Settlement Agent Provided Information for a Purchase Transaction

Transaction Information

Seller Name and Address

Borrower

age 1

Closing Disclosure

File # Settlement Agent Name & File Number

Closing Information

Date Issued

Closing Date

Disbursement Date

Settlement Agent

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

Loan Information

□ Conventional □ FHA

Loan Term

Purpose

Product

Loan Type

Property □VA □_ Lender Loan ID # Sale Price MIC# **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** Primal & longest

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Settlement Agent Provided Information for a Purchase Transaction

Closing Cost Details

Wo f Loan Amount (Points) Wo f Loan Amount (Points) Services Borrower Did Not Shop For Title/Settlement Charges, such as: Pest Inspection Fee Survey Fee Title: Insurance Binder, Lender's Title Premium, Endorsements, Title Search, Settlement Aggregate 10% Variance if Title/Settlement Agent is affiliated to the Lender Aggregate 10% Variance if Title/Settlement Agent is selected from Lender's Provider list Services Borrower Did Shop For Title/Settlement Charges, such as: Pest Inspection Fee Survey Fee Title: Insurance Binder, Lender's Title Premium, Endorsements, Title Search, Settlement Unlimited Variance Unlimited Variance Title Search, Settlement Title Sea		Borrower-Paid		Seller-Paid	
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Home Inspection Fee Home Warranty Fees Real Estate Commissions Title - Owner's Policy Premium Miscellaneous Other Fees TOTAL OTHER COSTS (Borrower-Paid)					
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. TOTAL OTHER COSTS (Borrower-Paid)					
Other Costs Subtotals (E + F + G + H)					
. TOTAL CLOSING COSTS (Borrower-Paid)					
Closing Costs Subtotals (D + I)					
ender Credits					
OSING DISCLOSURE			PAGE	2 OF 5 • LOAN ID) #

Settlement Agent Provided Information for a Purchase Transaction

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 Earnest Money Deposit						
Funds for Borrower						
Seller Credits						
Adjustments and Other Credits						
Cash to Close						
Summaries of Transactions	Use this tab	le to see a sur	mmary of your transaction.			
BORROWER'S TRANSACTION			SELLER'S TRANSACTION			
K. Due from Borrower at Closing			M. Due to Seller at Closing			
	Sales Price from	Contract				
02 Sale Price of Any Personal Property Inc						
03 Closing Costs Paid at Closing (J)			03			
04			04			
Adjustments 05			05 06			
06			07			
07			08			
Adjustments for Items Paid by Seller in	Advance <	Prorations	Adjustments for Items Paid by Seller in Advance			
08 City/Town Taxes to			09 City/Town Taxes to			
09 County Taxes to 10 Assessments to			10 County Taxes to 11 Assessments to			
11			12 Assessments to			
12			13			
13			14			
14			15			
15			N. Dura france Sallian at Classica.			
L. Paid Already by or on Behalf of Borrov O1 Deposit Earnest Money Deposit	wer at Closing		N. Due from Seller at Closing 11 Excess Deposit			
02 Loan Amount			02 Closing Costs Paid at Closing (J)			
03 Existing Loan(s) Assumed or Taken Su	bject to <	(if any)	03 Existing Loan(s) Assumed or Taken Subject to			
04			04 Payoff of First Mortgage Loan Soller Payoff(s)			
	Seller Credits		05 Payon or Second Mortgage Loan			
Other Credits 06		_	Other Credits and Adjustments			
07			08 Seller Credit			
Adjustments			09			
08 Other Credits and Ad	ljustments		10			
09			Other Credits and Adjustments			
10			12			
11 Adjustments for Items Unpaid by Seller	Pr	orations	Adjustments for Items Unpaid by Seller			
12 City/Town Taxes to		orations	14 City/Town Taxes to			
13 County Taxes to			15 County Taxes to			
14 Assessments to			16 Assessments to			
15			17			
16 17			18 19			
CALCULATION			CALCULATION			
Total Due from Borrower at Closing (K)			Total Due to Seller at Closing (M)			
iotal Dae Holli Dollowel at Closing (K)	wer at Closing (L)		Total Due from Seller at Closing (N)			
Total Paid Already by or on Behalf of Borro						

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Settlement Agent Provided Information for a Purchase Transaction

Additional Information About This Loan No Information Needed by Settlement Agent **Loan Disclosures** Assumption **Escrow Account** If you sell or transfer this property to another person, your lender For now, your loan ☐ will allow, under certain conditions, this person to assume this ☐ will have an escrow account (also called an "impound" or "trust" loan on the original terms. account) to pay the property costs listed below. Without an escrow 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 ☐ has a demand feature, which permits your lender to require early 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: \square does not have a demand feature. over Year 1 **Late Payment** Estimated total amount over year 1 for Non-Escrowed If your payment is more than ___ days late, your lender will charge a Property Costs your non-escrowed property costs: late fee of over Year 1 Negative Amortization (Increase in Loan Amount) You may have other property costs. Under your loan terms, you Initial Escrow A cushion for the escrow account you are scheduled to make monthly payments that do not pay all of **Payment** pay at closing. See Section G on page 2. the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely

Monthly Escrow

Payment

become larger than your original loan amount. Increases in your

VOL

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

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	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name					
Address					
NMLS ID					
License ID					
Contact					
Contact NMLS ID					
Contact License ID					
Email					
Phone					
Confirm Receipt y signing, you are only his form.		at you have received this forr	n. You do not have to acce	pt this loan because you	have signed or receiv
pplicant Signature		Date	Co-Applicant Signatu	ıre	Date

The amount included in your total

monthly payment.

 \square will not have an escrow account because \square you declined it \square your