

## 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  
Transfer Taxes

**F. Prepays**  
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

Loan Amount  
Total Closing Costs (J)  
Estimated Total Payoffs and Payments  
Estimated Cash to Close  From  To Borrower

Estimated Closing Costs Financed  
(Paid from your Loan Amount)

### Adjustable Interest Rate (AIR) Table

Index + Margin  
Initial Interest Rate  
Minimum/Maximum Interest Rate  
**Change Frequency**  
First Change  
Subsequent Changes  
**Limits on Interest Rate Changes**  
First Change  
Subsequent Changes