

**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
<b>Cash to Close</b>	<b>\$16,054.00</b>	<b>\$14,147.26</b>	

**Summaries of Transactions**

Use this table to see a summary of your transaction.

<b>BORROWER'S TRANSACTION</b>				<b>SELLER'S TRANSACTION</b>			
<b>K. Due from Borrower at Closing</b>				<b>M. Due to Seller at Closing</b>			
01	Sale Price of Property		\$189,762.30	01	Sale Price of Property		\$180,080.00
02	Sale Price of Any Personal Property Included in Sale		\$180,000.00	02	Sale Price of Any Personal Property Included in Sale		\$180,000.00
03	Closing Costs Paid at Closing (J)		\$9,682.30	03			
04				04			
05				05			
06				06			
07				07			
08				08			
<b>Adjustments</b>				<b>Adjustments for Items Paid by Seller in Advance</b>			
09	City/Town Taxes	to		09	City/Town Taxes	to	
10	County Taxes	to		10	County Taxes	to	
11	Assessments	to		11	Assessments	to	
12	HOA Dues	4/15/13 to 4/30/13	\$80.00	12	HOA Dues	4/15/13 to 4/30/13	\$80.00
13				13			
14				14			
15				15			
16				16			
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>				<b>N. Due from Seller at Closing</b>			
01	Deposit		\$175,615.04	01	Excess Deposit		\$115,665.04
02	Loan Amount		\$10,000.00	02	Closing Costs Paid at Closing (J)		\$12,800.00
03	Existing Loan(s) Assumed or Taken Subject to		\$162,000.00	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		
06				06			
07				07			
08				08	Seller Credit		\$2,500.00
09				09			
10				10			
11				11			
12				12			
13				13			
<b>Other Credits</b>				<b>Adjustments for Items Unpaid by Seller</b>			
06	Rebate from Epsilon Title Co.		\$750.00	14	City/Town Taxes	1/1/13 to 4/14/13	\$365.04
07				15	County Taxes	to	
08				16	Assessments	to	
09				17			
10				18			
11				19			
<b>Adjustments</b>				<b>CALCULATION</b>			
08				<b>Total Due from Borrower at Closing (K)</b>			
09				\$189,762.30			
10				<b>Total Paid Already by or on Behalf of Borrower at Closing (L)</b>			
11				-\$175,615.04			
12				<b>Cash to Close</b> <input checked="" type="checkbox"/> <b>From</b> <input type="checkbox"/> <b>To Borrower</b>			
13				\$14,147.26			
14				<b>CALCULATION</b>			
15				<b>Total Due to Seller at Closing (M)</b>			
16				\$180,080.00			
17				<b>Total Due from Seller at Closing (N)</b>			
18				-\$115,665.04			
19				<b>Cash</b> <input type="checkbox"/> <b>From</b> <input checked="" type="checkbox"/> <b>To Seller</b>			
				\$64,414.96			