



# Closing Cost Details

## Loan Costs

### A. Origination Charges

% of Loan Amount (Points)

### B. Services You Cannot Shop For

### C. Services You Can Shop For

### D. TOTAL LOAN COSTS (A + B + C)

## Other Costs

### E. Taxes and Other Government Fees

Recording Fees and Other Taxes

### F. Prepaids

Homeowner's Insurance Premium (    months)

Mortgage Insurance Premium (    months)

Prepaid Interest (    per day for    days @    )

Property Taxes (    months)

### G. Initial Escrow Payment at Closing

Homeowner's Insurance                      per month for    mo.

Mortgage Insurance                            per month for    mo.

Property Taxes                                    per month for    mo.

### H. Other

### I. TOTAL OTHER COSTS (E + F + G + H)

### J. TOTAL CLOSING COSTS

D + I

Lender Credits

## Calculating Cash to Close

Total Closing Costs (J)

Closing Costs Financed (Paid from your Loan Amount)

Down Payment/Funds from Borrower

Deposit

Funds for Borrower

Seller Credits

Adjustments and Other Credits

### Estimated Cash to Close

## Additional Information About This Loan

LENDER  
NMLS/\_\_\_ LICENSE ID  
LOAN OFFICER  
NMLS/\_\_\_ LICENSE ID  
EMAIL  
PHONE

MORTGAGE BROKER  
NMLS/\_\_\_ LICENSE ID  
LOAN OFFICER  
NMLS/\_\_\_ LICENSE ID  
EMAIL  
PHONE

### Comparisons

Use these measures to compare this loan with other loans.

<b>In 5 Years</b>	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

#### Appraisal

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

#### Assumption

If you sell or transfer this property to another person, we  
 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.

#### Homeowner's Insurance

This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

#### Late Payment

If your payment is more than \_\_\_ days late, we will charge a late fee of \_\_\_\_\_

#### Liability after Foreclosure

Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

#### 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.

#### Servicing

We intend  
 to service your loan. If so, you will make your payments to us.  
 to transfer servicing of your loan.

### 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.

Applicant Signature

Date

Co-Applicant Signature

Date