaid Interest (\$17.44 per d) 17 Property Taxes (6 mo.) to Any 18 G. Initial Escrow Payment at Clos 19 Homeowner's Insurance \$100.83 10 Mortgage Insurance 11 Mortgage Insurance 12 Mortgage Insurance 13 Mortgage Insurance 14 Mortgage Insurance 15 Mortgage Insurance 16 Mortgage Insurance 17 Mortgage Insurance 18 Mortgage Insurance 18 Mortgage Insurance 18 Mortgage Insurance 19 Mortgage Insurance 10	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA ing 3 per month for 2 mo. per month for mo.	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66	0.80	\$950.00		
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax F. Prepaids 12 Mortgage Insurance Premium (1) 13 Prepaid Interest (\$17.44 per d) 14 Property Taxes (6 mo.) to Any 15 G. Initial Escrow Payment at Clos 16 Homeowner's Insurance \$100.83 17 Mortgage Insurance 18 Mortgage Insurance 19 Mortgage Insurance 19 Mortgage Insurance 19 Property Taxes (105.30	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA ing 3 per month for 2 mo. per month for mo.	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66	0.80	\$950.00		
E. Taxes and Other Government F 101 Recording Fees 102 Transfer Tax F. Prepaids 103 Mortgage Insurance Premium (104 Property Taxes (105 Mo.) to Any 104 Office of Mo. (106 Mo.) to Any 105 G. Initial Escrow Payment at Clos 106 Mortgage Insurance \$100.83 107 Mortgage Insurance 108 Mortgage Insurance 109 Property Taxes (106 Mo.) to Any 109 Mortgage Insurance \$100.83 100 Mortgage Insurance \$105.30 100 Mortgage Insurance \$100.30	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA ing 3 per month for 2 mo. per month for mo.	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66	0.80	\$950.00		
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax 13 F. Prepaids 14 Homeowner's Insurance Premium (12 Mortgage Insurance Premium (13 Prepaid Interest (151.44 per d) (15 Property Taxes (16 mo.) to Any (15 Property Taxes (16 mo.) to Any (16 Property Taxes (16 mo.) to Any (16 Property Taxes (16 mo.) to Any (16 Property Taxes (16 Propert	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA ing 3 per month for 2 mo. per month for mo.	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60	0.80	\$950.00		
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax F. Prepaids 12 Mortgage Insurance Premium (1) 13 Prepaid Interest (1917-44 per d) 14 Property Taxes (1917-44 per d) 15 G. Initial Escrow Payment at Clos 16 Homeowner's Insurance (100.83) 17 Mortgage Insurance (100.83) 18 Mortgage Insurance (100.83) 19 Mortgage Insurance (100.83) 19 Mortgage Insurance (100.83) 10 Mortgage Insurance (100.83) 10 Mortgage Insurance (100.83) 10 Mortgage Insurance (100.83) 11 Mortgage Insurance (100.83) 12 Mortgage Insurance (100.83) 13 Mortgage Insurance (100.83) 14 Mortgage Insurance (100.83) 15 Mortgage Insurance (100.83) 16 Mortgage Insurance (100.83) 17 Mortgage Insurance (100.83) 18 Mortgage Insurance (100.83) 19 Mortgage Insurance (100.83) 19 Mortgage Insurance (100.83) 19 Mortgage Insurance (100.83) 10 Mortgage Insurance (1	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA ing 3 per month for 2 mo. per month for mo.	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60	0.80	\$950.00		
E. Taxes and Other Government For Recording Fees 22 Transfer Tax F. Prepaids 23 Homeowner's Insurance Premium (100 Prepaid Insurance Premium (100 Prepaid Insurance Premium (100 Prepaid Interest (100 Prepaid Insurance 100	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA ing 3 per month for 2 mo. per month for mo. 0 per month for 2 mo. to HOA Acre Inc. to HOA Acre Inc.	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60	0.80	\$950.00		
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax 13 F. Prepaids 14 Homeowner's Insurance Premium 15 Mortgage Insurance Premium 16 Property Taxes (6 mo.) to Any 17 S. Initial Escrow Payment at Clos 18 Homeowner's Insurance \$100.83 19 Mortgage Insurance 19 Property Taxes \$105.30 10 HOA Capital Contribution 10 HOA Capital Contribution 10 HOA Processing Fee 10 Homeowners Fee 11 HOA Processing Fee 12 HOA Processing Fee 13 Home Inspection Fee	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA ing 3 per month for 2 mo. per month for mo. 0 per month for 2 mo. to HOA Acre Inc. to HOA Acre Inc. to Engineers Inc.	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60	0.80		\$750.00	
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax 13 Prepaids 14 Prepaid Insurance Premium (15 Prepaid Interest (\$17.44 per d) 16 Property Taxes (6 mo.) to Any 17 Ostrogage Insurance \$100.83 18 Homeowner's Insurance \$100.83 19 Property Taxes \$105.30 10 Homeowner's Insurance \$100.83 10 Property Taxes \$105.30 11 Property Taxes \$105.30 12 Property Taxes \$105.30 13 Aggregate Adjustment 16 H. Other 17 H. Other 18 H. Other 19 HOA Capital Contribution 19 HOA Processing Fee 10 Home Inspection Fee 10 Home Warranty Fee	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA ing 3 per month for 2 mo. per month for mo. 0 per month for 2 mo. to HOA Acre Inc. to HOA Acre Inc. to Engineers Inc. to XYZ Warranty Inc.	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60	0.80	\$450.00	\$750.00	
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax 13 Homeowner's Insurance Premium 14 Prepaid Insurance Premium 15 Prepaid Interest (\$17.44 per d) 16 Property Taxes (6 mo.) to Any 17 December 18 Property Taxes 18 Homeowner's Insurance \$100.83 19 Homeowner's Insurance \$100.83 10 Homeowner's Insurance \$100.83 10 Homeowner's Insurance \$100.83 10 Homeowner's Insurance \$100.83 11 Homeowner's Insurance \$100.83 12 Homeowner's Insurance \$100.83 13 Property Taxes \$105.30 14 Homeowner's Insurance \$100.83 15 Homeowner's Insurance \$100.83 16 Homeowner's Insurance \$100.83 17 Homeowner's Insurance \$100.83 18 Homeowner's Insurance \$100.83 19 Homeowner's Insurance \$100.83 10 Homeowner's Insurance \$100.83 10 Homeowner's Insurance \$100.83 10 Homeowner's Insurance \$100.83 11 Homeowner's Insurance \$100.83 12 Homeowner's Insurance \$100.83 13 Homeowner's Insurance \$100.83 14 Homeowner's Insurance \$100.83 15 Homeowner's Insurance \$100.83 16 Homeowner's Insurance \$100.83 17 Howe Homeowner's Insurance \$100.83 18 Homeowner's Insurance \$100.83 19 Homeowner's Insurance \$100.83 10 Hom	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) 'County USA ing 3 per month for 2 mo. per month for mo. 0 per month for 2 mo. to HOA Acre Inc. to HOA Acre Inc. to Engineers Inc. to XYZ Warranty Inc. to Alpha Real Estate Broker	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60	0.80	\$450.00 \$5,700.00	\$750.00	
E. Taxes and Other Government For Recording Fees 22 Transfer Tax F. Prepaids 23 Homeowner's Insurance Premium (100 Prepaid Interest (1517.44 per d) 14 Property Taxes (1517.44 per d) 15 Property Taxes (1517.44 per d) 15 Property Taxes (1517.44 per d) 15 Property Taxes (1517.44 per d) 16 Property Taxes (1517.44 per d) 17 Property Taxes (1517.44 p	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) "County USA ing 3 per month for 2 mo. per month for mo. 0 per month for 2 mo. to HOA Acre Inc. to HOA Acre Inc. to Engineers Inc. to Alpha Real Estate Broker to Omega Real Estate Broker	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 \$210.60	0.80	\$450.00	\$750.00	
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax 13 F. Prepaids 14 Homeowner's Insurance Premium 15 Mortgage Insurance Premium 16 Property Taxes (6 mo.) to Any 17 S. Initial Escrow Payment at Clos 18 Homeowner's Insurance \$100.83 19 Mortgage Insurance 19 Property Taxes \$105.30 10 Mortgage Insurance 10 Property Taxes \$105.30 10 Processing Fee 10 HOA Capital Contribution 11 HOA Processing Fee 12 Home Warranty Fee 13 Home Warranty Fee 15 Real Estate Commission 16 Real Estate Commission 17 Title – Owner's Title Insurance (c	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) "County USA ing 3 per month for 2 mo. per month for mo. 0 per month for 2 mo. to HOA Acre Inc. to HOA Acre Inc. to Engineers Inc. to Alpha Real Estate Broker to Omega Real Estate Broker	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60	0.80	\$450.00 \$5,700.00	\$750.00	
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax F. Prepaids 13 Homeowner's Insurance Premium 14 Prepaid Interest (\$17.44 per d) 15 Property Taxes (6 mo.) to Any 15 Initial Escrow Payment at Clos 16 Homeowner's Insurance \$100.83 17 Homeowner's Insurance \$100.83 18 Property Taxes \$105.30 19 Property Taxes \$105.30 10 Homeowner's Insurance \$100.83 10 Homeowner's Insurance \$100.83 10 Homeowner's Insurance \$100.83 10 Homeowner's Insurance \$100.83 11 Homeowner's Insurance \$100.83 12 Homeowner's Insurance \$100.83 13 Homeowner's Insurance \$100.83 14 Homeowner's Insurance \$100.83 15 Property Taxes \$105.30 16 Homeowner's Insurance \$100.83 17 Homeowner's Insurance \$100.83 18 Aggregate Adjustment \$100.83 19 Homeowner's Insurance \$100.83 19 Homeowner's Insurance \$100.83 10 Homeowner's Insurance \$100.83 10 Homeowner's Insurance \$100.83 10 Homeowner's Insurance \$100.83 10 Homeowner's Insurance \$100.83 11 Homeowner's Insurance \$100.83 11 Homeowner's Insurance \$100.83 11 Homeowner's Insurance \$100.83 12 Homeowner's Insurance \$100.83 13 Homeowner's Insurance \$100.83 14 Homeowner's Insurance \$100.83 15 Homeowner's Insurance \$100.83 16 Homeowner's Insurance \$100.83 16 Homeowner's Insurance \$100.83 17 Homeowner's Insurance \$100.83 18 Homeowner's Insurance \$100.83 18 Homeowner's Insurance \$100.83 18 Homeowner's Insurance \$100.83 19 Homeowner's Insurance \$100.83 10 Home	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA ing B per month for 2 mo. per month for mo. D per month for 2 mo. D per month for 2 mo. D to HOA Acre Inc. To HOA Acre Inc. To Engineers Inc. To XYZ Warranty Inc. To Alpha Real Estate Broker To Omega Real Estate Broker To Omega Real Estate Broker To Omega Real Estate Broker To Descriptional) To Epsilon Title Co.	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 \$210.60	0.80	\$450.00 \$5,700.00	\$750.00	
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax 13 F. Prepaids 14 Homeowner's Insurance Premium 15 Mortgage Insurance Premium (12 Prepaid Interest (15 17.44 per d) 16 Property Taxes (15 Property Taxes (1	Deed: \$40.00 Mortgage: \$45.00 to Any State um (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA ing 3 per month for 2 mo. per month for mo. 0 per month for 2 mo. to HOA Acre Inc. to HOA Acre Inc. to Engineers Inc. to XYZ Warranty Inc. to Alpha Real Estate Broker to Omega Real Estate Broker optional) to Epsilon Title Co.	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 \$500.00 \$150.00 \$750.00	0.80	\$450.00 \$5,700.00	\$750.00	
E. Taxes and Other Government F 101 Recording Fees 102 Transfer Tax F. Prepaids 103 Homeowner's Insurance Premium 104 Prepaid Interest (\$17.44 per d) 105 Prepaid Interest (\$17.44 per d) 106 Property Taxes (6 mo.) to Any 105 Property Taxes (6 mo.) to Any 105 Property Taxes (10.83 102 Mortgage Insurance \$100.83 103 Property Taxes \$105.30 104 Property Taxes \$105.30 105 Property Taxes \$105.30 106 Property Taxes \$105.30 107 Property Taxes \$105.30 108 Aggregate Adjustment 109 HOA Capital Contribution 100 HOA Processing Fee 101 HOA Processing Fee 102 Home Inspection Fee 103 Home Inspection Fee 104 Home Warranty Fee 105 Real Estate Commission 106 Real Estate Commission 107 Ritle Owner's Title Insurance (108 118 Interest Costs Subtotals (E+F+G+	Deed: \$40.00 Mortgage: \$45.00 to Any State Jun (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA ing 3 per month for 2 mo. per month for mo. D per month for 2 mo. to HOA Acre Inc. to HOA Acre Inc. to Engineers Inc. to XYZ Warranty Inc. to Alpha Real Estate Broker to Omega Real Estate Broker optional) to Epsilon Title Co. er-Paid) H)	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 \$500.00 \$150.00 \$750.00 \$1,000.00	0.80	\$450.00 \$5,700.00	\$750.00	
E. Taxes and Other Government F 01 Recording Fees 02 Transfer Tax F. Prepaids 01 Homeowner's Insurance Premium 02 Mortgage Insurance Premium 03 Prepaid Interest (\$17.44 per d 04 Property Taxes (6 mo.) to Any 05 G. Initial Escrow Payment at Clos 01 Homeowner's Insurance \$100.83	Deed: \$40.00 Mortgage: \$45.00 to Any State Jun (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA ing 3 per month for 2 mo. per month for mo. D per month for 2 mo. to HOA Acre Inc. to HOA Acre Inc. to Engineers Inc. to XYZ Warranty Inc. to Alpha Real Estate Broker to Omega Real Estate Broker optional) to Epsilon Title Co. er-Paid) H)	\$85 \$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 \$500.00 \$150.00 \$750.00 \$1,000.00 \$5,018.05	0.80	\$450.00 \$5,700.00	\$750.00	\$405.00

Calculating Cash to Close	Loan Estimate	Final	as changed from your Loan Estimate.		
			Did this change?		
Fotal 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	•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		
Cash to Close	\$16,054.00	\$14,147.26			
Summaries of Transactions BORROWER'S TRANSACTION	Use this tak	ole to see a sum	mary of your transaction. SELLER'S TRANSACTION		
K. Due from Borrower at Closing		\$189,762.30	M. Due to Seller at Closing	\$180,080.00	
01 Sale Price of Property		\$180,000.00	01 Sale Price of Property	\$180,000.00	
02 Sale Price of Any Personal Property Inc	luded 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		
Adjustments			05		
05 06			06 07		
07			08		
ッ Adjustments for Items Paid by Seller in <i>I</i>	Advance		Adjustments for Items Paid by Seller in Advance		
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 4/30/1	13	\$80.00	12 HOA Dues 4/15/13 to 4/30/13	\$80.00	
12 13			13		
14			15		
15			16		
L. Paid Already by or on Behalf of Borrow	er at Closing	\$175,615.04	N. Due from Seller at Closing	\$115,665.04	
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 Sub	ject 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		
Other Credits 06 Rebate from Epsilon Title Co.		\$750.00	06 07		
07		\$750.00	08 Seller Credit	\$2,500.00	
Adjustments			09	, 100	
08			10		
09			11		
10			12		
11 Adjustments for Items Unnaid by Soller			13 Adjustments for Items Unnaid by Soller		
Adjustments for Items Unpaid by Seller 12 City/Town Taxes 1/1/13 to 4/14/1	3	\$365.04	Adjustments for Items Unpaid by Seller 14 City/Town Taxes 1/1/13 to 4/14/13	\$365.04	
13 County Taxes to	-	+200.01	15 County Taxes to	+303.04	
14 Assessments to			16 Assessments to		
15			17		
16			18		
17			19		
			CALCULATION		
	•		Total Due to Seller at Closing (M)	\$180,080.00	
• • • • • • • • • • • • • • • • • • • •		\$189,762.30			
	er at Closing (L)		Total Due to Seller at Closing (N) Total Due from Seller at Closing (N)	- \$115,665.04	

Additional Information About This Loan Loan Disclosures Assumption Fscrow Account If you sell or transfer this property to another person, your lender For now, your loan $\hfill \square$ will allow, under certain conditions, this person to assume this ■ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow loan on the original terms. account, you would pay them directly, possibly in one or two large 🗷 will not allow assumption of this loan on the original terms. payments a year. Your lender may be liable for penalties and interest for failing to make a payment. **Demand Feature** Your loan Escrow $\ \square$ has a demand feature, which permits your lender to require early \$2,473.56 repayment of the loan. You should review your note for details. Escrowed Estimated total amount over year 1 for Property Costs your escrowed property costs: X does not have a demand feature. over Year 1 . Homeowner's Insurance **Property Taxes** Late Payment If your payment is more than 15 days late, your lender will charge a Non-Escrowed \$1,800.00 Estimated total amount over year 1 for late fee of 5% of the monthly principal and interest payment. Property Costs over Year 1 your non-escrowed property costs: Homeowner's Association Dues Negative Amortization (Increase in Loan Amount) Under your loan terms, you You may have other property costs. $\hfill \square$ are scheduled to make monthly payments that do not pay all of Initial Escrow \$412.25 A cushion for the escrow account you the interest due that month. As a result, your loan amount will pay at closing. See Section G on page 2. Payment increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your Monthly Escrow The amount included in your total loan amount lower the equity you have in this property. Payment monthly payment. 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 \square will not have an escrow account because \square you declined it \square your become larger than your original loan amount. Increases in your lender does not offer one. You must directly pay your property loan amount lower the equity you have in this property. costs, such as taxes and homeowner's insurance. Contact your X do not have a negative amortization feature. lender to ask if your loan can have an escrow account. **Partial Payments** No Escrow Your lender Estimated total amount over year 1. You must pay these costs directly, possibly Estimated **Property Costs** x may accept payments that are less than the full amount due over Year 1 in one or two large payments a year. (partial payments) and apply them to your loan. Escrow Waiver Fee \square may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan. In the future, ☐ does not accept any partial payments. Your property costs may change and, as a result, your escrow pay-If this loan is sold, your new lender may have a different policy. ment 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 **Security Interest** to pay your property taxes, your state or local government may (1) You are granting a security interest in impose fines and penalties or (2) place a tax lien on this property. If 456 Somewhere Ave., Anytown, ST 12345 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 You may lose this property if you do not make your payments or buys on your behalf, which likely would cost more and provide fewer satisfy other obligations for this loan. benefits than what you could buy on your own.

CLOSING DISCLOSURE

PAGE 4 OF 5 • LOAN ID # 123456789

Calculating Cash to Close	Loan Estimate	Final	as changed from your Loan Estimate.		
			Did this change?		
Fotal 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	•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		
Cash to Close	\$16,054.00	\$14,147.26			
Summaries of Transactions BORROWER'S TRANSACTION	Use this tak	ole to see a sum	mary of your transaction. SELLER'S TRANSACTION		
K. Due from Borrower at Closing		\$189,762.30	M. Due to Seller at Closing	\$180,080.00	
01 Sale Price of Property		\$180,000.00	01 Sale Price of Property	\$180,000.00	
02 Sale Price of Any Personal Property Inc	luded 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		
Adjustments			05		
05 06			06 07		
07			08		
・・ Adjustments for Items Paid by Seller in <i>I</i>	Advance		Adjustments for Items Paid by Seller in Advance		
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 4/30/1	13	\$80.00	12 HOA Dues 4/15/13 to 4/30/13	\$80.00	
12 13			13		
14			15		
15			16		
L. Paid Already by or on Behalf of Borrow	er at Closing	\$175,615.04	N. Due from Seller at Closing	\$115,665.04	
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 Sub	ject 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		
Other Credits 06 Rebate from Epsilon Title Co.		\$750.00	06 07		
07		\$750.00	08 Seller Credit	\$2,500.00	
Adjustments			09	, 100	
08			10		
09			11		
10			12		
11 Adjustments for Items Unnaid by Soller			13 Adjustments for Items Unnaid by Soller		
Adjustments for Items Unpaid by Seller 12 City/Town Taxes 1/1/13 to 4/14/1	3	\$365.04	Adjustments for Items Unpaid by Seller 14 City/Town Taxes 1/1/13 to 4/14/13	\$365.04	
13 County Taxes to	-	+200.01	15 County Taxes to	+303.04	
14 Assessments to			16 Assessments to		
15			17		
16			18		
17			19		
			CALCULATION		
	•		Total Due to Seller at Closing (M)	\$180,080.00	
• • • • • • • • • • • • • • • • • • • •		\$189,762.30			
	er at Closing (L)		Total Due to Seller at Closing (N) Total Due from Seller at Closing (N)	- \$115,665.04	