

## 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)**

### Adjustable Payment (AP) Table

Interest Only Payments?	
Optional Payments?	
Step Payments?	
Seasonal Payments?	
<b>Monthly Principal and Interest Payments</b>	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

### 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	
<b>Change Frequency</b>	
First Change	
Subsequent Changes	
<b>Limits on Interest Rate Changes</b>	
First Change	
Subsequent Changes	