

EXAMPLE ONLY

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
Disbursement Date
Settlement Agent
File #
Property

Transaction Information

Borrower

Seller

Lender

Loan Information

Loan Term
Purpose
Product

Loan Type Conventional FHA
 VA _____
Loan ID #
MIC #

Appraised Prop. Value

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$449,662	NO
Interest Rate	2.25 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,328.39	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-20	
Principal & Interest	\$2,328.39	
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	816.49
Estimated Total Monthly Payment	\$3,144.88	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$816.49 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" 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>
		In escrow? YES YES

Costs at Closing		
Closing Costs	\$1,600.42	Includes \$4,163.63 in Loan Costs + \$6,421.04 in Other Costs - \$8,984.25 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	-\$18.67	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

