# 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
- Estimated Prop. Value

## Transaction Information
- Borrower
- Seller
- Lender

## Loan Information
- Loan Term
- Purpose
- Product
- Loan Type
- VA
- FHA
- Conventional
- Loan ID #
- MIC #

## Loan Terms
<table>
<thead>
<tr>
<th>Can this amount increase after closing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Amount</td>
</tr>
<tr>
<td>Interest Rate</td>
</tr>
<tr>
<td>Monthly Principal &amp; Interest</td>
</tr>
</tbody>
</table>
  See Projected Payments below for your
  Estimated Total Monthly Payment
| Does the loan have these features?    |
| Prepayment Penalty                     |
| Balloon Payment                        |

## Projected Payments

### Payment Calculation
- Principal & Interest
- Mortgage Insurance
- Estimated Escrow
  Amount can increase over time

## Estimated Total Monthly Payment

### Estimated Taxes, Insurance & Assessments
- Amount can increase over time
  See page 4 for details

<table>
<thead>
<tr>
<th>This estimate includes</th>
<th>In escrow?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Taxes</td>
<td></td>
</tr>
<tr>
<td>Homeowner's Insurance</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

See Escrow Account on page 4 for details. You must pay for other property costs separately.

## Costs at Closing

<table>
<thead>
<tr>
<th>Closing Costs</th>
<th>Includes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash to Close</td>
<td>Includes Closing Costs. See Calculating Cash to Close on page 3 for details.</td>
</tr>
</tbody>
</table>