## Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

### Closing Information
- Data Issued
- Closing Date
- Disbursement Date
- Settlement Agent
- File #
- Property
- Appraised Prop. Value

### Transaction Information
- Borrower
- Lender

### Loan Information
- Loan Type
  - [ ] Conventional
  - [ ] FHA
  - [ ] VA
  - [ ]
- Loan ID #
- MIC #

### Loan Terms
- **Can this amount increase after closing?**
  - Loan Amount
  - Interest Rate

### Monthly Principal & Interest
- See Projected Payments below for your Estimated Total Monthly Payment

### Prepayment Penalty

### Balloon Payment

### Projected Payments

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

#### Estimated Total Monthly Payment
- This estimate includes
  - [ ] Property Taxes
  - [ ] Homeowner's Insurance
  - [ ] Other:
    - See Escrow Account on page 4 for details. You must pay for other property costs separately.

### Costs at Closing

#### Closing Costs
- Includes in Loan Costs + in Lender Credits. See page 2 for details.

#### Cash to Close
- Includes Closing Costs. See Calculating Cash to Close on page 3 for details.
  - [ ] From
  - [ ] To
  - Borrower