

# 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 11/26/2018  
 Closing Date 11/26/2018  
 Disbursement Date 11/26/2018  
 Settlement Agent Florida Title, LLC  
 File #  
 Property

## Transaction Information

Borrower  
 Seller  
 Lender

## Loan Information

Loan Term 30 years  
 Purpose Purchase  
 Product Fixed Rate  
 Loan Type  Conventional  FHA  
 VA   
 Loan ID #  
 MIC #

Sale Price \_\_\_\_\_

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	_____	NO
<b>Interest Rate</b>	_____ %	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	_____	NO
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>		NO
<b>Balloon Payment</b>		NO

Projected Payments	
<b>Payment Calculation</b>	
<b>Principal &amp; Interest</b>	_____
Mortgage Insurance	
<b>Estimated Escrow</b> <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>	<p>_____ Monthly</p> <p><b>This estimate includes</b></p> <p><input checked="" type="checkbox"/> Property Taxes</p> <p><input checked="" type="checkbox"/> Homeowner's Insurance</p> <p><input type="checkbox"/> Other:</p> <p><i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i></p>
	<p><b>In escrow?</b></p> <p>yes</p> <p>yes</p>

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

# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>					
01 % of Loan Amount (Points)					
02 Document Assembly Fee	220.00				
03 Lender Fee	430.00				
04 Processing Fees	450.00				
05 Underwriting Fees	200.00				
06					
07					
08					
<b>B. Services Borrower Did Not Shop For</b>					
01 Appraisal Fee	457.40				
02 Credit Report	420.00				
03 Flood Certification	27.40				
04	10.00				
05					
06					
07					
08					
<b>C. Services Borrower Did Shop For</b>					
01 Land Survey	275.00				
02 Title - Lender's Title Insurance					
03 Title - Lender's Endorsements					
04 Title - Settlement Fee	500.00				
05					
06					
07					
08					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>					
Loan Costs Subtotals (A + B + C)					
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>					
01 Recording Fees	Deed: 18.50	Mortgage: 95.00	113.50		
02 State Tax/ Stamps and Transfer Taxes					
<b>F. Prepays</b>					
01 Homeowner's Insurance Premium (12mo.)					
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest ( per day from 11/26/18 to 12/15/18)					
04 Property Taxes (12mo.) to Orange County					
05					
<b>G. Initial Escrow Payment at Closing</b>					
01 Homeowner's Insurance per month for 3 mo.					
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for 2 mo.					
04					
05					
06					
07					
08 Aggregate Adjustment					
<b>H. Other</b>					
01	299.00				
02					
03 Real Estate Transaction Fee	299.00				
04					
05					
06					
07					
08					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>					
Other Costs Subtotals (E + F + G + H)					
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>					
Closing Costs Subtotals (D + I)					
Lender Credits					

\* Not required for the project

### Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
<b>Total Closing Costs (J)</b>			
Closing Costs Paid Before Closing			
Closing Costs Financed (Paid from your Loan Amount)			
<b>Down Payment/Funds from Borrower</b>			
Deposit			
Funds for Borrower			
Seller Credits			
Adjustments and Other Credits			
<b>Cash to Close</b>			

### Summaries of Transactions

Use this table to see a summary of your transaction.

#### BORROWER'S TRANSACTION

##### K. Due from Borrower at Closing

- 01 Sale Price of Property
- 02 Sale Price of Any Personal Property Included in Sale
- 03 Closing Costs Paid at Closing (J)

##### Adjustments

- 04
- 05
- 06
- 07

##### Adjustments for Items Paid by Seller in Advance

- 08 City/Town Taxes to
- 09 County Taxes to
- 10 Assessments to

- 11
- 12
- 13
- 14
- 15

##### L. Paid Already by or on Behalf of Borrower at Closing

- 01 Deposit
- 02 Loan Amount
- 03 Existing Loan(s) Assumed or Taken Subject to
- 04
- 05 Seller Credit

##### Other Credits

- 06
- 07

##### Adjustments

- 08 Good Faith Deposit
- 09
- 10
- 11

##### Adjustments for Items Unpaid by Seller

- 12 City/Town Taxes to
- 13 County Taxes 01/01/18 to 11/25/18
- 14 Assessments to

- 15
- 16
- 17

#### CALCULATION

- Total Due from Borrower at Closing (K)
- Total Paid Already by or on Behalf of Borrower at Closing (L)
- Cash to Close**  From  To Borrower

#### SELLER'S TRANSACTION

##### M. Due to Seller at Closing

- 01 Sale Price of Property
- 02 Sale Price of Any Personal Property Included in Sale
- 03
- 04
- 05
- 06
- 07
- 08

##### Adjustments for Items Paid by Seller in Advance

- 09 City/Town Taxes to
- 10 County Taxes to
- 11 Assessments to

- 12
- 13
- 14
- 15
- 16

##### N. Due from Seller at Closing

- 01 Excess Deposit
- 02 Closing Costs Paid at Closing (J)
- 03 Existing Loan(s) Assumed or Taken Subject to
- 04 Payoff of First Mortgage Loan
- 05 Payoff of Second Mortgage Loan

- 06
- 07
- 08 Seller Credit

- 09
- 10
- 11
- 12
- 13

##### Adjustments for Items Unpaid by Seller

- 14 City/Town Taxes to
- 15 County Taxes to
- 16 Assessments to

- 17
- 18
- 19

#### CALCULATION

- Total Due to Seller at Closing (M)
- Total Due from Seller at Closing (N)
- Cash**  From  To Seller