Closing Disclosure

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

Closing Information

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

Disbursement Date 4/15/2013 Settlement Agent

4/15/2013 Epsilon Title Co.

File#

12-3456

Property

456 Somewhere Ave

Anytown, ST 12345

Sale Price

\$180,000

Transaction Information

Seller

Borrower Michael Jones and Mary Stone

123 Anywhere Street

Anytown, ST 12345

Steve Cole and Amy Doe

321 Somewhere Drive

Anytown, ST 12345 Lender Ficus Bank

Loan Information

Loan Term **Purpose**

30 years **Purchase**

Product

Fixed Rate

Loan Type

■ Conventional □ FHA

UVA U

Loan ID# MIC#

123456789 000654321

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

		first 2 years		
Balloon Payment	NO			
Projected Payments				
Payment Calculation		Years 1-7	Years 8-30	
Principal & Interest		\$761.78	\$761.78	
Mortgage Insurance	+	82.35	+ —	
Estimated Escrow Amount can increase over time	+	206.13	+ 206.13	
Estimated Total Monthly Payment	Ş	51,050.26	\$967.91	
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details	\$356.13 a month	This estimate includes IX Property Taxes IX Homeowner's Insurance IX Other: Homeowner's As See Escrow Account on page costs separately.		
Costs at Closing				
Closing Costs	\$9,712.10	Includes \$4,694.05 in Loan Cost	s + \$5,018.05 in Other Costs – \$0	

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

Closing Cost Details

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
A. Origination Charges		At Closing Before Closing		At Closing Before Closing		Others
01 0.25 % of Loan Amount (Points)		\$1,8	02.00			
02 Application Fee		\$405.00			Company and the destroyed and apply described about 1 participation and and a	Marine Carlos de describerados en Partiripos caracteradas
03 Underwriting Fee		\$300.00			The second of th	Contracting of the contraction of the desired profession of
04		\$1,097.00	ent och merched a color occur related discharge boson occur a pass.		The state of the s	the contraction of the second second second second
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B. Services Borrower Did Not Shop Fo						The second second second
04 4		\$23	6.55	ASSESSED ASSESSEDA		
01 Appraisal Fee to	John Smith Appraisers Inc.			***************************************	Control of the Contro	\$405
00 51 15	Information Inc.		\$29.80		CON 200 Mr. No. 4	
04 El 144 4	Info Co.	\$20.00				
	Info Co.	\$31.75				
	Info Co.	\$75.00			STATE OF THE PARTY	
	Info Co.	\$80.00				
07						
08						
09			e malan va			
10						o seek hije na k
C. Services Borrower Did Shop For		\$2,6	55.50			
	Pests Co.	\$120.50		and the first and the control of the	and the control of th	THE THE STREET CO. STREET,
30 TH.	Surveys Co.	\$85.00	The second secon	NT 1, 5/10 Printed Birdy Annihilanih (ap. 1), 17 (6) Printed aya qada ayasta ba	mente e transferior de la companya d	Market March Clinical Company Control of Company Control
	Epsilon Title Co.	\$650.00	The second secon	en a sample por la marine será a la manda majoria de manda militar de la como de la como de la como de la como	Carlot Marcoll State Co. Carlotter Co. Carlo	PRODUCTION OF THE PROPERTY OF
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D. TOTAL LOAN COSTS (Borrower-Paid	d)	\$4,69	4.05			
Loan Costs Subtotals (A + B + C)		\$4,664.25	\$29.80			
Other Costs						
		\$85	.00			
E. Taxes and Other Government Fees	ed: \$40.00 Mortgage: \$45.00	\$85 \$85.00	.00			
E. Taxes and Other Government Fees On Recording Fees Dee	ed: \$40.00 Mortgage: \$45.00 Any State		.00	\$950.00		
E. Taxes and Other Government Fees O1 Recording Fees Dee O2 Transfer Tax to A	Control of the Contro	\$85.00		\$950.00		
E. Taxes and Other Government Fees O1 Recording Fees Dee O2 Transfer Tax to A F. Prepaids	Any State	\$85.00 \$2,12		\$950,00		
E. Taxes and Other Government Fees O1 Recording Fees Dee O2 Transfer Tax to A F. Prepaids O1 Homeowner's Insurance Premium (12	Any State 2 mo.) to Insurance Co.	\$85.00		\$950,00		
Taxes and Other Government Fees Recording Fees Transfer Tax To A F. Prepaids Homeowner's Insurance Premium (12) Mortgage Insurance Premium (mo	Any State 2 mo.) to Insurance Co.	\$85.00 \$2,12 \$1,209.96		\$950,00		
E. Taxes and Other Government Fees 11 Recording Fees Dee 12 Transfer Tax to A E. Prepaids 13 Homeowner's Insurance Premium (12 14 Mortgage Insurance Premium (13 15 Mortgage Insurance Premium (14 16 Mortgage Insurance Premium (15 17 Mortgage Insurance Premium (15 18 Mortgage Insurance Pr	nny State 2 mo.) to Insurance Co. 1.) 1.) 1.4/15/13 to 5/1/13)	\$85.00 \$2,12 \$1,209.96 \$279.04		\$950,00		
E. Taxes and Other Government Fees 11 Recording Fees Dee 12 Transfer Tax to A F. Prepaids 11 Homeowner's Insurance Premium (12) 12 Mortgage Insurance Premium (mo 13 Prepaid Interest (\$17.44 per day fror 14 Property Taxes (6 mo.) to Any Count	nny State 2 mo.) to Insurance Co. 1.) 1.) 1.4/15/13 to 5/1/13)	\$85.00 \$2,12 \$1,209.96		\$950,00		
E. Taxes and Other Government Fees 11 Recording Fees 12 Transfer Tax 15 Prepaids 11 Homeowner's Insurance Premium (12) 12 Mortgage Insurance Premium (13) 13 Prepaid Interest (\$17.44 per day from 14 Property Taxes (6 mo.) to Any Count	nny State 2 mo.) to Insurance Co. 1.) 1.) 1.4/15/13 to 5/1/13)	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80	20.80	\$950,00		
E. Taxes and Other Government Fees D1 Recording Fees Dec D2 Transfer Tax to A F. Prepaids D1 Homeowner's Insurance Premium (12 D2 Mortgage Insurance Premium (mo D3 Prepaid Interest (\$17.44 per day fror D4 Property Taxes (6 mo.) to Any Count D5 G. Initial Escrow Payment at Closing	Nny State 2 mo.) to Insurance Co. 1.) 1.) 1.4/15/13 to 5/1/13) 1.ty USA	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80	20.80	\$950.00		
E. Taxes and Other Government Fees 11 Recording Fees 12 Transfer Tax 13 to A 5. Prepaids 11 Homeowner's Insurance Premium (12 12 Mortgage Insurance Premium (12 13 Prepaid Interest (\$17.44 per day fror 14 Property Taxes (6 mo.) to Any Count 15 16 Initial Escrow Payment at Closing 17 Homeowner's Insurance \$100.83 per	nny State 2 mo.) to Insurance Co. 3.) 3.1 3.1 3.1 3.2 4.15/13 to 5/1/13) 4.15/13 to 5/1/13 4.15/13 to 5/1/13 4.15/13 to 5/1/13 4.15/13 to 5/1/13	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80	20.80	\$950.00		
E. Taxes and Other Government Fees 11 Recording Fees 12 Transfer Tax 15 Prepaids 11 Homeowner's Insurance Premium (12) 12 Mortgage Insurance Premium (mo 13 Prepaid Interest (\$17.44 per day fror 14 Property Taxes (6 mo.) to Any Count 15 16 Initial Escrow Payment at Closing 17 Homeowner's Insurance \$100.83 per 18 Mortgage Insurance per	month for 2 mo. mny State 2 mo.) to Insurance Co. m 4/15/13 to 5/1/13) ty USA	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66	20.80	\$950.00		
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E. Taxes and Other Government Fees 11 Recording Fees Dee 12 Transfer Tax to A 23 Prepaids 14 Homeowner's Insurance Premium (12 15 Mortgage Insurance Premium (13 16 Prepaid Interest (\$17.44 per day fror 17 Property Taxes (6 mo.) to Any Count 18 Initial Escrow Payment at Closing 19 Homeowner's Insurance \$100.83 per 10 Mortgage Insurance \$100.83 per 11 Homeowner's Insurance \$105.30 per 12 Mortgage Insurance per 13 Property Taxes \$105.30 per 14 Property Taxes \$105.30 per 15 HOA Capital Contribution to Homeowner's Insurance to Homeowner's Insurance to Homeowner's Insurance per 18 Aggregate Adjustment 19 HOA Capital Contribution to Homeowner's Insurance to Homeowner's Insurance to Homeowner's Insurance per 19 HOA Processing Fee to Homeowner's Insurance to Homeowner's Insurance to Homeowner's Insurance per 10 Homeowner's Insurance to Homeowner's I	my State 2 mo.) to Insurance Co. 1.) m 4/15/13 to 5/1/13) ty USA month for 2 mo. month for mo. month for 2 mo. HOA Acre Inc. HOA Acre Inc. ngineers Inc. YZ Warranty Inc.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 -0.01 \$2,40 \$500.00 \$150.00	2.25	\$450.00 \$5,700.00	\$750.00	
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Taxes and Other Government Fees 1 Recording Fees 1 Recording Fees 1 Recording Fees 1 Recording Fees 1 Transfer Tax 1 to A Prepaids 1 Homeowner's Insurance Premium (12 2 Mortgage Insurance Premium (12 3 Prepaid Interest (\$17.44 per day fror 4 Property Taxes (6 mo.) to Any Count 5 Initial Escrow Payment at Closing 1 Homeowner's Insurance \$100.83 per 2 Mortgage Insurance per 3 Property Taxes \$105.30 per 4 5 6 7 8 Aggregate Adjustment I. Other 1 HOA Capital Contribution to H 12 HOA Processing Fee to H 13 Home Inspection Fee to E 14 Home Warranty Fee to X 15 Real Estate Commission to A 16 Real Estate Commission to A 17 Title – Owner's Title Insurance (optional) 8 I. TOTAL OTHER COSTS (Borrower-Paid	my State 2 mo.) to Insurance Co. 1.) m 4/15/13 to 5/1/13) ty USA month for 2 mo. month for mo. month for 2 mo. HOA Acre Inc. HOA Acre Inc. ngineers Inc. YZ Warranty Inc. Lipha Real Estate Broker Dimega Real Estate Broker al) to Epsilon Title Co.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 -0.01 \$2,40 \$500.00 \$150.00 \$750.00	0.00	\$450.00 \$5,700.00	\$750.00	
Taxes and Other Government Fees 1 Recording Fees 1 Recording Fees 1 Recording Fees 1 Recording Fees 1 Transfer Tax 1 to A Prepaids 1 Homeowner's Insurance Premium (12 2 Mortgage Insurance Premium (12 3 Prepaid Interest (\$17.44 per day fror 4 Property Taxes (6 mo.) to Any Count 5 Initial Escrow Payment at Closing 1 Homeowner's Insurance \$100.83 per 2 Mortgage Insurance per 3 Property Taxes \$105.30 per 4 5 6 7 8 Aggregate Adjustment I. Other 1 HOA Capital Contribution to H 12 HOA Processing Fee to H 13 Home Inspection Fee to E 14 Home Warranty Fee to X 15 Real Estate Commission to A 16 Real Estate Commission to A 17 Title – Owner's Title Insurance (optional) 8 I. TOTAL OTHER COSTS (Borrower-Paid	my State 2 mo.) to Insurance Co. 1.) m 4/15/13 to 5/1/13) ty USA month for 2 mo. month for mo. month for 2 mo. HOA Acre Inc. HOA Acre Inc. ngineers Inc. YZ Warranty Inc. Lipha Real Estate Broker Dimega Real Estate Broker al) to Epsilon Title Co.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 -0.01 \$2,40 \$500.00 \$150.00 \$750.00 \$1,000.00	0.00	\$450.00 \$5,700.00	\$750.00	
E. Taxes and Other Government Fees 11 Recording Fees 12 Transfer Tax 15 Prepaids 11 Homeowner's Insurance Premium (12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.44 per day fror 14 Property Taxes (6 mo.) to Any Count 15 15 Initial Escrow Payment at Closing 16 Homeowner's Insurance \$100.83 per 16 Mortgage Insurance per 17 Homeowner's Insurance \$100.83 per 18 Property Taxes \$105.30 per 19 Homeowner's Insurance	my State 2 mo.) to Insurance Co. 3) m 4/15/13 to 5/1/13) ty USA month for 2 mo. month for mo. month for 2 mo. HOA Acre Inc. HOA Acre Inc. HOA Real Inc. HOA Real Estate Broker Dranga Real Estate Broker	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 -0.01 \$2,40 \$500.00 \$150.00 \$750.00 \$1,000.00 \$5,018.05	0.00	\$450.00 \$5,700.00	\$750.00	
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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)	\$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		
Cash to Close	\$16,054.00	\$14,147.26			

BORROWER'S 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 Included in Sale	Die St. Control of Charles and Advantages of Advantages and Advantage and Advantages and Advantage and Advantage and Advantage and Advantage and Advantage and Advantage an	02 Sale Price of Any Personal Property Included in Sale	4100,000.00
03 Closing Costs Paid at Closing (J)	\$9,682.30	03	MARTINE A STATE AND AND THE STATE OF A STATE
04		04	
Adjustments		05	
05	-The State Carlot of the State Control of the State Carlot of the	06	
06	a Participation (A.C.) (A. Weilly (2015)) in a management opens of the early consecution and their	07	
07		08	
Adjustments for Items Paid by Seller in Advance	The state of the s	Adjustments for Items Paid by Seller in Advance	And the second s
08 City/Town Taxes to		09 City/Town Taxes to	The Control of Control
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	
L. Paid Already by or on Behalf of Borrower 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 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	
Other Credits		06	
06 Rebate from Epsilon Title Co.	\$750.00	07	
07		08 Seller Credit	\$2,500.00
Adjustments		09	
08		10	
09		11	
10		12	
11	ACEST TO CONTROL OF THE PROPERTY OF THE ACEST AND THE PROPERTY OF THE ACEST AND ACCEST AND	13	
Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
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	SERVICE CONTRACT TO LICENSTONE PARTICULAR CONTRACT SERVICE
16 17		18 19	
CALCULATION		CALCULATION	
Total Due from Borrower at Closing (K)	\$189,762.30	Total Due to Seller at Closing (M)	\$180,080.00
Lotal Usid Alkasdy by ar an Babalf of Darrawar at Clasing (1)	- 5175.615.04	Total Due from Seller at Closing (N)	- \$115,665.04
Total Paid Already by or on Behalf of Borrower at Closing (L) Cash to Close X From To Borrower	41737013101	Cash ☐ From ☒ To Seller	

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.
- X 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

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

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

\mathbb{I} will not have an escrow account because \square you declined it \square 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.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$285,803.36
Finance Charge. The dollar amount the loan will cost you.	\$118,830.27
Amount Financed. The loan amount available after paying your upfront finance charge.	\$162,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.174%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.46%

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

Other Disclosures

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

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
Address	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
NMLS ID					
ST License ID			Z765416	Z61456	Z61616
Contact	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
Contact NMLS ID	12345		Trismotion - contraction of complexity partial Advantage and contraction of contraction and co	TOTAL STATE OF THE CONTRACT OF	
Contact ST License ID			P16415	P51461	PT1234
Email	joesmith@ ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@ epsilontitle.com
Phone	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.

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



Buyer's Estimated Closing Costs

Type of Fee	Amount	Notes
Loan Origination Fee	\$	Varies from Lender to Lender (Varies from 0%- 1% of Loan Amount)
Discount Points	\$	Varies from Lender to Lender (Used to buy down rate)
Appraisal Fee	\$	Varies on price & location of Property (Approximately \$550 & Paid at time of application)
Credit Report Fee	\$	Varies; Paid at time of application \$35.00-50.00
Underwriting Fee	\$	\$300.00+
Tax Service Fee	\$	\$70.00-80.00
Flood Certification	\$	Varies from Lender to Lender (Typically \$18.00-24.00)
Other Fees	\$	Miscellaneous cost to close not itemized
Home Inspection Fee	\$	Varies from property to property being based on size of home and time (Typically \$350.00-500.00)
Pre Paid Interest	\$	Interest collected from day of closing to the last day of the month
Mortgage Insurance	\$	Monthly premium charge until Loan to Value is 80% 95% LTV0078 of Loan Amt. 90% LTV0052 of Loan Amt. 85% LTV0032
Homeowner's Insurance	\$	First year's annual premium required
Flood Insurance	\$	First year's annual premium required
Attorney's Fee	\$	Varies with Attorneys (Based on Sales Price) \$400 - \$550
Title Abstract	\$	Typically \$175.00-200.00
Lender / Purchaser's Title Insurance	\$	Typically \$2.50 per thousand
Title Insurance Binder	\$	\$75-\$250
Escrow Reserves		Usually 2-3 months required to set up escrow
Survey	\$	\$500+. Can take up to 6 weeks
Elevation	\$	\$450+
ESTIMATED TOTAL		