

# 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

Sale Price

## Transaction Information

Borrower

Seller

Lender

## Loan Information

Loan Term  
Purpose  
Product

Loan Type  Conventional  FHA  
 VA  \_\_\_\_\_

Loan ID #  
MIC #

## Loan Terms Can this amount increase after closing?

<b>Loan Amount</b>	
<b>Interest Rate</b>	
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	

## Does the loan have these features?

<b>Prepayment Penalty</b>	
<b>Balloon Payment</b>	

## Projected Payments

### Payment Calculation

Principal & Interest	
Mortgage Insurance	
Estimated Escrow <i>Amount can increase over time</i>	
<b>Estimated Total Monthly Payment</b>	

<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	<b>This estimate includes</b> <input type="checkbox"/> Property Taxes <input 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>	<b>In escrow?</b>
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## Costs at Closing

<b>Closing Costs</b>	Includes _____ in Loan Costs + _____ in Lender Credits. <i>See page 2 for details.</i>	_____ in Other Costs –
<b>Cash to Close</b>	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>	