

APPENDIX H TO PART 1026—CLOSED-END
MODEL FORMS AND CLAUSES

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H-1—Credit Sale Model Form

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. %	FINANCE CHARGE The dollar amount the credit will cost you. \$	Amount Financed The amount of credit provided to you or on your behalf. \$	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$	Total Sale Price The total cost of your purchase on credit, including your downpayment of \$ _____ \$
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You have the right to receive at this time an itemization of the Amount Financed.
 I want an itemization. I do not want an itemization.

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due

Insurance
 Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. _____ Signature
Credit Disability		I want credit disability insurance. _____ Signature
Credit Life and Disability		I want credit life and disability insurance. _____ Signature

You may obtain property insurance from anyone you want that is acceptable to _____ (creditor). If you get the insurance from _____ (creditor), you will pay \$ _____.

Security: You are giving a security interest in:
 the goods or property being purchased.
 (brief description of other property).

Filing fees \$ _____ Non-filing insurance \$ _____

Late Charge: If a payment is late, you will be charged \$ _____ / _____ % of the payment.

Prepayment: If you pay off early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

_____ e means an estimate

H-2—Loan Model Form

ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate.</small> <div style="text-align: right;">%</div>	FINANCE CHARGE <small>The dollar amount the credit will cost you.</small> <div style="text-align: right;">\$</div>	Amount Financed <small>The amount of credit provided to you or on your behalf.</small> <div style="text-align: right;">\$</div>	Total of Payments <small>The amount you will have paid after you have made all payments as scheduled.</small> <div style="text-align: right;">\$</div>
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You have the right to receive at this time an itemization of the Amount Financed.
 I want an itemization. I do not want an itemization.

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due

Insurance
 Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. _____ Signature
Credit Disability		I want credit disability insurance. _____ Signature
Credit Life and Disability		I want credit life and disability insurance. _____ Signature

You may obtain property insurance from anyone you want that is acceptable to _____ (creditor). If you get the insurance from _____ (creditor), you will pay \$ _____.

Security: You are giving a security interest in:
 the goods or property being purchased.
 (brief description of other property).

Filing fees \$ _____ Non-filing insurance \$ _____

Late Charge: If a payment is late, you will be charged \$ _____ / _____ % of the payment.

Prepayment: If you pay off early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

_____ means an estimate

H-3—Amount Financed Itemization Model Form

Itemization of the Amount Financed of \$ _____

\$ _____ Amount given to you directly

\$ _____ Amount paid on your account

Amount paid to others on your behalf

\$ _____ to [public officials] [credit bureau] [appraiser] [insurance company]

\$ _____ to (name of another creditor)

\$ _____ to (other)

\$ _____ Prepaid finance charge

H-4(A)—Variable-Rate Model Clauses

The annual percentage rate may increase during the term of this transaction if:

- [the prime interest rate of (creditor) increases.]
- [the balance in your deposit account falls below \$ _____.]
- [you terminate your employment with (employer) .]

- [The interest rate will not increase above _____%.]
- [The maximum interest rate increase at one time will be _____%.]
- [The rate will not increase more than once every (time period) .]

- Any increase will take the form of:
- [higher payment amounts.]
 - [more payments of the same amount.]
 - [a larger amount due at maturity.]

Example based on the specific transaction

[If the interest rate increases by _____% in (time period),
 [your regular payments will increase to \$ _____.]
 [you will have to make _____ additional payments.]
 [your final payment will increase to \$ _____.]]

Example based on a typical transaction

[If your loan were for \$ _____ at _____% for (term) and the rate increased to _____% in (time period),
 [your regular payments would increase by \$ _____.]
 [you would have to make _____ additional payments.]
 [your final payment would increase by \$ _____.]]

H-4(B)—Variable-Rate Model Clauses

Your loan contains a variable-rate feature. Disclosures about the variable-rate feature have been provided to you earlier.

H-4(C)—VARIABLE-RATE MODEL CLAUSES

This disclosure describes the features of the adjustable-rate mortgage (ARM) program you are considering. Information on

other ARM programs is available upon request.

How Your Interest Rate and Payment Are Determined

- Your interest rate will be based on [an index plus a margin] [a formula].
 - Your payment will be based on the interest rate, loan balance, and loan term.
- [The interest rate will be based on (identification of index) plus our margin. Ask for our current interest rate and margin.]
- [The interest rate will be based on (identification of formula). Ask us for our current interest rate.]
- Information about the index [formula for rate adjustments] is published [can be found] _____.
- [The initial interest rate is not based on the (index) (formula) used to make later adjustments. Ask us for the amount of current interest rate discounts.]

How Your Interest Rate Can Change

- Your interest rate can change (frequency).
- [Your interest rate cannot increase or decrease more than ____ percentage points at each adjustment.]
- Your interest rate cannot increase [or decrease] more than ____ percentage points over the term of the loan.

How Your Payment Can Change

- Your payment can change (frequency) based on changes in the interest rate.
- [Your payment cannot increase more than (amount or percentage) at each adjustment.]

- You will be notified in writing _____ days before the due date of a payment at a new level. This notice will contain information about your interest rates, payment amount, and loan balance.
- [You will be notified once each year during which interest rate adjustments, but no payment adjustments, have been made to your loan. This notice will contain information about your interest rates, payment amount, and loan balance.]
- [For example, on a \$10,000 [term] loan with an initial interest rate of _____ [(the rate shown in the interest rate column below for the year 19 _____)] [(in effect (month) (year))], the maximum amount that the interest rate can rise under this program is _____ percentage points, to _____%, and the monthly payment can rise from a first-year payment of \$ _____ to a maximum of \$ _____ in the _____ year. To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 \div \$10,000 = 6$; $6 \times ______ = \$ ______ \text{ per month.}$)]

Example

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 1982 to 1996. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount	\$10,000
Term	_____
Change date	_____
Payment adjustment	(frequency)
Interest adjustment	(frequency)
[Margin]*	_____
Caps _____ [periodic interest rate cap]	
_____ [lifetime interest rate cap]	
_____ [payment cap]	
[Interest rate carryover]	
[Negative amortization]	
[Interest rate discount]**	
Index.....(identification of index or formula)	

*This is a margin we have used recently, your margin may be different.

**This is the amount of a discount we have provided recently; your loan may be discounted by a different amount.]

Year	Index (%)	Margin (Percentage points)	Interest Rate (%)	Monthly Payment (\$)	Remaining Balance (\$)
1982					
1983					
1984					
1985					
1986					
1987					
1988					
1989					
1990					
1991					
1992					
1993					
1994					
1995					
1996					

Note: To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, in 1996 the monthly payment for a mortgage amount of \$60,000 taken out in 1982 would be: $\$60,000 \div \$10,000 = 6$; $6 \times \underline{\hspace{1cm}} = \$ \underline{\hspace{1cm}}$ per month.)
 H-4(D)(1) Model Form for § 1026.20(c)

Changes to Your Mortgage Interest Rate and Payments on (date)

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a (duration) period during which your interest rate stayed the same. That period ends on (date), so on that date your interest rate and mortgage payment change. After that, your interest rate may change (frequency) for the rest of your loan term. [Also, as of (date) (changes to loan terms, features or options).]

	Current Rate and (frequency) Payment	New Rate and (frequency) Payment
Interest Rate	___%	___%
[Principal]	[\$ ____]	[\$ ____]
[Interest]	[\$ ____]	[\$ ____]
[Escrow (Taxes and Insurance)]	[\$ ____]	[\$ ____]
Total (frequency) Payment	\$ ____	\$ ____ (due (date))

Interest Rate: We calculated your interest rate by taking a published “index rate” and adding a certain number of percentage points, called the “margin.” Under your loan agreement, your index rate is (index) and your margin is ___%. The (index) is published (frequency) in (source of information). [Description and amount of other adjustment(s) to the index].

Rate Limit(s): [Your rate cannot go higher than ___% over the life of the loan.] [Your rate can change each year by no more than ___%.] [We did not include an additional ___% interest rate increase to your new rate because a rate limit applied. This additional increase may be applied to your interest rate when it adjusts again on (date).]

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the (index), your margin, [description of other adjustment(s) to the index,] your loan balance of \$ ____, and your remaining loan term of ___ months.

Interest-Only Payments: Your new payment will not cover any principal. Therefore, making this payment will not reduce your loan balance.]

Warning about Increase in Your Loan Balance: Your new payment covers only part of the interest and no principal. Therefore, the unpaid interest will add to the balance of the loan. [In order to fully pay off your loan by the end of the loan term at the new interest rate, you would have to pay \$ ____ per month.]]

Prepayment Penalty: [None] [Keep in mind that if you pay off your loan, refinance or sell your home before (date), you could be charged a penalty. Contact (mortgage company) at (telephone number) [or (email address)] for more information, such as the maximum amount of the penalty you could be charged.]]

H-4(D)(2) Sample Form for § 1026.20(c)

July 20, 2012

Jordan and Dana Smith
4700 Jones Drive
Memphis, TN 38109

Springside Mortgage
1234 Main St
Memphis, TN 31801

Changes to Your Mortgage Interest Rate and Payments on September 1, 2012

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a three-year period during which your interest rate stayed the same. That period ends on September 1, 2012, so on that date your interest rate and mortgage payment change. After that, your interest rate may change annually for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	4.25%	6.25%
Total Monthly Payment	\$983.88	\$1,211.81 (due October 1, 2012)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the 1-year LIBOR and your margin is 2.25%. The LIBOR index is published daily in the Wall Street Journal.

Rate Limits: Your rate cannot go higher than 11.625% over the life of the loan. Your rate can change each year by no more than 2.00%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the LIBOR index, your margin, your loan balance of \$189,440, and your remaining loan term of 324 months.

Prepayment Penalty: Keep in mind that if you pay off your loan, refinance or sell your home before September 1, 2012, you could be charged a penalty. Contact Springside Mortgage at (800) 765-4321 for more information, such as the maximum amount of the penalty you could be charged.

H-4(D)(3) Model Form for § 1026.20(d)

(Date)

Changes to Your Mortgage Interest Rate and Payments on (date)

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a (duration) period during which your interest rate stayed the same. That period ends on (date), so on that date your interest rate may change. After that, your interest rate may change (frequency) for the rest of your loan term. Any change in your interest rate may also change your mortgage payment. [Also, as of (date) (change(s) to loan terms, features or options).]

	Current Rate and (frequency) Payment	<u>(Estimated)</u> New Rate and (frequency) Payment
Interest Rate	___%	___%
[Principal]	[\$ ___]	[\$ ___]
[Interest]	[\$ ___]	[\$ ___]
[Escrow (Taxes and Insurance)]	[\$ ___]	[\$ ___]
Total (frequency) Payment	\$ ___	\$ ___ (due (date))

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is (index) and your margin is ___%. The (index) is published (frequency) in (source of information). [Description and amount of other adjustment(s) to the index.]

Rate Limits: [Your rate cannot go higher than ___% over the life of the loan.] [Your rate can change each year by no more than ___%.] [We did not include an additional ___% interest rate increase to your new rate because a rate limit applied. This additional increase may be applied to your interest rate when it adjusts again on (date).]

New Interest Rate and Monthly Payment: The table above shows [our estimate of] your new interest rate and new monthly payment. These amounts are based on the (index) as of now, your margin, [description of other adjustment(s) to the index.] your loan balance of \$ ___, and your remaining loan term of ___ months. [However, if the (index) has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the estimate above. We will send you another notice with the exact amount of your new interest rate and payment 2 to 4 months before the first new payment is due, if your new payment will be different from your current payment.]

Interest-Only Payments: Your new payment will not cover any principal. Therefore, making this payment will not reduce your loan balance.]

Warning about Increase in Your Loan Balance: Your new payment covers only part of the interest and no principal. Therefore, the unpaid interest will add to the balance of the loan. In order to fully pay off your loan by the end of the loan term at the new interest rate, you would have to pay \$ ___ per month.]]

Prepayment Penalty: [None] [Keep in mind that if you pay off your loan, refinance or sell your home before (date), you could be charged a penalty. Contact (mortgage company) at the telephone number [or (email address)] below for more information, such as the maximum amount of the penalty you could be charged.]]

If You Anticipate Problems Making Your Payments:

- Contact (mortgage company) at (telephone number) [or (email address)] as soon as possible.
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options may be possible (most are subject to lender approval):
 - Refinance your loan with us or another lender;
 - Sell your home and use the proceeds to pay off your current loan;
 - Modify your loan terms with us;
 - Payment forbearance temporarily gives you more time to pay your monthly payment.
- If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at (telephone number) or visit [(internet address of the U.S. Department of Housing and Urban Development counseling agency list) [or] [the U.S. Consumer Financial Protection Bureau (CFPB) at (internet address of the U.S. Consumer Financial Protection Bureau homeownership counselors and counseling organization list)]. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at (internet address of U.S. Consumer Financial Protection Bureau state housing finance agency access list).

H-4(D)(4) Sample Form for § 1026.20(d)

Jordan and Dana Smith
4700 Jones Drive
Memphis, TN 38109

Springside Mortgage
1234 Main St
Memphis, TN 31801

Changes to Your Mortgage Interest Rate and Payments on September 1, 2012

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a three-year period during which your interest rate stayed the same. That period ends on September 1, 2012, so on that date your interest rate may change. After that, your interest rate may change annually for the rest of your loan term. Any change in your interest rate may also change your mortgage payment. Also, as of September 1, 2012 your mortgage payment will include principal as well as interest.

	Current Rate and Monthly Payment	Estimated New Rate and Monthly Payment
Interest Rate	4.25%	6.25%
Principal	- none -	\$237.70
Interest	\$708.33	\$1,041.66
Escrow (Taxes and Insurance)	\$450.00	\$450.00
Total Monthly Payment	\$1,158.33	\$1,729.36 (due October 1, 2012)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the 1-year LIBOR and your margin is 2.25%. The LIBOR index is published daily in the Wall Street Journal.

Rate Limits: Your rate cannot go higher than 11.625% over the life of the loan. Your rate can change each year by no more than 2.00%. We did not include an additional 1.00% interest rate increase to your new rate because a rate limit applied. This additional increase may be applied to your interest rate when it adjusts again on September 1, 2013.

New Interest Rate and Monthly Payment: The table above shows our estimate of your new interest rate and new monthly payment. These amounts are based on the LIBOR index as of now, your margin, your loan balance of \$200,000, and your remaining loan term of 324 months. **However, if the LIBOR index has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the estimate above. We will send you another notice with the exact amount of your new interest rate and payment 2 to 4 months before the first new payment is due, if your new payment will be different from your current payment.**

Prepayment Penalty: None

If You Anticipate Problems Making Your Payments:

- Contact Springside Mortgage at 1-800-555-4567 as soon as possible.
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options **may** be possible (most are subject to lender approval):
 - Refinance your loan with us or another lender;
 - Sell your home and use the proceeds to pay off your current loan;
 - Modify your loan terms with us;
 - Payment forbearance temporarily gives you more time to pay your monthly payment.
- If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. If you would like contact information for a State housing finance agency, visit the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov>.

H-4(E) Fixed Rate Mortgage Interest Rate and Payment Summary Model Clause

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	___%
Principal + Interest Payment	\$___
Est. Taxes + Insurance (Escrow) • [Includes [Private] Mortgage Insurance]	\$___
Total Est. Monthly Payment	\$___

H-4(F) Adjustable-Rate Mortgage or Step-Rate Mortgage Interest Rate and Payment Summary Model Clause

INTEREST RATE AND PAYMENT SUMMARY

	INTRODUCTORY Rate & Monthly Payment (for first <i>period</i>)	[MAXIMUM during FIRST FIVE YEARS (<i>date</i>)]	MAXIMUM EVER (as early as (<i>date</i>))
Interest Rate	___%	[___%]	___%
Principal + Interest Payment	\$___	[\$___]	\$___
Est. Taxes + Insurance [(Escrow)] • [Includes [Private] Mortgage Insurance]	[\$___]	[\$___]	[\$___]
Total Est. Monthly Payment	\$___	[\$___]	\$___

H-4(G) Mortgage with Negative Amortization Interest Rate and Payment Summary Model Clause

INTEREST RATE AND PAYMENT SUMMARY

[This loan offers you several monthly payment options. The table below shows you what your payments would be under two of these options if the interest rate reached its maximum of ___% in the (period) of this loan.]

[All payments shown in the table include \$___ for estimated taxes and insurance [(escrow)].

	(Date) [(period) [intro]]	(Date) (1st adjustment)	(Date) (2nd adjustment)	(Date) + every (period) after
Maximum Interest Rate	___% [(intro rate)]	[___%]	[___%]	___% (max. ever)
Full Payment Option <i>Monthly payments cover all principal and interest.</i>	\$ ___	[\$ ___]	[\$ ___]	\$ ___
Minimum Payment Option <i>Initial monthly payments cover no principal and only some interest and increase your loan amount.</i>	\$ ___	[\$ ___]	[\$ ___]	\$ ___

You will borrow an additional \$ ___ by (date) if you make only minimum payments on this loan.

H-4(H) Fixed Rate Mortgage with Interest Only Interest Rate and Payment Summary Model Clause

INTEREST RATE AND PAYMENT SUMMARY

	INTRODUCTORY Rate & Monthly Payment (for first ___ years)	MAXIMUM EVER (as early as ___)
Interest Rate	___%	___%
Principal Payment	- none -	\$ ___
Interest Payment	\$ ___	\$ ___
Est. Taxes + Insurance (Escrow)	\$ ___	\$ ___
Total Est. Monthly Payment	\$ ___	\$ ___

H-4(I)—INTRODUCTORY RATE MODEL CLAUSE

[Introductory Rate Notice

You have a discounted introductory rate of ___% that ends after (period).

In the (period in sequence), even if market rates do not change, this rate will increase to ___%.]

H-4(J)—BALLOON PAYMENT MODEL CLAUSE

[Final Balloon Payment due (date): \$ ___]

H-4(K)—“NO-GUARANTEE-TO-REFINANCE” STATEMENT MODEL CLAUSE

There is no guarantee that you will be able to refinance to lower your rate and payments.

H-5—Demand Feature Model Clauses

This obligation [is payable on demand.]
[has a demand feature.]
[All disclosures are based on an assumed maturity of one year.]

H-6—Assumption Policy Model Clause

Assumption: Someone buying your house [may, subject to conditions, be allowed to] [cannot] assume the remainder of the mortgage on the original terms.

H-7—Required Deposit Model Clause

The annual percentage rate does not take into account your required deposit.

Bur. of Consumer Financial Protection

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H-9—RESCISSON MODEL FORM (REFINANCING WITH ORIGINAL CREDITOR)

NOTICE OF RIGHT TO CANCEL

Your Right To Cancel

You are entering into a new transaction to increase the amount of credit previously provided to you. Your home is the security for this new transaction. You have a legal right under Federal law to cancel this new transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) the date of this new transaction, which is _____; or
- (2) the date you received your new Truth in Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel this new transaction, it will not affect any amount that you presently owe. Your home is the security for that amount. Within 20 calendar days after we receive your notice of cancellation of this new transaction, we must take the steps necessary to reflect the fact that your home does not secure the increase of credit. We must also return any money you have given to us or anyone else in connection with this new transaction.

You may keep any money we have given you in this new transaction until we have done the things mentioned above, but you must then offer to return the money at the address below.

If we do not take possession of the money within 20 calendar days of your offer, you may keep it without further obligation.

How To Cancel

If you decide to cancel this new transaction, you may do so by notifying us in writing, at _____

(Creditor's name and business address).

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of _____

(Date) _____
(or midnight of the third business day following the latest of the three events listed above).

If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Consumer's Signature _____

Date _____

H-11—Installment Loan Sample

Friendly Bank & Trust Co. 700 East Street Little Creek, USA		Lisa Stone 22-4859-22 300 Maple Avenue Little Creek, USA	
ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate.</small>	FINANCE CHARGE <small>The dollar amount the credit will cost you.</small>	Amount Financed <small>The amount of credit provided to you or on your behalf.</small>	Total of Payments <small>The amount you will have paid after you have made all payments as scheduled.</small>
12 %	\$ 675.31	\$ 5000-	\$ 5675.31

You have the right to receive at this time an itemization of the Amount Financed.
 I want an itemization. I do not want an itemization.

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
1	\$262.03 ^e	6/1/81
23	\$235.36	Monthly beginning 7/1/81

Late Charge: If a payment is late, you will be charged \$5 or 10% of the payment, whichever is less.

Prepayment: If you pay off early, you may will not have to pay a penalty.

Required Deposit: The annual percentage rate does not take into account your required deposit.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

^e means an estimate

H-12—Refinancing Sample

Everyone's Credit Union Date: April 1, 1981

ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate.</small>	FINANCE CHARGE <small>The dollar amount the credit will cost you.</small>	Amount Financed <small>The amount of credit provided to you or on your behalf.</small>	Total of Payments <small>The amount you will have paid after you have made all payments as scheduled.</small>
15 %	\$ 1285.06	\$ 5177.73	\$ 6462.79

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
35	\$ 179.53	monthly starting 5-1-81
1	\$ 179.24	4-1-84

Insurance
Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature _____
Credit Disability	\$ 177.73	I want credit disability insurance. Signature <u>Joseph Day</u>

Security: You are giving a security interest in: the goods or property being purchased.
 your automobile.

Late Charge: If a payment is late, you will be charged 20% of the interest due with a minimum charge of \$.05.

Prepayment: If you pay off early, you will not have to pay a penalty.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

_____ means an estimate

Itemization of the Amount Financed of \$ 5177.73

\$ 1000- Amount given to you directly
 \$ 3000- Amount paid on your account

Amount paid to others on your behalf

\$ _____ to public officials
 \$ 500- to Coop Credit Union
 \$ 500- to Acme Finance Co.
 \$ 177.73 to Pan-Galactic Ins. Co.
 \$ _____ for credit report

\$ _____ Prepaid finance charge

H-13—CLOSED-END TRANSACTION WITH DEMAND FEATURE SAMPLE

Mortgage Savings and Loan Assoc. Date: April 15, 1981		Glenn Jones 700 Oak Drive Little Creek, USA	
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
14.85 %	\$ 156,551.54	\$ 44,605.66	\$ 201,157.20

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
360	\$ 558.77	Monthly beginning 6/1/81

This obligation has a demand feature.

You may obtain property insurance from anyone you want that is acceptable to Mortgage Savings and Loan Assoc.. If you get the insurance from Mortgage Savings and Loan Assoc. you will pay \$ 150/year

Security: You are giving a security interest in:
 the goods or property being purchased.

Late Charge: If a payment is late, you will be charged \$ N/A 5 % of the payment.

Prepayment: If you pay off early, you may have to pay a penalty.

H-14—VARIABLE-RATE MORTGAGE SAMPLE

This disclosure describes the features of the adjustable-rate mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

How Your Interest Rate and Payment Are Determined

- Your interest rate will be based on an index rate plus a margin.
 - Your payment will be based on the interest rate, loan balance, and loan term.
- The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year (your index), plus our margin. Ask us for our current interest rate and margin.
- Information about the index rate is published weekly in the Wall Street Journal.
- Your interest rate will equal the index rate plus our margin unless your interest rate “caps” limit the amount of change in the interest rate.

How Your Interest Rate Can Change

- Your interest rate can change yearly.

- Your interest rate cannot increase or decrease more than 2 percentage points per year.

- Your interest rate cannot increase or decrease more than 5 percentage points over the term of the loan.

How Your Monthly Payment Can Change

- Your monthly payment can increase or decrease substantially based on annual changes in the interest rate.

[For example, on a \$10,000, 30-year loan with an initial interest rate of 12.41 percent in effect in July 1996, the maximum amount that the interest rate can rise under this program is 5 percentage points, to 17.41 percent, and the monthly payment can rise from a first-year payment of \$106.03 to a maximum of \$145.34 in the fourth year. To see what your payment is, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be: \$60,000 ÷ \$10,000 = 6; 6 × 106.03 = \$636.18 per month.)

- You will be notified in writing 25 days before the annual payment adjustment may be made. This notice will contain information

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about your interest rates, payment amount and loan balance.]

Example

The example below shows how your payments would have changed under this ARM

program based on actual changes in the index from 1982 to 1996. This does not necessarily indicate how your index will change in the future. The example is based on the following assumptions:

Amount	\$10,000				
Term	30 years				
Payment adjustment	1 year				
Interest adjustment	1 year				
Margin	3 percentage points				
Caps ___ 2 percentage points annual interest rate					
___ 5 percentage points lifetime interest rate					
Index ___ Weekly average yield on U.S. Treasury securities adjusted to a constant maturity of one year.					
Year (as of 1st week ending in July)	Index (%)	Margin* (percentage points)	Interest Rate (%)	Monthly Payment (\$)	Remaining Balance (\$)
1982	14.41	3	17.41	145.90	9,989.37
1983	9.78	3	**15.41	129.81	9,969.66
1984	12.17	3	15.17	127.91	9,945.51
1985	7.66	3	**13.17	112.43	9,903.70
1986	6.36	3	***12.41	106.73	9,848.94
1987	6.71	3	***12.41	106.73	9,786.98

1988	7.52	3	***12.41	106.73	9,716.88
1989	7.97	3	***12.41	106.73	9,637.56
1990	8.06	3	***12.41	106.73	9,547.83
1991	6.40	3	***12.41	106.73	9,446.29
1992	3.96	3	***12.41	106.73	9,331.56
1993	3.42	3	***12.41	106.73	9,201.61
1994	5.47	3	***12.41	106.73	9,054.72
1995	5.53	3	***12.41	106.73	8,888.52
1996	5.82	3	***12.41	106.73	8,700.37

*This is a margin we have used recently; your margin may be different.

**This interest rate reflects a 2 percentage point annual interest rate cap.

***This interest rate reflects a 5 percentage point lifetime interest rate cap.

NOTE: To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, in 1996 the monthly payment for a mortgage amount of \$60,000 taken out in 1982

would be: $\$60,000 \div \$10,000 = 6$; $6 \times \$106.73 = \640.38 .)

- You will be notified in writing 25 days before the annual payment adjustment may be made. This notice will contain information about your interest rates, payment amount and loan balance.]

H-15 CLOSED-END GRADUATED PAYMENT TRANSACTION SAMPLE

Convenient Savings and Loan		Account number: 4862-88	
Michael Jones 500 Walnut Court, Little Creek USA			
ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate.</small>	FINANCE CHARGE <small>The dollar amount the credit will cost you</small>	Amount Financed <small>The amount of credit provided to you or on your behalf</small>	Total of Payments <small>The amount you will have paid after you have made all payments as scheduled</small>
15.37 %	\$177,970.44	\$43,777	\$221,548.44
Your payment schedule will be:			
Number of Payments	Amount of Payments	When Payments Are Due	
12	\$446.62	monthly beginning 6/1/81	
12	\$479.67	" " 6/1/82	
12	\$515.11	" " 6/1/83	
12	\$553.13	" " 6/1/84	
12	\$593.91	" " 6/1/85	
300	} varying from \$637.68 to \$627.37	" " 6/1/86	
Security: You are giving a security interest in the property being purchased.			
Late Charge: If a payment is late, you will be charged 5% of the payment.			
Prepayment: If you pay off early, you			
<input checked="" type="checkbox"/> may	<input type="checkbox"/> will not	have to pay a penalty.	
<input checked="" type="checkbox"/> may	<input type="checkbox"/> will not	be entitled to a refund of part of the finance charge.	

H-16—Mortgage Sample

You are not required to complete this agreement merely because you have received these disclosures or have signed a loan application.

If you obtain this loan, the lender will have a mortgage on your home.

YOU COULD LOSE YOUR HOME, AND ANY MONEY YOU HAVE PUT INTO IT, IF YOU DO NOT MEET YOUR OBLIGATIONS UNDER THE LOAN.

You are borrowing \$_____ (optional credit insurance is is not included in this amount).

The annual percentage rate on your loan will be: _____%.

Your regular [frequency] payment will be: \$_____.
 [At the end of your loan, you will still owe us: \$ [balloon amount].]

[Your interest rate may increase. Increases in the interest rate could increase your payment. The highest amount your payment could increase is to \$_____.]

H-17(A) DEBT SUSPENSION MODEL CLAUSE

Please enroll me in the optional [insert name of program], and bill my account the fee of [insert charge for the initial term of coverage]. I understand that enrollment is not required to obtain credit. I also understand that depending on the event, the protection may only temporarily suspend my duty to make minimum payments, not reduce the balance I owe. I understand that my balance will actually grow during the suspension period as interest continues to accumulate.

[To Enroll, Sign Here]/[To Enroll, Initial Here].

X _____

H-17(B) DEBT SUSPENSION SAMPLE

Please enroll me in the optional [name of program], and bill my account the fee of \$200.00. I understand that enrollment is not required to obtain credit. I also understand that depending on the event, the protection may only temporarily suspend my duty to make minimum payments, not reduce the balance I owe. I understand that my balance will actually grow during the suspension period as interest continues to accumulate.

To Enroll, Initial Here.

X _____

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[Creditor Name]
 [Creditor Address]
 [Creditor Phone Number]

Loan Interest Rate & Fees

Your **starting interest rate** will be between

% and %

After the starting rate is set, your rate will then vary with the market

Your Starting Interest Rate (upon approval)
 The starting interest rate you pay will be determined after you apply. [Description of how starting rate is determined]. If approved, we will notify you of the rate you qualify for within the stated range.

Your Interest Rate during the life of the loan
Your rate is variable. This means that your rate could move lower or higher than the rates on this form. The variable rate is based upon the [Index] Rate (as published in the [source of index]). For more information on this rate, see the reference notes.

[Indication of maximum rate or lack thereof]

Loan Fees
 [Itemization of fees]

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon [number of repayment options] repayment options available to you while enrolled in school.

Repayment Option (while enrolled in school)	Amount Provided (amount provided directly to you or your school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over [term of loan] (includes associated fees)
1. [REPAYMENT OPTION] [Description]	\$10,000	[Rate]	[Loan Term] [description of when repayment begins]	[Total Cost]
2. [REPAYMENT OPTION] [Description]	\$10,000	[Rate]	[Loan Term] [description of when repayment begins]	[Total Cost]
3. [REPAYMENT OPTION] [Description]	\$10,000	[Rate]	[Loan Term] [description of when repayment begins]	[Total Cost]

About this example
 [Description of example assumptions]
 [Description of other loan terms, if applicable]

Federal Loan Alternatives

Loan program	Current Interest Rates by Program Type
PERKINS for Students	[Rate] fixed
STAFFORD for Students	[Rate] fixed Undergraduate subsidized
	[Rate] fixed Undergraduate unsubsidized & Graduate
PLUS for Parents and Graduate / Professional Students	[Rate] fixed Federal Family Education Loan
	[Rate] fixed Federal Direct Loan

You may qualify for Federal education loans.

For additional information, contact your school's financial aid office or the Department of Education at:

www.federalstudentaid.ed.gov

Next Steps

1. Find Out About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's web site at: www.federalstudentaid.ed.gov for more information about other loans.

2. To Apply for this Loan, Complete the Application and the Self-Certification Form.

You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law and the variable interest rate may change based on the market).

REFERENCE NOTES

Variable Interest Rate

- [Variable interest rate information, if applicable]

Eligibility Criteria

- [Description of eligibility criteria]

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.

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BORROWER:
[Borrower Name]
[Borrower Address]

CREDITOR:
[Creditor Name]
[Creditor Address]

Loan Rates & Estimated Total Costs

Total Loan Amount	Interest Rate	Finance Charge	Total of Payments
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
The total amount you are borrowing.	Your current interest rate.	The estimated dollar amount the credit will cost you.	The estimated amount you will have paid when you have made all payments.

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	[Amount]
Amount paid to others on your Behalf:	+ [Amount]
• [Institution Name]	
Amount Financed [Description]	= [Amount]
Initial finance charges (total)	+ [Amount]
• [Charge Type], [Amount]	
• [Charge Type], [Amount]	
Total Loan Amount	= [Amount]

ABOUT YOUR INTEREST RATE

• **Your rate is variable.** This means that your actual rate varies with the market and could be lower or higher than the rate on this form. The variable rate is based upon the [Index] Rate (as published in the [source of index]). For more information on this rate, see reference notes.

• Although your rate will vary, it will never exceed [maximum interest rate] (the maximum allowable [by law] for this loan).

• **Your Annual Percentage Rate (APR) is [Rate].** The APR is typically different than the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate. For more information about the APR, see reference notes.

FEES

• [Itemization of Fees, if applicable]

Estimated Repayment Schedule & Terms

[LOAN TERM]	[PAYMENT PERIOD, e.g. MONTHLY PAYMENTS]		◀ The estimated Total of Payments at the Maximum Rate of Interest would be [Total Payment Amount].
	at [Interest Rate]% the current interest rate of your loan	at [Maximum Rate]% the maximum interest rate possible for your loan	
[Dates of Deferment Period, if applicable] deferment period	No payment required ([Amount of accrued interest] interest will accrue during this time)	No payment required (Interest will accrue during this time)	
[Payment Due Dates] [number of monthly payments] monthly payments	[Payment Amount]	[Payment Amount]	
[Payment Due Dates] [number of monthly payments] monthly payments	[Payment Amount]	[Payment Amount]	

Federal Loan Alternatives

Loan program	Current Interest Rates by Program Type	
PERKINS for Students	[Rate] fixed	
STAFFORD for Students	[Rate] fixed	Undergraduate subsidized
	[Rate] fixed	Undergraduate unsubsidized & Graduate
PLUS for Parents and Graduate / Professional Students	[Rate] fixed	Federal Family Education Loan
	[Rate] fixed	Federal Direct Loan

You may qualify for Federal education loans.

For additional information, contact your school's financial aid office or the Department of Education at

www.federalstudentaid.ed.gov

Next Steps & Terms of Acceptance

This offer is good until:

[Date of Acceptance Deadline]

1. Find Out About Other Loan Options.

Contact your school's financial aid office for more information.

2. You Have Until [Date of Acceptance Deadline] to Accept this Offer

The terms of this offer will not change except as permitted by law and the variable interest rate may change based on the market.

To Accept the Terms of this loan,

[Description of method of acceptance]

REFERENCE NOTES

Variable Interest Rate:

- Your loan has a variable Interest Rate that is based on a publicly available index, the [Index Name], which is currently [Rate]. Your rate is calculated each month by adding a margin of [Margin Rate] to the [Index].
- The Interest Rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers certain fees you pay to obtain this loan, the Interest Rate, and whether you defer (postpone) payments while in school.
- [Description of effect of an increase]

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

Repayment Options:

- [Description of deferment options, if applicable]

Prepayments:

- [Prepayment disclosure]

Security

- You are giving a security interest in [description, if applicable]

See your loan agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

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BORROWER: [Borrower Name] [Borrower Address]	CREDITOR: [Creditor Name] [Creditor Address]	RIGHT TO CANCEL You have a right to cancel this transaction, without penalty, by midnight on [deadline for cancellation]. No funds will be disbursed to you or to your school until after this time. You may cancel by calling us at [Creditor Phone Number].
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Loan Rates & Estimated Total Costs

Total Loan Amount <input style="width: 100%; height: 30px;" type="text"/> The total amount you are borrowing.	Interest Rate <input style="width: 100%; height: 30px;" type="text"/> Your current interest rate.	Finance Charge <input style="width: 100%; height: 30px;" type="text"/> The estimated dollar amount the credit will cost you.	Total of Payments <input style="width: 100%; height: 30px;" type="text"/> The estimated amount you will have paid when you have made all payments.
--	--	---	---

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	[Amount]
Amount paid to others on your Behalf:	+ [Amount]
• [Institution Name]	
Amount Financed [Description]	= [Amount]
Initial finance charges (total)	+ [Amount]
• [Charge Type], [Amount]	
• [Charge Type], [Amount]	
Total Loan Amount	= [Amount]

ABOUT YOUR INTEREST RATE

• **Your rate is variable.** This means that your actual rate varies with the market and could be lower or higher than the rate on this form. The variable rate is based upon the [Index] Rate (as published in the [source of index]). For more information on this rate, see reference notes.

• There is no limit on the amount the interest rate can increase.

• **Your Annual Percentage Rate (APR) is [Rate].** The APR is typically different than the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate. For more information about the APR, see reference notes.

FEES

• [Itemization of Fees, if applicable]

Estimated Repayment Schedule & Terms

[LOAN TERM]	[PAYMENT PERIOD, e.g. MONTHLY PAYMENTS]	
	at [Interest Rate]% the current interest rate of your loan	No Maximum Rate example at 25%
[Dates of Deferment Period, if applicable] deferment period	No payment required [Amount of accrued interest] interest will accrue during this time	No payment required (interest will accrue during this time)
[Payment Due Dates] [number of monthly payments] monthly payments	[Payment Amount]	[Payment Amount] (your payments will be higher if the rate increases above 25%)
[Payment Due Dates] [number of monthly payments] monthly payments	[Payment Amount]	[Payment Amount] (your payments will be higher if the rate increases above 25%)

◀ Though your loan does not have a maximum interest rate, an example rate of 25% has been used for comparative purposes.

The estimated Total of Payments if your rate rises to 25% would be [Total Payment Amount]. Your Total of Payments will be higher if rate increases above 25%.

REFERENCE NOTES

Variable Interest Rate:

- Your loan has a variable interest rate that is based on a publicly available index, the [Index Name], which is currently [Rate]. Your rate is calculated each month by adding a margin of [Margin Rate] to the [Index].
- The interest rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers certain fees you pay to obtain this loan, the interest rate, and whether you defer (postpone) payments while in school.
- [Description of effect of an increase]

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

Repayment Options:

- [Description of deferment options, if applicable]

Prepayments:

- [Prepayment disclosure]

Security

- You are giving a security interest in [description, if applicable]

See your loan agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

H-21 Private Education Loan Application and Solicitation Sample

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First ABC Bank
 12345 1st St.
 Anytown, CA 93120
 (800) 555 - 5555

Loan Interest Rate & Fees

Your starting interest rate will be between

7.375% and **17.375%**

After the starting rate is set, your rate will then vary with the market

Your Starting Interest Rate (upon approval)

The starting interest rate you pay will be determined after you apply. It will be based upon your credit history and other factors (co-signer credit, school type, etc). If approved, we will notify you of the rate you qualify for within the stated range.

Your Interest Rate during the life of the loan

Your rate is variable. This means that your rate could move lower or higher than the rates on this form. The variable rate is based upon the LIBOR Rate (as published in the *Wall Street Journal*). For more information on this rate, see the reference notes.

Although the rate will vary after you are approved, it will **never exceed 25%** (the maximum allowable for this loan).

Loan Fees

Application Fee: \$15. **Origination Fee:** The fees that we charge to make this loan range from 0% to 3% of total loan amount. **Loan Guarantee Fee:** 0% to 3% of total loan amount. **Repayment Fee:** The fees we charge when you begin repayment range from 0% to 3.5% of the total loan amount. **Late Charge:** 5% of the amount of the past due payment, or \$25, whichever is greater. **Returned check charge:** up to \$25.

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon three (3) different repayment options available to you while enrolled in school.

Repayment Option (while enrolled in school)	Amount Provided (amount provided directly to you or your school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over 20 years (includes associated fees)
1. DEFER PAYMENTS Make no payments while enrolled in school. Interest will be charged and added to your loan	\$10,000	17.375%	20 years starting after the deferment period	\$81,084
2. PAY ONLY THE INTEREST Make interest payments but defer payments on the principal amount while enrolled in school.	\$10,000	17.375%	20 years starting after the deferment period	\$60,707
3. MAKE FULL PAYMENTS Pay both the principal and interest amounts while enrolled in school.	\$10,000	17.375%	20 years starting after your first payment	\$38,180

About this example

The repayment example assumes that you remain in school for 4 years and have a 6 month grace period before beginning repayment. It is based on the highest starting rate currently charged and associated fees. For loan amounts up to \$20,000, repayment will last 20 years, starting once the initial principal payment is made. For loan amounts more than \$20,000 repayment will last 30 years, starting once the initial principal payment is made.

Federal Loan Alternatives

Loan program	Current Interest Rates by Program Type	
PERKINS for Students	5% fixed	
STAFFORD for Students	5.6% fixed	Undergraduate subsidized
	6.8% fixed	Undergraduate unsubsidized & Graduate
PLUS for Parents and Graduate / Professional Students	8.5% fixed	Federal Family Education Loan
	7.9% fixed	Federal Direct Loan

You may qualify for Federal education loans.

For additional information, contact your school's financial aid office or the Department of Education at:

www.federalstudentaid.ed.gov

Next Steps

1. Find Out About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's web site at: www.federalstudentaid.ed.gov for more information about other loans.

2. To Apply for this Loan, Complete the Application and the Self-Certification Form.

You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law and the variable interest rate may change based on the market).

REFERENCE NOTES

Variable Interest Rate

- This loan has a variable interest rate, that is based on a publicly available index, the London Interbank Offered Rate (LIBOR). Your rate will be calculated each month by adding a margin between 3% and 13% to the LIBOR.
- The rate will not increase more than once a month, but there is no limit on the amount that the rate could increase at one time.

Eligibility Criteria

Borrower

- Must be enrolled at an eligible school at least half-time.
- Must be 18 years or older at the time you apply.

Co-signers

- Rates are typically higher without a co-signer.
- Must be 18 years or older at the time of loan application.

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.

H-22 Private Education Loan Approval Sample

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BORROWER: Christopher Smith Jr. 1492 Columbus Way Plymouth, MA 02360	CREDITOR: First ABC Bank 12345 1st St Anytown, CA 93120
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Loan Rates & Estimated Total Costs

Total Loan Amount	Interest Rate	Finance Charge	Total of Payments
\$10,600.00	7.375%	\$18,541.24	\$ 28,541.24
The total amount you are borrowing.	Your current interest rate.	The estimated dollar amount the credit will cost you.	The estimated amount you will have paid when you have made all payments.

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	\$0.00
Amount paid to others on your Behalf:	+ \$10,000
• ABC State University	
Amount Financed (total amount provided)	= \$10,000
Initial finance charges (total)	+ \$600
• Origination Fee (\$300)	
• Loan Guarantee Fee (\$300)	
Total Loan Amount	= \$10,600

ABOUT YOUR INTEREST RATE

• **Your rate is variable.** This means that your actual rate varies with the market and could be lower or higher than the rate on this form. The variable rate is based upon the LIBOR Rate (as published in the *Wall Street Journal*). For more information on this rate, see reference notes.

• Although your rate will vary, it will never exceed 25% (the maximum allowable for this loan).

• **Your Annual Percentage Rate (APR) is 8.23%.** The APR is typically different than the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate. For more information about the APR, see reference notes.

FEES

- **Late Charge:** 5% of the amount of the past due payment, or \$25, whichever is greater.
- **Returned check charge:** up to \$25.
- **Fee when you begin repaying the loan:** 3.5% of loan balance.

Estimated Repayment Schedule & Terms

20 YEAR LOAN TERM	MONTHLY PAYMENTS		◀ The estimated Total of Payments at the Maximum Rate of Interest would be \$154,928.
	at 7.375% the current interest rate of your loan	at 25% the maximum interest rate possible for your loan	
Sept. 1, 2009 - Oct. 31, 2013 deferment period	No payment required (\$3,799.67 in interest will accrue during this time)	No payment required (Interest will accrue during this time)	
Nov. 1, 2013 - Sept. 30, 2033 239 monthly payments	\$118.93	\$645.41	
Oct. 1, 2033 1 monthly payment	\$116.97	\$674.63	

Federal Loan Alternatives

Loan program	Current Interest Rates by Program Type	
PERKINS for Students	5% fixed	
STAFFORD for Students	5.6% fixed	Undergraduate subsidized
	6.8% fixed	Undergraduate unsubsidized & Graduate
PLUS for Parents and Graduate / Professional Students	8.5% fixed	Federal Family Education Loan
	7.9% fixed	Federal Direct Loan

You may qualify for Federal education loans.

For additional information, contact your school's financial aid office or the Department of Education at:

www.federalstudentaid.ed.gov

Next Steps & Terms of Acceptance

This offer is good until:

August 1, 2009

1. Find Out About Other Loan Options.

Contact your school's financial aid office for more information.

2. You Have Until August 1, 2009 to Accept this Offer

The terms of this offer will not change except as permitted by law and the variable interest may change based on the market.

To Accept the Terms of this loan, contact us at

First ABC Bank
12345 1st St.
Anytown, CA 93120
(800) 555 - 5555

REFERENCE NOTES

Variable Interest Rate:

- Your loan has a variable Interest Rate that is based on a publicly available index, the London Interbank Offered Rate (LIBOR), which is currently 4.375%. Your rate is calculated each month by adding a margin of 3% to the LIBOR.
- The Interest Rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers certain fees you pay to obtain this loan, the Interest Rate, and whether you defer (postpone) payments while in school.
- The rate will not increase more than once a month, but there is no limit on the amount that the rate could increase at one time. Your rate will never exceed 25%.
- If the Interest Rate increases your monthly payments will be higher.

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

Repayment Options:

- Although you elected to postpone payments, you can still make payments while you are in school. You can also choose to change your deferment choice to: Pay Interest Only or Make Full Payments. More information about repayment deferral or forbearance options is available in your loan agreement.

Prepayments:

- If you pay the loan off early, you will not have to pay a penalty. You will not be entitled to a refund of part of the finance charge.

See your loan agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

H-23 Private Education Loan Final Sample

Page 1 of 2

BORROWER: Christopher Smith Jr. 1492 Columbus Way Plymouth, MA 02360	CREDITOR: First ABC Bank 12345 1st St Anytown, CA 93120 (800) 555 - 5555	RIGHT TO CANCEL You have a right to cancel this transaction, without penalty, by midnight on August 4, 2009. No funds will be disbursed to you or to your school until after this time. You may cancel by calling us at 800-555-5555.
--	---	---

Loan Rates & Estimated Total Costs

Total Loan Amount	Interest Rate	Finance Charge	Total of Payments
\$10,600.00	7.375%	\$18,541.24	\$ 28,541.24
The total amount you are borrowing.	Your current interest rate.	The estimated dollar amount the credit will cost you.	The estimated amount you will have paid when you have made all payments.

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	\$0.00
Amount paid to others on your Behalf:	+ \$10,000
• ABC State University	
Amount Financed (total amount provided)	= \$10,000
Initial finance charges (total)	+ \$600
• Origination Fee (\$300)	
• Loan Guarantee Fee (\$300)	
Total Loan Amount	= \$10,600

ABOUT YOUR INTEREST RATE

- **Your rate is variable.** This means that your actual rate varies with the market and could be lower or higher than the rate on this form. The variable rate is based upon the LIBOR Rate (as published in the *Wall Street Journal*). For more information on this rate, see reference notes.
 - There is no limit on the amount the interest rate can increase.
 - **Your Annual Percentage Rate (APR) is 8.23%.** The APR is typically different than the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate. For more information about the APR, see reference notes.
- FEES**
- **Late Charge:** 5% of the amount of the past due payment, or \$25, whichever is greater.
 - **Returned check charge:** up to \$25.
 - **Fee when you begin repaying the loan:** 3.5% of loan balance.

Estimated Repayment Schedule & Terms

20 YEAR LOAN TERM	MONTHLY PAYMENTS	
	at 7.375% the current interest rate of your loan	No Maximum Rate example at 25%
Sept. 1, 2009 - Oct. 31, 2013 deferment period	No payment required (\$3,799.67 in interest will accrue during this time)	No payment required (Interest will accrue during this time)
Nov. 1, 2013 - Sept. 30, 2033 239 monthly payments	\$118.93	\$645.41 (your payments will be higher if the rate increases above 25%)
Oct. 1, 2033 1 monthly payment	\$116.97	\$674.63 (your payments will be higher if the rate increases above 25%)

◀ Though your loan does not have a maximum interest rate, an example rate of 25% has been used for comparative purposes.

The estimated Total of Payments if your rate rises to 25% would be **\$154,928**. Your Total of Payments will be higher if rate increases above 25%.

REFERENCE NOTES

Variable Interest Rate:

- Your loan has a variable Interest Rate that is based on a publicly available index, the London Interbank Offered Rate (LIBOR), which is currently 4.375%. Your rate is calculated each month by adding a margin of 3% to the LIBOR.
- The Interest Rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers certain fees you pay to obtain this loan, the Interest Rate, and whether you defer (postpone) payments while in school.
- The rate will not increase more than once a month, but there is no limit on the amount that the rate could increase at one time. Your rate will never exceed 25%.
- If the Interest Rate increases your monthly payments will be higher.

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

Repayment Options:

- Although you elected to postpone payments, you can still make payments while you are in school. You can also choose to change your deferment choice to: Pay Interest Only or Make Full Payments. More information about repayment deferral or forbearance options is available in your loan agreement.

Prepayments:

- If you pay the loan off early, you will not have to pay a penalty. You will not be entitled to a refund of part of the finance charge.

See your loan agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

H–24(A) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—MODEL FORM

Description: This is a blank model Loan Estimate that illustrates the application of the

content requirements in §1026.37. This form provides two variations of page one, four variations of page two, and four variations of page three, reflecting the variable content requirements in §1026.37.

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED
APPLICANTS

PROPERTY
SALE PRICE

LOAN TERM
PURPOSE
PRODUCT

LOAN TYPE Conventional FHA VA _____

LOAN ID #

RATE LOCK NO YES, until _____

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on _____

Loan Terms	Can this amount increase after closing?
Loan Amount	
Interest Rate	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	
Does the loan have these features?	
Prepayment Penalty	
Balloon Payment	
Projected Payments	
Payment Calculation	
Principal & Interest	
Mortgage Insurance	
Estimated Escrow <small>Amount can increase over time</small>	
Estimated Total Monthly Payment	
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time</small>	<p>This estimate includes</p> <p><input type="checkbox"/> Property Taxes</p> <p><input type="checkbox"/> Homeowner's Insurance</p> <p><input type="checkbox"/> Other:</p> <p><small>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</small></p>
Costs at Closing	
Estimated Closing Costs	Includes _____ in Loan Costs + _____ in Other Costs – _____ in Lender Credits. See page 2 for details.
Estimated Cash to Close	Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE
PAGE 1 OF 3 - LOAN ID #

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED
APPLICANTS

PROPERTY
EST. PROP. VALUE

LOAN TERM
PURPOSE
PRODUCT

LOAN TYPE Conventional FHA VA _____

LOAN ID #

RATE LOCK NO YES, until _____

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on _____

Loan Terms	Can this amount increase after closing?
Loan Amount	
Interest Rate	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	
Does the loan have these features?	
Prepayment Penalty	
Balloon Payment	
Projected Payments	
Payment Calculation	
Principal & Interest	
Mortgage Insurance	
Estimated Escrow <small>Amount can increase over time</small>	
Estimated Total Monthly Payment	
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time</small>	<p>This estimate includes In escrow?</p> <p><input type="checkbox"/> Property Taxes</p> <p><input type="checkbox"/> Homeowner's Insurance</p> <p><input type="checkbox"/> Other:</p> <p><small>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</small></p>
Costs at Closing	
Estimated Closing Costs	Includes _____ in Loan Costs + _____ in Other Costs – _____ in Lender Credits. See page 2 for details.
Estimated Cash to Close	Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE
PAGE 1 OF 3 - LOAN ID #

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)	
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	
Total Closing Costs (J)	
Closing Costs Financed (Paid from your Loan Amount)	
Down Payment/Funds from Borrower	
Deposit	
Funds for Borrower	
Seller Credits	
Adjustments and Other Credits	
Estimated Cash to Close	

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?	
Monthly Principal and Interest Payments	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

LOAN ESTIMATE

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

Total Closing Costs (J)	
Closing Costs Financed (Paid from your Loan Amount)	
Down Payment/Funds from Borrower	
Deposit	
Funds for Borrower	
Seller Credits	
Adjustments and Other Credits	
Estimated Cash to Close	

Adjustable Interest Rate (AIR) Table

Index + Margin	
Initial Interest Rate	
Minimum/Maximum Interest Rate	
Change Frequency	
First Change	
Subsequent Changes	
Limits on Interest Rate Changes	
First Change	
Subsequent Changes	

PAGE 2 OF 3 - LOAN ID #

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?	
Monthly Principal and Interest Payments	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

LOAN ESTIMATE

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

Total Closing Costs (J)
Closing Costs Financed (Paid from your Loan Amount)
Down Payment/Funds from Borrower
Deposit
Funds for Borrower
Seller Credits
Adjustments and Other Credits
Estimated Cash to Close

Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges % of Loan Amount (Points)		E. Taxes and Other Government Fees Recording Fees and Other Taxes Transfer Taxes	
B. Services You Cannot Shop For		F. Prepays Homeowner's Insurance Premium (months) Mortgage Insurance Premium (months) Prepaid Interest (per day for days @) Property Taxes (months)	
C. Services You Can Shop For		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.	
D. TOTAL LOAN COSTS (A + B + C)		H. Other	
		I. TOTAL OTHER COSTS (E + F + G + H)	
		J. TOTAL CLOSING COSTS D + I Lender Credits	
		Calculating Cash to Close Total Closing Costs (J) Closing Costs Financed (Paid from your Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits Adjustments and Other Credits	
		Estimated Cash to Close	
		Adjustable Interest Rate (AIR) Table Index + Margin Initial Interest Rate Minimum/Maximum Interest Rate Change Frequency First Change Subsequent Changes Limits on Interest Rate Changes First Change Subsequent Changes	

LOAN ESTIMATE PAGE 2 OF 3 - LOAN ID #

Additional Information About This Loan

LENDER
 NMLS/____LICENSE ID
 LOAN OFFICER
 NMLS/____LICENSE ID
 EMAIL
 PHONE

MORTGAGE BROKER
 NMLS/____LICENSE ID
 LOAN OFFICER
 NMLS/____LICENSE ID
 EMAIL
 PHONE

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

- Appraisal** We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
- Assumption** If you sell or transfer this property to another person, we will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.
- Homeowner's Insurance** This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
- Late Payment** If your payment is more than ____ days late, we will charge a late fee of _____
- Refinance** Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
- Servicing** We intend to service your loan. If so, you will make your payments to us. to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

Additional Information About This Loan

LENDER
 NMLS/____ LICENSE ID
 LOAN OFFICER
 NMLS/____ LICENSE ID
 EMAIL
 PHONE

MORTGAGE BROKER
 NMLS/____ LICENSE ID
 LOAN OFFICER
 NMLS/____ LICENSE ID
 EMAIL
 PHONE

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

- Appraisal** We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
- Assumption** If you sell or transfer this property to another person, we will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.
- Homeowner's Insurance** This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
- Late Payment** If your payment is more than ____ days late, we will charge a late fee of _____
- Loan Acceptance** You do not have to accept this loan because you have received this form or signed a loan application.
- Refinance** Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
- Servicing** We intend to service your loan. If so, you will make your payments to us. to transfer servicing of your loan.

Additional Information About This Loan

LENDER
 NMLS/____ LICENSE ID
 LOAN OFFICER
 NMLS/____ LICENSE ID
 EMAIL
 PHONE

MORTGAGE BROKER
 NMLS/____ LICENSE ID
 LOAN OFFICER
 NMLS/____ LICENSE ID
 EMAIL
 PHONE

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

- Assumption** If you sell or transfer this property to another person, we
 will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.
- Late Payment** If your payment is more than ____ days late, we will charge a late fee of _____
- Refinance** Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
- Servicing** We intend
 to service your loan. If so, you will make your payments to us.
 to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

LOAN ESTIMATE

PAGE 3 OF 3 - LOAN ID #

Additional Information About This Loan

<p>LENDER NMLS/____ LICENSE ID LOAN OFFICER NMLS/____ LICENSE ID EMAIL PHONE</p>	<p>MORTGAGE BROKER NMLS/____ LICENSE ID LOAN OFFICER NMLS/____ LICENSE ID EMAIL PHONE</p>
--	---

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.
Late Payment	If your payment is more than ____ days late, we will charge a late fee of _____
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

LOAN ESTIMATE PAGE 3 OF 3 - LOAN ID #

H-24(B) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—FIXED RATE LOAN SAMPLE

Description: This is a sample of a completed Loan Estimate for a fixed rate loan. This loan is for the purchase of property at a sale price of \$180,000 and has a loan amount of \$162,000, a 30-year loan term, a fixed interest

rate of 3.875 percent, and a prepayment penalty equal to 2.00 percent of the outstanding principal balance of the loan for the first two years after consummation of the transaction. The consumer has elected to lock the interest rate. The creditor requires an escrow account and that the consumer pay for private mortgage insurance.

FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 2/15/2013
APPLICANTS Michael Jones and Mary Stone
 123 Anywhere Street
 Anytown, ST 12345
PROPERTY 456 Somewhere Avenue
 Anytown, ST 12345
SALE PRICE \$180,000

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE Conventional FHA VA
LOAN ID # 123456789
RATE LOCK NO YES, until 4/16/2013 at 5:00 p.m. EDT
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 3/4/2013 at 5:00 p.m. EDT

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$761.78	NO
Prepayment Penalty	Does the loan have these features? YES • As high as \$3,240 if you pay off the loan during the first 2 years	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ 82	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 206	+ 206
Estimated Total Monthly Payment	\$1,050	\$968
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$206 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i> In escrow? YES YES

Costs at Closing	
Estimated Closing Costs	\$8,054 Includes \$5,672 in Loan Costs + \$2,382 in Other Costs – \$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$16,054 Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE

PAGE 1 OF 3 • LOAN ID # 123456789

Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges		E. Taxes and Other Government Fees	
.25 % of Loan Amount (Points)	\$1,802	Recording Fees and Other Taxes	\$85
Application Fee	\$405	Transfer Taxes	\$85
Underwriting Fee	\$300		
	\$1,097	F. Prepays	
		Homeowner's Insurance Premium (6 months)	\$867
		Mortgage Insurance Premium (months)	\$605
		Prepaid Interest (\$17.44 per day for 15 days @ 3.875%)	\$262
		Property Taxes (months)	
B. Services You Cannot Shop For		G. Initial Escrow Payment at Closing	
Appraisal Fee	\$672	Homeowner's Insurance \$100.83 per month for 2 mo.	\$202
Credit Report Fee	\$405	Mortgage Insurance per month for mo.	\$211
Flood Determination Fee	\$30	Property Taxes \$105.30 per month for 2 mo.	\$211
Flood Monitoring Fee	\$20		
Tax Monitoring Fee	\$32		
Tax Status Research Fee	\$75		
	\$110		
		H. Other	
		Title - Owner's Title Policy (optional)	\$1,017
			\$1,017
C. Services You Can Shop For		I. TOTAL OTHER COSTS (E + F + G + H)	
Pest Inspection Fee	\$3,198		\$2,382
Survey Fee	\$135		
Title - Insurance Binder	\$65		
Title - Lender's Title Policy	\$700		
Title - Settlement Agent Fee	\$535		
Title - Title Search	\$502		
	\$1,261		
		J. TOTAL CLOSING COSTS	
		D + I	\$8,054
		Lender Credits	
D. TOTAL LOAN COSTS (A + B + C)		Calculating Cash to Close	
	\$5,672	Total Closing Costs (J)	\$8,054
		Closing Costs Financed (Paid from your Loan Amount)	\$0
		Down Payment/Funds from Borrower	\$18,000
		Deposit	-\$10,000
		Funds for Borrower	\$0
		Seller Credits	\$0
		Adjustments and Other Credits	\$0
		Estimated Cash to Close	\$16,054

Additional Information About This Loan

<p>LENDER Ficus Bank</p> <p>NMLS/_LICENSE ID</p> <p>LOAN OFFICER Joe Smith</p> <p>NMLS/_LICENSE ID 12345</p> <p>EMAIL joesmith@ficusbank.com</p> <p>PHONE 123-456-7890</p>	<p>MORTGAGE BROKER</p> <p>NMLS/_LICENSE ID</p> <p>LOAN OFFICER</p> <p>NMLS/_LICENSE ID</p> <p>EMAIL</p> <p>PHONE</p>
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Comparisons	Use these measures to compare this loan with other loans.				
In 5 Years	<table border="0" style="width: 100%;"> <tr> <td style="width: 20%;">\$56,582</td> <td>Total you will have paid in principal, interest, mortgage insurance, and loan costs.</td> </tr> <tr> <td>\$15,773</td> <td>Principal you will have paid off.</td> </tr> </table>	\$56,582	Total you will have paid in principal, interest, mortgage insurance, and loan costs.	\$15,773	Principal you will have paid off.
\$56,582	Total you will have paid in principal, interest, mortgage insurance, and loan costs.				
\$15,773	Principal you will have paid off.				
Annual Percentage Rate (APR)	4.274% Your costs over the loan term expressed as a rate. This is not your interest rate.				
Total Interest Percentage (TIP)	69.45% The total amount of interest that you will pay over the loan term as a percentage of your loan amount.				

Other Considerations

Appraisal We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Assumption If you sell or transfer this property to another person, we
 will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.

Homeowner's Insurance This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

Late Payment If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.

Refinance Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Servicing We intend
 to service your loan. If so, you will make your payments to us.
 to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature	Date	Co-Applicant Signature	Date
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LOAN ESTIMATE
PAGE 3 OF 3 - LOAN ID #123456789

H-24(C) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—INTEREST ONLY ADJUSTABLE RATE LOAN SAMPLE

Description: This is a sample of a completed Loan Estimate for an adjustable rate loan with interest only payments. This loan is for the purchase of property at a sale price of \$240,000 and has a loan amount of \$211,000 and a 30-year loan term. For the first five years

of the loan term, the scheduled payments cover only interest and the loan has an introductory interest rate that is fixed at 4.00 percent. After five years, the payments include principal and the interest rate adjusts every three years based on the value of the Monthly Treasury Average index plus a margin of 4.00 percent. The consumer has elected to lock the interest rate. The creditor does not require an escrow account with the loan.

The creditor requires that the consumer pay for private mortgage insurance.

FICUS BANK
4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED	2/15/2013	LOAN TERM	30 years
APPLICANTS	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345	PURPOSE	Purchase
PROPERTY	456 Somewhere Avenue Anytown, ST 12345	PRODUCT	5 Year Interest Only, 5/3 Adjustable Rate
SALE PRICE	\$240,000	LOAN TYPE	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
		LOAN ID #	123456789
		RATE LOCK	<input type="checkbox"/> NO <input checked="" type="checkbox"/> YES, until 4/16/2013 at 5:00 p.m. EDT

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 3/4/2013 at 5:00 p.m. EDT.

Loan Terms	Can this amount increase after closing?
Loan Amount	NO
Interest Rate	YES • Adjusts every 3 years starting in year 6 • Can go as high as 12% in year 15 • See AIR Table on page 2 for details
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	YES • Adjusts every 3 years starting in year 6 • Can go as high as \$2,068 in year 15 • Includes only interest and no principal until year 6 • See AP Table on page 2 for details
Prepayment Penalty	NO
Balloon Payment	NO

Does the loan have these features?

Prepayment Penalty NO

Balloon Payment NO

Projected Payments

Payment Calculation	Years 1-5	Years 6-8	Years 9-11	Years 12-30
Principal & Interest	\$703.33 <i>only interest</i>	\$1,028 min \$1,359 max	\$1,028 min \$1,604 max	\$1,028 min \$2,068 max
Mortgage Insurance	+ 109	+ 109	+ 109	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 0	+ 0	+ 0	+ 0
Estimated Total Monthly Payment	\$812	\$1,137–\$1,468	\$1,137–\$1,713	\$1,028–\$2,068

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$533 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	In escrow? NO NO
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Costs at Closing

Estimated Closing Costs	\$8,791	Includes \$5,851 in Loan Costs + \$2,940 in Other Costs – \$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$27,791	Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE: PAGE 1 OF 3 - LOAN ID # 123456789

Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges \$3,110		E. Taxes and Other Government Fees \$152	
1 % of Loan Amount (Points)	\$2,110	Recording Fees and Other Taxes	\$152
Application Fee	\$500	Transfer Taxes	
Processing Fee	\$500		
B. Services You Cannot Shop For \$820		F. Prepays \$1,352	
Appraisal Fee	\$305	Homeowner's Insurance Premium (12 months)	\$1,000
Credit Report Fee	\$30	Mortgage Insurance Premium (months)	
Flood Determination Fee	\$35	Prepaid Interest (\$23.44 per day for 15 days @ 4.00%)	\$352
Lender's Attorney Fee	\$400	Property Taxes (months)	
Tax Status Research Fee	\$50		
C. Services You Can Shop For \$1,921		G. Initial Escrow Payment at Closing	
Pest Inspection Fee	\$125	Homeowner's Insurance	per month for mo.
Survey Fee	\$150	Mortgage Insurance	per month for mo.
Title - Courier Fee	\$32	Property Taxes	per month for mo.
Title - Lender's Title Policy	\$665		
Title - Settlement Agent Fee	\$325		
Title - Title Search	\$624		
D. TOTAL LOAN COSTS (A + B + C) \$5,851		H. Other \$1,436	
		Title - Owner's Title Policy (optional)	\$1,436
		I. TOTAL OTHER COSTS (E + F + G + H) \$2,940	
		J. TOTAL CLOSING COSTS \$8,791	
		D + I	\$8,791
		Lender Credits	
		Calculating Cash to Close	
		Total Closing Costs (J)	\$8,791
		Closing Costs Financed (Paid from your Loan Amount)	\$0
		Down Payment/Funds from Borrower	\$29,000
		Deposit	-\$10,000
		Funds for Borrower	\$0
		Seller Credits	\$0
		Adjustments and Other Credits	\$0
		Estimated Cash to Close	\$27,791
		Adjustable Payment (AP) Table	
Interest Only Payments?	YES for your first 60 payments	Adjustable Interest Rate (AIR) Table	
Optional Payments?	NO	Index + Margin	MTA + 4%
Step Payments?	NO	Initial Interest Rate	4%
Seasonal Payments?	NO	Minimum/Maximum Interest Rate	3.25%/12%
Monthly Principal and Interest Payments		Change Frequency	
First Change/Amount	\$1,028 - \$1,359 at 61st payment	First Change	Beginning of 61st month
Subsequent Changes	Every three years	Subsequent Changes	Every 36th month after first change
Maximum Payment	\$2,068 starting at 169th payment	Limits on Interest Rate Changes	
		First Change	2%
		Subsequent Changes	2%

LOAN ESTIMATE

PAGE 2 OF 3 - LOAN ID # 123456789

Additional Information About This Loan

LENDER NMLS/_LICENSE ID Ficus Bank LOAN OFFICER NMLS/_LICENSE ID Joe Smith 12345 EMAIL joesmith@ficusbank.com PHONE 123-456-7890	MORTGAGE BROKER NMLS/_LICENSE ID LOAN OFFICER NMLS/_LICENSE ID EMAIL PHONE
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Comparisons	Use these measures to compare this loan with other loans.				
In 5 Years	<table border="0" style="width: 100%;"> <tr> <td style="width: 150px;">\$54,944</td> <td>Total you will have paid in principal, interest, mortgage insurance, and loan costs.</td> </tr> <tr> <td>\$0</td> <td>Principal you will have paid off.</td> </tr> </table>	\$54,944	Total you will have paid in principal, interest, mortgage insurance, and loan costs.	\$0	Principal you will have paid off.
\$54,944	Total you will have paid in principal, interest, mortgage insurance, and loan costs.				
\$0	Principal you will have paid off.				
Annual Percentage Rate (APR)	4.617% Your costs over the loan term expressed as a rate. This is not your interest rate.				
Total Interest Percentage (TIP)	81.18% The total amount of interest that you will pay over the loan term as a percentage of your loan amount.				

Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature	Co-Applicant Signature
Date	Date

LOAN ESTIMATE PAGE 3 OF 3 - LOAN ID #123456789

H-24(D) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—REFINANCE SAMPLE

Description: This is a sample of a completed Loan Estimate for a transaction that is for a refinance of an existing mortgage loan that secures the property, for which the consumer is estimated to receive funds from the trans-

action. The estimated property value is \$180,000, the loan amount is \$150,000, the estimated outstanding balance of the existing mortgage loan is \$120,000, and the interest rate is 4.25 percent. The consumer has elected to lock the interest rate. The creditor requires an escrow account and that the consumer pay for private mortgage insurance.

FICUS BANK

4321 Random Boulevard • Somers, CT 06083

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 2/15/2013
APPLICANTS Michael Jones and Mary Stone
 123 Anywhere Street
 Anytown, ST 12345
PROPERTY 123 Anywhere Street
 Anytown, ST 12345
EST. PROP. VALUE \$180,000

LOAN TERM 30 years
PURPOSE Refinance
PRODUCT Fixed Rate
LOAN TYPE Conventional FHA VA
LOAN ID # 123456789
RATE LOCK NO YES, until 4/16/2013 at 5:00 p.m. EDT
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 3/4/2013 at 5:00 p.m. EDT

Loan Terms		Can this amount increase after closing?
Loan Amount	\$150,000	NO
Interest Rate	4.25%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$737.91	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-4	Years 5-30
Principal & Interest	\$737.91	\$737.91
Mortgage Insurance	+ 82	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 206	+ 206
Estimated Total Monthly Payment	\$1,026	\$944
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$206 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		In escrow? YES YES

Costs at Closing	
Estimated Closing Costs	\$5,099 <i>Includes \$3,521 in Loan Costs + \$2,078 in Other Costs - \$500 in Lender Credits. See page 2 for details.</i>
Estimated Cash to Close	\$24,901 <i>Includes Closing Costs. See Calculating Cash to Close on page 2 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges \$1,950		E. Taxes and Other Government Fees \$80	
.5 % of Loan Amount (Points)	\$750	Recording Fees and Other Taxes	\$80
Application Fee	\$250	Transfer Taxes	
Origination Fee	\$450		
Underwriting Fee	\$500		
B. Services You Cannot Shop For \$635		F. Prepays \$1,585	
Appraisal Fee	\$425	Homeowner's Insurance Premium (6 months)	\$605
Credit Report Fee	\$30	Mortgage Insurance Premium (1 months)	\$82
Flood Determination Fee	\$25	Prepaid Interest (\$17.71 per day for 15 days @ 4.25%)	\$266
Flood Monitoring Fee	\$45	Property Taxes (6 months)	\$632
Tax Monitoring Fee	\$65		
Tax Status Research Fee	\$45		
C. Services You Can Shop For \$936		G. Initial Escrow Payment at Closing \$413	
Pest Inspection Fee	\$85	Homeowner's Insurance \$100.83 per month for 2 mo.	\$202
Title - Insurance Binder	\$50	Mortgage Insurance per month for mo.	
Title - Lender's Title Policy	\$251	Property Taxes \$105.30 per month for 2 mo.	\$211
Title - Settlement Agent Fee	\$350		
Title - Title Search	\$200		
D. TOTAL LOAN COSTS (A + B + C) \$3,521		H. Other \$0	
		I. TOTAL OTHER COSTS (E + F + G + H) \$2,078	
		J. TOTAL CLOSING COSTS \$5,099	
		D + I	\$5,599
		Lender Credits	-\$500
		Calculating Cash to Close	
		Loan Amount	\$150,000
		Total Closing Costs (J)	-\$5,099
		Estimated Total Payoffs and Payments	-\$120,000
		Estimated Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$24,901
		Estimated Closing Costs Financed (Paid from your Loan Amount)	\$5,099

Additional Information About This Loan

LENDER	Ficus Bank	MORTGAGE BROKER
NMLS/_LICENSE ID		NMLS/_LICENSE ID
LOAN OFFICER	Joe Smith	LOAN OFFICER
NMLS/_LICENSE ID	12345	NMLS/_LICENSE ID
EMAIL	joesmith@ficusbank.com	EMAIL
PHONE	123-456-7890	PHONE

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$51,932	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$13,788	Principal you will have paid off.
Annual Percentage Rate (APR)	4.537%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	77.28%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
Liability after Foreclosure	Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

LOAN ESTIMATE
PAGE 3 OF 3 • LOAN ID # 123456789

H-24(E) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—BALLOON PAYMENT SAMPLE

a transaction with a loan term of seven years that includes a final balloon payment.

Description: This is a sample of the information required by §1026.37(a) through (c) for

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 4321 Random Boulevard • Somecity, ST 12340 Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

<p>DATE ISSUED 7/23/2012 APPLICANTS Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345 PROPERTY 456 Somewhere Avenue Anytown, ST 12345 SALE PRICE \$190,000</p>	<p>LOAN TERM 7 years PURPOSE Purchase PRODUCT Year 7 Balloon Payment, Fixed Rate LOAN TYPE <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> LOAN ID # 123456789 RATE LOCK <input type="checkbox"/> NO <input checked="" type="checkbox"/> YES, until 9/21/2012 at 5:00 p.m. EDT <i>Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 8/6/2012 at 5:00 p.m. EDT</i></p>
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Loan Terms	Can this amount increase after closing?	
Loan Amount	\$171,000	NO
Interest Rate	4.375%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$853.78	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	YES • You will have to pay \$149,263 at the end of year 7	

Projected Payments		
Payment Calculation	Years 1-7	Final Payment
Principal & Interest	\$853.78	\$149,262.95
Mortgage Insurance	+ 87	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 309	+ —
Estimated Total Monthly Payment	\$1,250	\$149,262.95
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$309 a month	<p>This estimate includes</p> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		In escrow? YES YES

H-24(F) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—NEGATIVE AMORTIZATION SAMPLE

Description: This is a sample of the information required by §1026.37(a) and (b) for a transaction with negative amortization.

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Loan Estimate

<p>DATE ISSUED 7/23/2012</p> <p>APPLICANTS Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345</p> <p>PROPERTY 456 Somewhere Avenue Anytown, ST 12345</p> <p>SALE PRICE \$180,000</p>	<p>LOAN TERM 30 years</p> <p>PURPOSE Purchase</p> <p>PRODUCT Year 5 Negative Amortization, 1/1 Adjustable Rate</p> <p>LOAN TYPE <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/></p> <p>LOAN ID # 123456789</p> <p>RATE LOCK <input type="checkbox"/> NO <input checked="" type="checkbox"/> YES, until 9/21/2012 at 5:00 p.m. EDT Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 8/6/2012 at 5:00 p.m. EDT</p>
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Loan Terms	Can this amount increase after closing?
Loan Amount	\$171,000 YES <ul style="list-style-type: none"> • Can go as high as \$176,032 • Can increase until year 6
Interest Rate	2% YES <ul style="list-style-type: none"> • Adjusts every year starting in year 2 • Can go as high as 7% in year 10 • See AIR table on page 2 for details
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$632.05 YES <ul style="list-style-type: none"> • Adjusts every year starting in year 6 • Can go as high as \$1,227 in year 10 • Includes only interest and no principal until year 6 • See AP table on page 2 for details.
Does the loan have these features?	
Prepayment Penalty	NO
Balloon Payment	NO

H-24(G) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—MODIFICATION TO LOAN ESTIMATE FOR TRANSACTION NOT INVOLVING SELLER—MODEL FORM

Description: This is a blank model Loan Estimate that illustrates the application of the

content requirements in §1026.37, with the optional alternative tables permitted by §1026.37(d)(2) and (h)(2) for transactions without a seller. This form provides one variation of page one, four variations of page two, and four variations of page three, reflecting the variable content requirements in §1026.37.

Save this Loan Estimate to compare with your Closing Disclosure.

<p>Loan Estimate</p> <p>DATE ISSUED APPLICANTS</p> <p>PROPERTY EST. PROP. VALUE</p>	<p>LOAN TERM PURPOSE PRODUCT LOAN TYPE <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____ LOAN ID # RATE LOCK <input type="checkbox"/> NO <input type="checkbox"/> YES, until <i>Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on</i></p>
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Loan Terms	Can this amount increase after closing?
Loan Amount	
Interest Rate	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	
Prepayment Penalty	Does the loan have these features?
Balloon Payment	

Projected Payments	
Payment Calculation	
Principal & Interest	
Mortgage Insurance	
Estimated Escrow <small>Amount can increase over time</small>	
Estimated Total Monthly Payment	
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time</small>	<p>This estimate includes In escrow?</p> <p><input type="checkbox"/> Property Taxes</p> <p><input type="checkbox"/> Homeowner's Insurance</p> <p><input type="checkbox"/> Other:</p> <p><small>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</small></p>

Costs at Closing	
Estimated Closing Costs	Includes _____ in Loan Costs + _____ in Other Costs – _____ in Lender Credits. See page 2 for details.
Estimated Cash to Close	Includes Closing Costs. See Calculating Cash to Close on page 2 for details. <input type="checkbox"/> From <input type="checkbox"/> To Borrower

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE: _____ PAGE 1 OF 3 - LOAN ID # _____

Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges % of Loan Amount (Points)		E. Taxes and Other Government Fees Recording Fees and Other Taxes Transfer Taxes	
B. Services You Cannot Shop For		F. Prepays Homeowner's Insurance Premium (months) Mortgage Insurance Premium (months) Prepaid Interest (per day for days @) Property Taxes (months)	
C. Services You Can Shop For		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.	
D. TOTAL LOAN COSTS (A + B + C)		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 <input type="checkbox"/> From <input type="checkbox"/> To Borrower	
		Estimated Closing Costs Financed (Paid from your Loan Amount)	

LOAN ESTIMATE PAGE 2 OF 3 - LOAN ID #

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?	
Monthly Principal and Interest Payments	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

LOAN ESTIMATE

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	
Change Frequency	
First Change	
Subsequent Changes	
Limits on Interest Rate Changes	
First Change	
Subsequent Changes	

PAGE 2 OF 3 - LOAN ID #

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?	
Monthly Principal and Interest Payments	
First Change/Amount	
Subsequent Changes	
Maximum Payment	

LOAN ESTIMATE

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)

Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges % of Loan Amount (Points)		E. Taxes and Other Government Fees Recording Fees and Other Taxes Transfer Taxes	
B. Services You Cannot Shop For		F. Prepays Homeowner's Insurance Premium (months) Mortgage Insurance Premium (months) Prepaid Interest (per day for days @) Property Taxes (months)	
C. Services You Can Shop For		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.	
D. TOTAL LOAN COSTS (A + B + C)		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 <input type="checkbox"/> From <input type="checkbox"/> 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 Change Frequency First Change Subsequent Changes Limits on Interest Rate Changes First Change Subsequent Changes	

LOAN ESTIMATE PAGE 2 OF 3 - LOAN ID #

Additional Information About This Loan

LENDER
 NMLS/____ LICENSE ID
 LOAN OFFICER
 NMLS/____ LICENSE ID
 EMAIL
 PHONE

MORTGAGE BROKER
 NMLS/____ LICENSE ID
 LOAN OFFICER
 NMLS/____ LICENSE ID
 EMAIL
 PHONE

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

- Appraisal** We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
- Assumption** If you sell or transfer this property to another person, we will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.
- Homeowner's Insurance** This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
- Late Payment** If your payment is more than ____ days late, we will charge a late fee of _____
- Liability after Foreclosure** Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- Refinance** Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
- Servicing** We intend to service your loan. If so, you will make your payments to us. to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

Additional Information About This Loan

LENDER
 NMLS/____ LICENSE ID
 LOAN OFFICER
 NMLS/____ LICENSE ID
 EMAIL
 PHONE

MORTGAGE BROKER
 NMLS/____ LICENSE ID
 LOAN OFFICER
 NMLS/____ LICENSE ID
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Comparisons	Use these measures to compare this loan with other loans.
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- Assumption** If you sell or transfer this property to another person, we
 - will allow, under certain conditions, this person to assume this loan on the original terms.
 - will not allow assumption of this loan on the original terms.
- Homeowner's Insurance** This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
- Late Payment** If your payment is more than ____ days late, we will charge a late fee of _____
- Loan Acceptance** You do not have to accept this loan because you have received this form or signed a loan application.
- Liability after Foreclosure** Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
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Other Considerations

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 will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.
- Late Payment** If your payment is more than ____ days late, we will charge a late fee of _____
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Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

LOAN ESTIMATE

PAGE 3 OF 3 - LOAN ID #

Additional Information About This Loan

<p>LENDER NMLS/____ LICENSE ID LOAN OFFICER NMLS/____ LICENSE ID EMAIL PHONE</p>	<p>MORTGAGE BROKER NMLS/____ LICENSE ID LOAN OFFICER NMLS/____ LICENSE ID EMAIL PHONE</p>
--	---

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.
Late Payment	If your payment is more than ____ days late, we will charge a late fee of _____
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LOAN ESTIMATE
PAGE 3 OF 3 - LOAN ID #

H-25(A) MORTGAGE LOAN TRANSACTION
 CLOSING DISCLOSURE—MODEL FORM

Description: This is a blank model Closing Disclosure that illustrates the content requirements in §1026.38. This form provides

three variations of page one, one page two, one page three, four variations of page four, and four variations of page five, reflecting the variable content requirements in §1026.38. This form does not reflect modifications permitted under §1026.38(t).

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 Sale Price	Transaction Information Borrower Seller Lender	Loan Information Loan Term Loan Purpose Product Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Loan ID # MIC #
--	--	---

Loan Terms	Can this amount increase after closing?
Loan Amount	
Interest Rate	
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	
	Does the loan have these features?
Prepayment Penalty	
Balloon Payment	

Projected Payments											
Payment Calculation											
Principal & Interest											
Mortgage Insurance											
Estimated Escrow <i>Amount can increase over time</i>											
Estimated Total Monthly Payment											
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	<table border="0"> <tr> <td>This estimate includes</td> <td>In escrow?</td> </tr> <tr> <td><input type="checkbox"/> Property Taxes</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> <tr> <td colspan="2"><i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i></td> </tr> </table>	This estimate includes	In escrow?	<input type="checkbox"/> Property Taxes		<input type="checkbox"/> Homeowner's Insurance		<input type="checkbox"/> Other:		<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	
This estimate includes	In escrow?										
<input type="checkbox"/> Property Taxes											
<input type="checkbox"/> Homeowner's Insurance											
<input type="checkbox"/> Other:											
<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>											

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

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 Seller Lender	Loan Information Loan Term Loan Purpose Product Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Loan ID # MIC #
---	--	---

Loan Terms	Can this amount increase after closing?
Loan Amount	
Interest Rate	
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	
	Does the loan have these features?
Prepayment Penalty	
Balloon Payment	

Projected Payments											
Payment Calculation											
Principal & Interest											
Mortgage Insurance											
Estimated Escrow <i>Amount can increase over time</i>											
Estimated Total Monthly Payment											
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	<table border="0"> <tr> <td>This estimate includes</td> <td>In escrow?</td> </tr> <tr> <td><input type="checkbox"/> Property Taxes</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> <tr> <td colspan="2"><i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i></td> </tr> </table>	This estimate includes	In escrow?	<input type="checkbox"/> Property Taxes		<input type="checkbox"/> Homeowner's Insurance		<input type="checkbox"/> Other:		<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	
This estimate includes	In escrow?										
<input type="checkbox"/> Property Taxes											
<input type="checkbox"/> Homeowner's Insurance											
<input type="checkbox"/> Other:											
<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>											

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

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 Estimated Prop. Value	Transaction Information Borrower Seller Lender	Loan Information Loan Term Loan Purpose Product Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Loan ID # MIC #
---	--	---

Loan Terms	Can this amount increase after closing?
Loan Amount	
Interest Rate	
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	
Prepayment Penalty	Does the loan have these features?
Balloon Payment	

Projected Payments											
Payment Calculation											
Principal & Interest											
Mortgage Insurance											
Estimated Escrow <i>Amount can increase over time</i>											
Estimated Total Monthly Payment											
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time. See page 4 for details.</i>	<table border="0"> <tr> <td>This estimate includes</td> <td>In escrow?</td> </tr> <tr> <td><input type="checkbox"/> Property Taxes</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> <tr> <td colspan="2"><i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i></td> </tr> </table>	This estimate includes	In escrow?	<input type="checkbox"/> Property Taxes		<input type="checkbox"/> Homeowner's Insurance		<input type="checkbox"/> Other:		<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	
This estimate includes	In escrow?										
<input type="checkbox"/> Property Taxes											
<input type="checkbox"/> Homeowner's Insurance											
<input type="checkbox"/> Other:											
<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>											

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.

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges					
01 % of Loan Amount (Points)					
02					
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
C. Services Borrower Did Shop For					
01					
02					
03					
04					
05					
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)					
Loan Costs Subtotals (A + B + C)					
Other Costs					
E. Taxes and Other Government Fees					
01 Recording Fees	Deed:	Mortgage:			
02					
F. Prepaids					
01 Homeowner's Insurance Premium (. mo.)					
02 Mortgage Insurance Premium (. mo.)					
03 Prepaid Interest (. per day from to)					
04 Property Taxes (. mo.)					
05					
G. Initial Escrow Payment at Closing					
01 Homeowner's Insurance	per month for	mo.			
02 Mortgage Insurance	per month for	mo.			
03 Property Taxes	per month for	mo.			
04					
05					
06					
07					
08 Aggregate Adjustment					
H. Other					
01					
02					
03					
04					
05					
06					
07					
08					
I. TOTAL OTHER COSTS (Borrower-Paid)					
Other Costs Subtotals (E + F + G + H)					
J. TOTAL CLOSING COSTS (Borrower-Paid)					
Closing Costs Subtotals (D + I)					
Lender Credits					

CLOSING DISCLOSURE

PAGE 2 OF 5 - LOAN ID #

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)			
Closing Costs Paid Before Closing			
Closing Costs Financed (Paid from your Loan Amount)			
Down Payment/Funds from Borrower			
Deposit			
Funds for Borrower			
Seller Credits			
Adjustments and Other Credits			
Cash to Close			

Summaries of Transactions Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing		M. Due to Seller at Closing	
01 Sale Price of Property		01 Sale Price of Property	
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)		03	
04		04	
Adjustments		05	
05		06	
06		07	
07		08	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes to		09 City/Town Taxes to	
09 County Taxes to		10 County Taxes to	
10 Assessments to		11 Assessments to	
11		12	
12		13	
13		14	
14		15	
15		16	
L. Paid Already by or on Behalf of Borrower at Closing		N. Due from Seller at Closing	
01 Deposit		01 Excess Deposit	
02 Loan Amount		02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to	
04		04 Payoff of First Mortgage Loan	
05 Seller Credit		05 Payoff of Second Mortgage Loan	
Other Credits		06	
06		07	
07		08 Seller Credit	
Adjustments		09	
08		10	
09		11	
10		12	
11		13	
Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
12 City/Town Taxes to		14 City/Town Taxes to	
13 County Taxes to		15 County Taxes to	
14 Assessments to		16 Assessments to	
15		17	
16		18	
17		19	
CALCULATION		CALCULATION	
Total Due from Borrower at Closing (K)		Total Due to Seller at Closing (M)	
Total Paid Already by or on Behalf of Borrower at Closing (L)		Total Due from Seller at Closing (N)	
Cash to Close <input type="checkbox"/> From <input type="checkbox"/> To Borrower		Cash <input type="checkbox"/> From <input type="checkbox"/> To Seller	

CLOSING DISCLOSURE

PAGE 3 OF 5 - LOAN ID #

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.

Demand Feature

Your loan has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. does not have a demand feature.

Late Payment

If your payment is more than ___ days late, your lender will charge a late fee of _____.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. do not have a negative amortization feature.

Partial Payments

Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan. does not accept any partial payments. If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in _____

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow	
Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.

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Adjustable Payment (AP) Table

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

CLOSING DISCLOSURE

Adjustable Interest Rate (AIR) Table

Index + Margin	
Initial Interest Rate	
Minimum/Maximum Interest Rate	
Change Frequency	
First Change	
Subsequent Changes	
Limits on Interest Rate Changes	
First Change	
Subsequent Changes	

PAGE 4 OF 5 - LOAN ID #

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.

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For now, your loan

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Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Adjustable Payment (AP) Table

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

CLOSING DISCLOSURE

PAGE 4 OF 5 - LOAN ID #

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.

Demand Feature

Your loan has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. does not have a demand feature.

Late Payment

If your payment is more than ___ days late, your lender will charge a late fee of _____

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

- Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
 - may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
 - does not accept any partial payments.
- If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in _____

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow	
Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Adjustable Interest Rate (AIR) Table

Index + Margin
Initial Interest Rate
Minimum/Maximum Interest Rate
Change Frequency
First Change
Subsequent Changes
Limits on Interest Rate Changes
First Change
Subsequent Changes

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
 - what happens if you fail to make your payments,
 - what is a default on the loan,
 - situations in which your lender can require early repayment of the loan, and
 - the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,
 state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
 state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

? **Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name					
Address					
NMLS ID					
License ID					
Contact					
Contact NMLS ID					
Contact License ID					
Email					
Phone					

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

? **Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

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If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

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See your note and security instrument for information about
 - what happens if you fail to make your payments,
 - what is a default on the loan,
 - situations in which your lender can require early repayment of the loan, and
 - the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,
 state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
 state law does not protect you from liability for the unpaid balance.

Loan Acceptance
You do not have to accept this loan because you have received this form or signed a loan application.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name					
Address					
NMLS ID					
License ID					
Contact					
Contact NMLS ID					
Contact License ID					
Email					
Phone					

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

Other Disclosures

Contract Details
See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

? **Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name					
Address					
NMLS ID					
License ID					
Contact					
Contact NMLS ID					
Contact License ID					
Email					
Phone					

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

Loan Calculations	
Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures	
Contract Details See your note and security instrument for information about - what happens if you fail to make your payments, - what is a default on the loan, - situations in which your lender can require early repayment of the loan, and - the rules for making payments before they are due.	
Liability after Foreclosure If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan, <input type="checkbox"/> state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information. <input type="checkbox"/> state law does not protect you from liability for the unpaid balance.	
Loan Acceptance You do not have to accept this loan because you have received this form or signed a loan application.	
Refinance Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.	
Tax Deductions If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.	

Contact Information					
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name					
Address					
NMLS ID					
License ID					
Contact					
Contact NMLS ID					
Contact License ID					
Email					
Phone					

CLOSING DISCLOSURE PAGE 5 OF 5 - LOAN ID #

H-25(B) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—FIXED RATE LOAN SAMPLE

Description: This is a sample of a completed Closing Disclosure for the fixed rate loan illustrated by form H-24(B). The purpose,

product, sale price, loan amount, loan term, and interest rate have not changed from the estimates provided on the Loan Estimate. The creditor requires an escrow account and that the consumer pay for private mortgage insurance for the transaction.

Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	4/15/2013	Borrower	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345	Loan Term	30 years
Closing Date	4/15/2013	Seller	Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345	Purpose	Purchase
Disbursement Date	4/15/2013	Lender	Ficus Bank	Product	Fixed Rate
Settlement Agent	Epsilon Title Co.			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	12-3456				<input type="checkbox"/> VA <input type="checkbox"/>
Property	456 Somewhere Ave Anytown, ST 12345			Loan ID #	123456789
Sale Price	\$180,000			MIC #	000654321

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$761.78	NO
Prepayment Penalty	YES • As high as \$3,240 if you pay off the loan during the first 2 years	
Balloon Payment	NO	

Projected Payments			
Payment Calculation	Years 1-7		Years 8-30
Principal & Interest	\$761.78		\$761.78
Mortgage Insurance	+	82.35	+ —
Estimated Escrow <i>Amount can increase over time</i>	+	206.13	+ 206.13
Estimated Total Monthly Payment	\$1,050.26		\$967.91

Estimated Taxes, Insurance & Assessments	This estimate includes	In escrow?
\$356.13 a month <i>Amount can increase over time. See page 4 for details.</i>	<input checked="" type="checkbox"/> Property Taxes	YES
	<input checked="" type="checkbox"/> Homeowner's Insurance	YES
	<input checked="" type="checkbox"/> Other: Homeowner's Association Dues	NO
	<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	

Costs at Closing	
Closing Costs	\$9,712.10 Includes \$4,694.05 in Loan Costs + \$5,018.05 in Other Costs – \$0 in Lender Credits. See page 2 for details.
Cash to Close	\$14,147.26 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	
A. Origination Charges	\$1,802.00				
01 0.25 % of Loan Amount (Points)	\$405.00				
02 Application Fee	\$300.00				
03 Underwriting Fee	\$1,097.00				
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$236.55				
01 Appraisal Fee to John Smith Appraisers Inc.					\$405.00
02 Credit Report Fee to Information Inc.		\$29.80			
03 Flood Determination Fee to Info Co.	\$20.00				
04 Flood Monitoring Fee to Info Co.	\$31.75				
05 Tax Monitoring Fee to Info Co.	\$75.00				
06 Tax Status Research Fee to Info Co.	\$80.00				
07					
08					
09					
10					
C. Services Borrower Did Shop For	\$2,655.50				
01 Pest Inspection Fee to Pests Co.	\$120.50				
02 Survey Fee to Surveys Co.	\$85.00				
03 Title - Insurance Binder to Epallon Title Co.	\$650.00				
04 Title - Lender's Title Insurance to Epallon Title Co.	\$500.00				
05 Title - Settlement Agent Fee to Epallon Title Co.	\$500.00				
06 Title - Title Search to Epallon Title Co.	\$800.00				
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$4,694.05				
Loan Costs Subtotals (A + B + C)	\$4,664.25	\$29.80			
Other Costs	\$85.00				
E. Taxes and Other Government Fees	\$85.00				
01 Recording Fees Deed: \$40.00 Mortgage: \$45.00	\$85.00				
02 Transfer Tax to Any State			\$950.00		
F. Prepays	\$2,120.80				
01 Homeowner's Insurance Premium (12 mo.) to Insurance Co.	\$1,209.96				
02 Mortgage Insurance Premium (mo.)	\$85.00				
03 Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)	\$279.04				
04 Property Taxes (6 mo.) to Any County USA	\$637.80				
05					
G. Initial Escrow Payment at Closing	\$412.25				
01 Homeowner's Insurance \$100.83 per month for 2 mo.	\$201.66				
02 Mortgage Insurance per month for mo.	\$210.60				
03 Property Taxes \$105.30 per month for 2 mo.	\$210.60				
04					
05					
06					
07					
08 Aggregate Adjustment	-0.01				
H. Other	\$2,400.00				
01 HOA Capital Contribution to HOA Acre Inc.	\$500.00				
02 HOA Processing Fee to HOA Acre Inc.	\$150.00				
03 Home Inspection Fee to Engineers Inc.	\$750.00			\$750.00	
04 Home Warranty Fee to XYZ Warranty Inc.			\$450.00		
05 Real Estate Commission to Alpha Real Estate Broker			\$5,700.00		
06 Real Estate Commission to Omega Real Estate Broker			\$5,700.00		
07 Title - Owner's Title Insurance (optional) to Epallon Title Co.	\$1,000.00				
08					
I. TOTAL OTHER COSTS (Borrower-Paid)	\$5,018.05				
Other Costs Subtotals (E + F + G + H)	\$5,018.05				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$9,712.10				
Closing Costs Subtotals (D + I)	\$9,682.30	\$29.80	\$12,800.00	\$750.00	\$405.00
Lender Credits					

CLOSING DISCLOSURE

PAGE 2 OF 5 - LOAN ID # 123456789

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
Cash to Close	\$16,054.00	\$14,147.26	

Summaries of Transactions Use this table to see a summary of your transaction.

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

CLOSING DISCLOSURE

PAGE 3 OF 5 • LOAN ID # 123456789

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.

Demand Feature

Your loan has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
 does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
 may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
 do not have a negative amortization feature.

Partial Payments

Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
 may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
 does not accept any partial payments.
 If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in 456 Somewhere Ave., Anytown, ST 12345

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: Homeowner's Insurance Property Taxes
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: Homeowner's Association Dues You may have other property costs.
Initial Escrow Payment	\$412.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations	
Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$285,803.36
Finance Charge. The dollar amount the loan will cost you.	\$118,830.27
Amount Financed. The loan amount available after paying your upfront finance charge.	\$162,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.174%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.46%

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
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- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,
 state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
 state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information					
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
Address	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
NMLS ID					
ST License ID			Z765416	Z61456	Z61616
Contact	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
Contact NMLS ID	12345				
Contact ST License ID			P16415	P51461	PT1234
Email	joesmith@ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@epsilontitle.com
Phone	123-456-7890		123-555-1717	321-555-7171	987-555-4321

Confirm Receipt
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

H-25(C) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—BORROWER FUNDS FROM SECOND-LIEN LOAN IN SUMMARIES OF TRANSACTIONS SAMPLE

Description: This is a sample of the information required on the Closing Disclosure by

§1026.38(j) for disclosure of consumer funds from a simultaneous second-lien credit transaction not otherwise disclosed pursuant to §1026.38(j)(2)(iii) or (iv) that is used to finance part of the purchase price of the property subject to the transaction.

Summaries of Transactions		Use this table to see a summary of your transaction.	
BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing		M. Due to Seller at Closing	
01	Sale Price of Property	01	Sale Price of Property
02	Sale Price of Any Personal Property Included in Sale	02	Sale Price of Any Personal Property Included in Sale
03	Closing Costs Paid at Closing (J)	03	
04		04	
Adjustments		Adjustments	
05		05	
06		06	
07		07	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08	City/Town Taxes to	09	City/Town Taxes to
09	County Taxes to	10	County Taxes to
10	Assessments to	11	Assessments to
11		12	
12		13	
13		14	
14		15	
15		16	
L. Paid Already by or on Behalf of Borrower at Closing		N. Due from Seller at Closing	
01	Deposit	01	Excess Deposit
02	Loan Amount	02	Closing Costs Paid at Closing (J)
03	Existing Loan(s) Assumed or Taken Subject to	03	Existing Loan(s) Assumed or Taken Subject to
04	Second Loan (Principal Balance \$100,000) \$96,500.00	04	Payoff of First Mortgage Loan
05	Seller Credit	05	Payoff of Second Mortgage Loan
06		06	
Other Credits		Other Credits	
07		07	
Adjustments		Adjustments	
08		08	Seller Credit
09		09	
10		10	
11		11	
Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
12	City/Town Taxes to	14	City/Town Taxes to
13	County Taxes to	15	County Taxes to
14	Assessments to	16	Assessments to
15		17	
16		18	
17		19	
CALCULATION		CALCULATION	
Total Due from Borrower at Closing (K)		Total Due to Seller at Closing (M)	
Total Paid Already by or on Behalf of Borrower at Closing (L)		Total Due from Seller at Closing (N)	
Cash to Close <input type="checkbox"/> From <input type="checkbox"/> To Borrower		Cash <input type="checkbox"/> From <input type="checkbox"/> To Seller	
CLOSING DISCLOSURE		PAGE 3 OF 5 - LOAN ID #	

H-25(D) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—BORROWER SATISFACTION OF SELLER'S SECOND-LIEN LOAN OUTSIDE OF CLOSING IN SUMMARIES OF TRANSACTIONS SAMPLE

Description: This is a sample of the information required on the Closing Disclosure by

§1026.38(j) and (k) for the satisfaction of a junior-lien transaction by the consumer, which was not paid from closing funds.

Summaries of Transactions		Use this table to see a summary of your transaction.	
BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing		M. Due to Seller at Closing	
01	Sale Price of Property	01	Sale Price of Property
02	Sale Price of Any Personal Property Included in Sale	02	Sale Price of Any Personal Property Included in Sale
03	Closing Costs Paid at Closing (J)	03	
04		04	
Adjustments		Adjustments	
05		05	
06		06	
07		07	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08	City/Town Taxes to	09	City/Town Taxes to
09	County Taxes to	10	County Taxes to
10	Assessments to	11	Assessments to
11		12	
12		13	
13		14	
14		15	
15		16	
L. Paid Already by or on Behalf of Borrower at Closing		N. Due from Seller at Closing	
01	Deposit	01	Excess Deposit
02	Loan Amount	02	Closing Costs Paid at Closing (J)
03	Existing Loan(s) Assumed or Taken Subject to	03	Existing Loan(s) Assumed or Taken Subject to
04	Satisfaction of Junior Lien \$5,000 P.O.C. Borrower	04	Payoff of First Mortgage Loan
05	Seller Credit	05	Payoff of Second Mortgage Loan
Other Credits		06	Satisfaction of Junior Lien \$5,000 P.O.C. Borrower
06		07	
07		08	Seller Credit
Adjustments		09	
08		10	
09		11	
10		12	
11		13	
Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
12	City/Town Taxes to	14	City/Town Taxes to
13	County Taxes to	15	County Taxes to
14	Assessments to	16	Assessments to
15		17	
16		18	
17		19	
CALCULATION		CALCULATION	
Total Due from Borrower at Closing (K)		Total Due to Seller at Closing (M)	
Total Paid Already by or on Behalf of Borrower at Closing (L)		Total Due from Seller at Closing (N)	
Cash to Close <input type="checkbox"/> From <input type="checkbox"/> To Borrower		Cash <input type="checkbox"/> From <input type="checkbox"/> To Seller	

CLOSING DISCLOSURE

PAGE 3 OF 5 - LOAN ID #

H-25(E) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—REFINANCE TRANSACTION SAMPLE

Description: This is a sample of a completed Closing Disclosure for the refinance transaction illustrated by form H-24(D). The purpose, loan amount, loan term, and interest

rate have not changed from the estimates provided on the Loan Estimate. The outstanding balance of the existing mortgage loan securing the property was less than estimated on the Loan Estimate. The creditor requires an escrow account and that the consumer pay for private mortgage insurance for the transaction.

Closing Disclosure

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

Closing Information	Transaction Information	Loan Information
Data Issued 4/15/2013	Borrower Michael Jones and Mary Stone	Loan Term 30 years
Closing Date 4/15/2013	123 Anywhere Street	Purpose Refinance
Disbursement Date 4/15/2013	Anytown, ST 12345	Product Fixed Rate
Settlement Agent Zeta Title	Lender Ficus Bank	Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File # 12-3456		<input type="checkbox"/> VA <input type="checkbox"/>
Property 123 Anywhere Street		Loan ID # 123456789
Anytown, ST 12345		MIC # 009874513
Appraised Prop. Value \$180,000		

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$150,000	NO
Interest Rate	4.25%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment.</i>	\$737.91	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-4	Years 5-30
Principal & Interest	\$737.91	\$737.91
Mortgage Insurance	+ 82.35	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 206.13	+ 206.13
Estimated Total Monthly Payment	\$1,026.39	\$944.04
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time. See details on page 4.</i>	\$356.13 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>
		In escrow? YES YES NO

Costs at Closing	
Closing Costs	\$5,757.57 Includes \$3,495.50 in Loan Costs + \$2,762.07 in Other Costs - \$500 in Lender Credits. See page 2 for details.
Cash to Close	\$29,677.43 Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
A. Origination Charges	\$1,950.00		
01 .5 % of Loan Amount (Points)	\$750.00		
02 Application Fee	\$250.00		
03 Origination Fee	\$450.00		
04 Underwriting Fee	\$500.00		
05			
06			
07			
08			
B. Services Borrower Did Not Shop For	\$610.00		
01 Appraisal Fee to John Smith Appraisers Inc.		\$405.00	
02 Credit Report Fee to Information Inc.		\$30.00	
03 Flood Determination Fee to Info Co.	\$20.00		
04 Flood Monitoring Fee to Info Co.	\$45.00		
05 Tax Monitoring Fee to Info Co.	\$65.00		
06 Tax Status Research Fee to Info Co.	\$45.00		
07			
08			
09			
10			
C. Services Borrower Did Shop For	\$935.50		
01 Pest Inspection Fee to Pests Co.	\$85.00		
02 Title - Insurance Binder to Epsilon Title Co.	\$50.00		
03 Title - Lender's Title Policy to Epsilon Title Co.	\$250.50		
04 Title - Settlement Agent Fee to Epsilon Title Co.	\$350.00		
05 Title - Title Search to Epsilon Title Co.	\$200.00		
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$3,495.50		
Loan Costs Subtotals (A + B + C)	\$3,060.50	\$435.00	
Other Costs			
E. Taxes and Other Government Fees	\$60.00		
01 Recording Fees Deed: Mortgage: \$60.00	\$60.00		
02			
F. Prepaids	\$2,125.12		
01 Homeowner's Insurance Premium (12 mo.) to Insurance Co.	\$1,209.96		
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (\$17.71 per day from 4/15/2013 to 5/1/2013)	\$283.36		
04 Property Taxes (6 mo.) to Any County USA	\$631.80		
05			
G. Initial Escrow Payment at Closing	\$576.95		
01 Homeowner's Insurance \$100.83 per month for 2 mo.	\$201.66		
02 Mortgage Insurance \$82.35 per month for 2 mo.	\$164.70		
03 Property Taxes \$105.30 per month for 2 mo.	\$210.60		
04			
05			
06			
07			
08 Aggregate Adjustment	-\$0.01		
H. Other			
01			
02			
03			
04			
05			
06			
07			
08			
I. TOTAL OTHER COSTS (Borrower-Paid)	\$2,762.07		
Other Costs Subtotals (E + F + G + H)	\$2,762.07		
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$6,257.57		
Closing Costs Subtotals (D + I)	\$5,822.57	\$435.00	
Lender Credits	-\$500.00		

CLOSING DISCLOSURE

PAGE 2 OF 5 - LOAN ID # 123456789

Payoffs and Payments		Use this table to see a summary of your payoffs and payments to others from your loan amount.
TO	AMOUNT	
01 Rho Servicing to pay off existing loan	\$115,000.00	
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		
14		
15		
K. TOTAL PAYOFFS AND PAYMENTS	\$115,000.00	

Calculating Cash to Close		Use this table to see what has changed from your Loan Estimate.	
	Loan Estimate	Final	Did this change?
Loan Amount	\$150,000.00	\$150,000.00	NO
Total Closing Costs (J)	-\$5,099.00	-\$5,757.57	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$435.00	YES • You paid these Closing Costs before closing
Total Payoffs and Payments (K)	-\$120,000.00	-\$115,000.00	YES • See Payoffs and Payments (K)
Cash to Close	\$24,901.00	\$79,677.43	
	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$5,322.57

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.

Demand Feature

Your loan has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
 does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
 may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
 do not have a negative amortization feature.

Partial Payments

Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
 may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
 does not accept any partial payments.
 If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in 123 Anywhere Street, Anytown, ST 12345

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: Property taxes, Homeowner's Insurance
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: HOA Dues You may have other property costs.
Initial Escrow Payment	\$576.95	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations	
Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$273,214.50
Finance Charge. The dollar amount the loan will cost you.	\$121,029.00
Amount Financed. The loan amount available after paying your upfront finance charge.	\$148,241.94
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.543%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	77.29%

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures			
Appraisal If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.			
Contract Details See your note and security instrument for information about - what happens if you fail to make your payments, - what is a default on the loan, - situations in which your lender can require early repayment of the loan, and - the rules for making payments before they are due.			
Liability after Foreclosure If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan, <input type="checkbox"/> state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information. <input checked="" type="checkbox"/> state law does not protect you from liability for the unpaid balance.			
Refinance Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.			
Tax Deductions If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.			

Contact Information			
	Lender	Mortgage Broker	Settlement Agent
Name	Ficus Bank		Zeta Title
Address	4321 Random Blvd. Somecity, ST 12340		321 Uptown Dr. Anytown, ST 12345
NMLS ID			
ST License ID			P76821
Contact	Joe Smith		Joan Taylor
Contact NMLS ID	12345		
Contact License ID			
Email	joesmith@ficusbank.com		joan@zt.biz
Phone	123-456-7890		555-321-9876

Confirm Receipt			
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.			
Applicant Signature	Date	Co-Applicant Signature	Date
CLOSING DISCLOSURE			PAGE 5 OF 5 - LOAN ID # 123456789

H-25(F) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—REFINANCE TRANSACTION SAMPLE (AMOUNT IN EXCESS OF §1026.19(E)(3))

Description: This is a sample of the completed disclosures required by §1026.38(e) and

(h) for a completed Closing Disclosure for the refinance transaction illustrated by form H-24(D). The Closing Costs have increased in excess of the good faith requirements of §1026.19(e)(3) by \$200, for which the creditor has provided a refund under §1026.19(f)(2)(v).

J. TOTAL CLOSING COSTS (Borrower-Paid)	\$5,977.57	
Closing Costs Subtotals (D + I)	\$5,822.57	\$655.00
Lender Credits (Includes \$200 credit for increase in Closing Costs above legal limit)	-\$500.00	

Calculating Cash to Close		Use this table to see what has changed from your Loan Estimate.	
	Loan Estimate	Final	Did this change?
Loan Amount	\$150,000.00	\$150,000.00	NO
Total Closing Costs (J)	-\$5,099.00	-\$5,977.57	YES - See Total Loan Costs (D) and Total Other Costs (I) - Increase exceeds legal limits by \$200. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	\$655.00	YES - You paid these Closing Costs before closing
Total Payoffs and Payments (K)	-\$120,000.00	-\$115,000.00	YES - See Payoffs and Payments (K)
Cash to Close	\$24,901.00	\$29,677.43	
	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$5,322.57

H-25(G) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—REFINANCE TRANSACTION WITH CASH FROM CONSUMER AT CONSUMMATION

Description: This is a sample of a completed Closing Disclosure for a refinance trans-

action in which the consumer must pay additional funds to satisfy the existing mortgage loan securing the property and other existing debt to consummate the transaction.

Closing Disclosure

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

Closing Information	Transaction Information	Loan Information
Data Issued 4/15/2013	Borrower Michael Jones and Mary Stone	Loan Term 30 years
Closing Date 4/15/2013	123 Anywhere Street	Purpose Refinance
Disbursement Date 4/15/2013	Anytown, ST 12345	Product Fixed Rate
Settlement Agent Zeta Title	Lender Fir Bank	Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File # 12-3456		<input type="checkbox"/> VA <input type="checkbox"/>
Property 123 Anywhere Street		Loan ID # 123456789
Anytown, ST 12345		MIC # 009874513
Appraised Prop. Value \$180,000		

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$150,000	NO
Interest Rate	4.125%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$726.97	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments			
Payment Calculation	Years 1-4		Years 5-30
Principal & Interest	\$726.97		\$726.97
Mortgage Insurance	+	82.35	+ —
Estimated Escrow <i>Amount can increase over time</i>	+	206.13	+ 206.13
Estimated Total Monthly Payment	\$1,015.45		\$933.10
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	\$206.13 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? YES YES

Costs at Closing	
Closing Costs	\$6,156.60 Includes \$3,800.50 in Loan Costs + \$2,856.10 in Other Costs - \$500 in Lender Credits. See page 2 for details.
Cash to Close	\$6,716.60 Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
A. Origination Charges	\$2,250.00		
01 1 % of Loan Amount (Points)	\$1,500.00		
02 Application Fee	\$750.00		
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For	\$620.00		
01 Appraisal Fee to John Smith Appraisers Inc.		\$405.00	
02 Credit Report Fee to Information Inc.		\$35.00	
03 Flood Determination Fee to Info Co.	\$25.00		
04 Flood Monitoring Fee to Info Co.	\$45.00		
05 Tax Monitoring Fee to Info Co.	\$65.00		
06 Tax Status Research Fee to Info Co.	\$45.00		
07			
08			
09			
10			
C. Services Borrower Did Shop For	\$930.50		
01 Pest Inspection Fee to Pests Co.	\$80.00		
02 Title - Insurance Binder to Epsilon Title Co.	\$50.00		
03 Title - Lender's Title Policy to Epsilon Title Co.	\$250.50		
04 Title - Settlement Agent Fee to Epsilon Title Co.	\$350.00		
05 Title - Title Search to Epsilon Title Co.	\$200.00		
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$3,800.50		
Loan Costs Subtotals (A + B + C)	\$3,360.50	\$440.00	
Other Costs			
E. Taxes and Other Government Fees	\$80.00		
01 Recording Fees Deed: Mortgage: \$80.00	\$80.00		
02			
F. Prepaids	\$2,199.15		
01 Homeowner's Insurance Premium (12 mo.) to Insurance Co.	\$1,209.96		
02 Mortgage Insurance Premium (1 mo.) to MI Co.	\$82.35		
03 Prepaid Interest (\$17.19 per day from 4/15/2013 to 5/1/2013)	\$275.04		
04 Property Taxes (6 mo.) to Any County USA	\$631.80		
05			
G. Initial Escrow Payment at Closing	\$576.95		
01 Homeowner's Insurance \$100.83 per month for 2 mo.	\$201.66		
02 Mortgage Insurance \$82.35 per month for 2 mo.	\$164.70		
03 Property Taxes \$105.30 per month for 2 mo.	\$210.60		
04			
05			
06			
07			
08 Aggregate Adjustment	-\$0.01		
H. Other			
01			
02			
03			
04			
05			
06			
07			
08			
I. TOTAL OTHER COSTS (Borrower-Paid)	\$2,856.10		
Other Costs Subtotals (E + F + G + H)	\$2,856.10		
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$6,156.60		
Closing Costs Subtotals (D + I)	\$6,216.60	\$440.00	
Lender Credits	-\$500.00		

CLOSING DISCLOSURE

PAGE 2 OF 5 - LOAN ID # 123456789

Payoffs and Payments Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 Rho Servicing to pay off existing loan	\$124,000.00
02 Beta Card Inc. to pay down credit card balance	\$5,000.00
03 Bob's Home Improvement to pay off mechanic's lien	\$12,000.00
04 State of Anywhere to pay off tax lien	\$10,000.00
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	\$151,000.00

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

	Loan Estimate	Final	Did this change?
Loan Amount	\$150,000.00	\$150,000.00	NO
Total Closing Costs (J)	-\$5,691.00	-\$6,156.60	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$440.00	YES • You paid these Closing Costs before closing
Total Payoffs and Payments (K)	-\$120,000.00	-\$151,000.00	YES • See Payoffs and Payments (K)
Cash to Close	\$24,309.00	\$6,716.60	
	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$5,691.00

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.

Demand Feature

Your loan has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
 does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

Negative Amortization (Increase in Loan Amount)
 Under your loan terms, you

are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
 may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
 do not have a negative amortization feature.

Partial Payments

Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
 may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
 does not accept any partial payments.
 If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in 123 Anywhere Street, Anytown, ST 12345

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: Property taxes, Homeowner's Insurance
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	\$576.95	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$269,574.50
Finance Charge. The dollar amount the loan will cost you.	\$116,884.00
Amount Financed. The loan amount available after paying your upfront finance charge.	\$148,367.91
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.404%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	74.66%

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,
 state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
 state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Fir Bank		Zeta Title
Address	4321 Random Blvd. Somecity, ST 12340		321 Uptown Dr. Anytown, ST 12345
NMLS ID			
ST License ID			P76821
Contact	Joe Smith		Joan Taylor
Contact NMLS ID	12345		
Contact License ID			
Email	joesmith@firbank.com		joan@zt.biz
Phone	123-456-7890		555-321-9876

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____
CLOSING DISCLOSURE PAGE 5 OF 5 - LOAN ID # 123456789

H-25(H) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—MODIFICATION TO CLOSING COST DETAILS—MODEL FORM

Description: This is a blank model form of the modification to Closing Cost Details permitted by §1026.38(t)(5)(iv)(B).

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges					
% of Loan Amount (Points)					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
B. Services Borrower Did Not Shop For					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
C. Services Borrower Did Shop For					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
D. TOTAL LOAN COSTS (Borrower-Paid)					
Loan Costs Subtotal (A + B + C)					

CLOSING DISCLOSURE

PAGE 2a OF 5 - LOAN ID #

Closing Cost Details

Other Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
E. Taxes and Other Government Fees					
01 Recording Fees Deed: Mortgage:					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
F. Prepaids					
01 Homeowner's Insurance Premium (mo.)					
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (per day from to)					
04 Property Taxes (mo.)					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
G. Initial Escrow Payment at Closing					
01 Homeowner's Insurance per month for mo.					
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for mo.					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14 Aggregate Adjustment					
H. Other					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
I. TOTAL OTHER COSTS (Borrower-Paid)					
Other Costs Subtotals (E + F + G + H)					
J. TOTAL CLOSING COSTS (Borrower-Paid)					
Closing Costs Subtotals (D + I)					
Lender Credits					

CLOSING DISCLOSURE PAGE 2b OF 5 - LOAN ID #

H-25(I) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—MODIFICATION TO CLOSING DISCLOSURE FOR DISCLOSURE PROVIDED TO SELLER—MODEL FORM

Description: This is a blank model form of the modification permitted by § 1026.38(t)(5)(vi).

Closing Disclosure

Closing Information

Data Issued
 Closing Date
 Disbursement Date
 Settlement Agent
 File #
 Property
 Sale Price

Transaction Information

Borrower
 Seller

Summaries of Transactions

SELLER'S TRANSACTION

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

Due from Seller at Closing

01 Excess Deposit
 02 Closing Costs Paid at Closing (I)
 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
 Total Due from Seller at Closing
 Cash From To Seller

Contact Information

REAL ESTATE BROKER (B)

Name
 Address
 License ID
 Contact
 Contact License ID
 Email
 Phone

REAL ESTATE BROKER (S)

Name
 Address
 License ID
 Contact
 Contact License ID
 Email
 Phone

SETTLEMENT AGENT

Name
 Address
 License ID
 Contact
 Contact License ID
 Email
 Phone

? **Questions?** If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
A. Origination Charges		
01 % of Loan Amount (Points)		
02		
03		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For		
01		
02		
03		
04		
05		
06		
07		
08		
C. Services Borrower Did Shop For		
01		
02		
03		
04		
05		
06		
07		
08		
Other Costs		
E. Taxes and Other Government Fees		
01 Recording Fees	Deed:	Mortgage:
02		
F. Prepaids		
01 Homeowner's Insurance Premium (mo.)		
02 Mortgage Insurance Premium (mo.)		
03 Prepaid Interest (per day from to)		
04 Property Taxes (mo.)		
05		
G. Initial Escrow Payment at Closing		
01 Homeowner's Insurance per month for mo.		
02 Mortgage Insurance per month for mo.		
03 Property Taxes per month for mo.		
04		
05		
06		
07		
08 Aggregate Adjustment		
H. Other		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		
J. TOTAL CLOSING COSTS		

CLOSING DISCLOSURE PAGE 2 OF 2

H-25(J) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—MODIFICATION TO CLOSING DISCLOSURE FOR TRANSACTION NOT INVOLVING SELLER—MODEL FORM

Description: This is a blank model form of the alternative disclosures and modifications

permitted by §1026.38(d)(2), (e), and (t)(5)(vii) for transactions without a seller.

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 Appraised Prop. Value	Transaction Information Borrower Lender	Loan Information Loan Term Purpose Product Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Loan ID # MIC #
---	--	--

Loan Terms	Can this amount increase after closing?
Loan Amount	
Interest Rate	
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	
Does the loan have these features?	
Prepayment Penalty	
Balloon Payment	

Projected Payments			
Payment Calculation			
Principal & Interest			
Mortgage Insurance			
Estimated Escrow <i>Amount can increase over time</i>			
Estimated Total Monthly Payment			
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time. See page 4 for details</i>	<table border="0"> <tr> <td style="vertical-align: top;"> This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i> </td> <td style="vertical-align: top;"> In escrow? </td> </tr> </table>	This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow?
This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow?		

Costs at Closing	
Closing Costs	Includes _____ in Loan Costs + _____ in Lender Credits. See page 2 for details. _____ in Other Costs -
Cash to Close	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input type="checkbox"/> To Borrower

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 Lender	Loan Information Loan Term Loan Purpose Loan Product Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Loan ID # MIC #
---	--	--

Loan Terms	Can this amount increase after closing?
Loan Amount	
Interest Rate	
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	
	Does the loan have these features?
Prepayment Penalty	
Balloon Payment	

Projected Payments											
Payment Calculation											
Principal & Interest											
Mortgage Insurance											
Estimated Escrow <i>Amount can increase over time</i>											
Estimated Total Monthly Payment											
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time. See page 4 for details</i>	<table border="0"> <tr> <td>This estimate includes</td> <td>In escrow?</td> </tr> <tr> <td><input type="checkbox"/> Property Taxes</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Homeowner's Insurance</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> <tr> <td colspan="2"><i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i></td> </tr> </table>	This estimate includes	In escrow?	<input type="checkbox"/> Property Taxes		<input type="checkbox"/> Homeowner's Insurance		<input type="checkbox"/> Other:		<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	
This estimate includes	In escrow?										
<input type="checkbox"/> Property Taxes											
<input type="checkbox"/> Homeowner's Insurance											
<input type="checkbox"/> Other:											
<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>											

Costs at Closing	
Closing Costs	Includes _____ in Loan Costs + _____ in Lender Credits. See page 2 for details. _____ in Other Costs –
Cash to Close	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
A. Origination Charges			
01 % of Loan Amount (Points)			
02			
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
C. Services Borrower Did Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)			
Loan Costs Subtotals (A + B + C)			
Other Costs			
E. Taxes and Other Government Fees			
01 Recording Fees	Deed:	Mortgage:	
02			
F. Prepaids			
01 Homeowner's Insurance Premium (. mo.)			
02 Mortgage Insurance Premium (. mo.)			
03 Prepaid Interest (per day from to)			
04 Property Taxes (. mo.)			
05			
G. Initial Escrow Payment at Closing			
01 Homeowner's Insurance	per month for	mo.	
02 Mortgage Insurance	per month for	mo.	
03 Property Taxes	per month for	mo.	
04			
05			
06			
07			
08 Aggregate Adjustment			
H. Other			
01			
02			
03			
04			
05			
06			
07			
08			
I. TOTAL OTHER COSTS (Borrower-Paid)			
Other Costs Subtotals (E + F + G + H)			
J. TOTAL CLOSING COSTS (Borrower-Paid)			
Closing Costs Subtotals (D + I)			
Lender Credits			

CLOSING DISCLOSURE

PAGE 2 OF 5 - LOAN ID #

Payoffs and Payments Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01	
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	

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

	Loan Estimate	Final	Did this change?
Loan Amount			
Total Closing Costs (I)			
Closing Costs Paid Before Closing			
Total Payoffs and Payments (K)			
Cash to Close	<input type="checkbox"/> From Borrower <input type="checkbox"/> To Borrower	<input type="checkbox"/> From Borrower <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount)

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.

Demand Feature

Your loan has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. does not have a demand feature.

Late Payment

If your payment is more than ___ days late, your lender will charge a late fee of _____.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. do not have a negative amortization feature.

Partial Payments

Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan. does not accept any partial payments. If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in _____

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow	
Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow	
Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee:	

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.

Demand Feature

Your loan has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. does not have a demand feature.

Late Payment

If your payment is more than ____ days late, your lender will charge a late fee of _____.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. do not have a negative amortization feature.

Partial Payments

Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan. does not accept any partial payments. If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in _____

_____. You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Adjustable Payment (AP) Table

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

CLOSING DISCLOSURE

Escrow Account

For now, your loan will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow	
Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Adjustable Interest Rate (AIR) Table

Index + Margin	
Initial Interest Rate	
Minimum/Maximum Interest Rate	
Change Frequency	
First Change	
Subsequent Changes	
Limits on Interest Rate Changes	
First Change	
Subsequent Changes	

PAGE 4 OF 5 - LOAN ID #

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.

Demand Feature

Your loan has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. does not have a demand feature.

Late Payment

If your payment is more than ___ days late, your lender will charge a late fee of _____.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. do not have a negative amortization feature.

Partial Payments

Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan. does not accept any partial payments. If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in _____

_____. You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Adjustable Payment (AP) Table

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

CLOSING DISCLOSURE

Escrow Account
For now, your loan

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow	
Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

PAGE 4 OF 5 - LOAN ID #

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.

Demand Feature

Your loan has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. does not have a demand feature.

Late Payment

If your payment is more than ___ days late, your lender will charge a late fee of _____.

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan. does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in _____

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow	
Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee:	

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Adjustable Interest Rate (AIR) Table

Index + Margin
Initial Interest Rate
Minimum/Maximum Interest Rate
Change Frequency
First Change
Subsequent Changes
Limits on Interest Rate Changes
First Change
Subsequent Changes

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,
 state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
 state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name			
Address			
NMLS ID			
___ License ID			
Contact			
Contact NMLS ID			
Contact ___ License ID			
Email			
Phone			

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____
CLOSING DISCLOSURE PAGE 5 OF 5 - LOAN ID #

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

? **Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,
 state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
 state law does not protect you from liability for the unpaid balance.

Loan Acceptance
You do not have to accept this loan because you have received this form or signed a loan application.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name			
Address			
NMLS ID			
License ID			
Contact			
Contact NMLS ID			
Contact License ID			
Email			
Phone			

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.
Finance Charge. The dollar amount the loan will cost you.
Amount Financed. The loan amount available after paying your upfront finance charge.
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Disclosures

Contract Details
See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name			
Address			
NMLS ID			
License ID			
Contact			
Contact NMLS ID			
Contact License ID			
Email			
Phone			

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____
CLOSING DISCLOSURE PAGE 5 OF 5 - LOAN ID #

Loan Calculations		Other Disclosures	
Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.		Contract Details See your note and security instrument for information about - what happens if you fail to make your payments, - what is a default on the loan, - situations in which your lender can require early repayment of the loan, and - the rules for making payments before they are due.	
Finance Charge. The dollar amount the loan will cost you.		Liability after Foreclosure If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan, <input type="checkbox"/> state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information. <input type="checkbox"/> state law does not protect you from liability for the unpaid balance.	
Amount Financed. The loan amount available after paying your upfront finance charge.		Loan Acceptance You do not have to accept this loan because you have received this form or signed a loan application.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.		Refinance Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.		Tax Deductions If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.	

? **Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Contact Information			
	Lender	Mortgage Broker	Settlement Agent
Name			
Address			
NMLS ID			
__ License ID			
Contact			
Contact NMLS ID			
Contact __ License ID			
Email			
Phone			

H-26 MORTGAGE LOAN TRANSACTION—PRE-LOAN ESTIMATE STATEMENT—MODEL FORM

Description: This is a model of the statement required by §1026.19(e)(2)(ii) to be stat-

ed at the top of the front of the first page of a written estimate of terms or costs specific to a consumer that is provided to a consumer before the consumer receives the disclosures required under §1026.19(e)(1)(i).

***Your actual rate, payment, and costs could be higher.
Get an official Loan Estimate before choosing a loan.***

H-27(A) MORTGAGE LOAN TRANSACTION—
WRITTEN LIST OF PROVIDERS—MODEL FORM

Description: This is a blank model form for
the written list of settlement service pro-

viders required by §1026.19(e)(1)(vi) and the
statement required by §1026.19(e)(1)(vi)(C)
that the consumer may select a settlement
service provider that is not on the list.

Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List		You can select these providers or shop for your own providers.	
Service	Estimate	Provider We Identified	Contact Information
Pest Inspection Fee	\$135	Pest Co.	Jane Polk 123 Avenue A Anytown, ST 12345 janep@pestco.com 111-222-3333
Survey Fee	\$65	Surveyor LLC	Bill Barnes 456 Avenue B Anytown, ST 12341 billb@surveyorllc.com 111-333-4444
Title - Insurance Binder	\$700	Gamma Title Co.	Joanna Campbell 789 Avenue C Anytown, ST 12333 joannac@gammatitle.com 222-444-5555
Title - Lender's Title Policy	\$535		
Title - Settlement Agent Fee	\$502		
Title - Title Search	\$1,261		
Title - Lender's Title Insurance	\$1,100	Delta Title Inc.	Frank Fields 321 Avenue D Anytown, ST 12321 frankf@deltatitle.com 222-444-6666
Title - Other Title Services	\$1,000		
Title - Settlement Agent Fee	\$350		

APPLICANTS: Michael Jones and Mary Stone DATE ISSUED: 2/15/2013 LOAN ID # 123456789

H-27(C) MORTGAGE LOAN TRANSACTION—SAMPLE OF WRITTEN LIST OF PROVIDERS WITH SERVICES YOU CANNOT SHOP FOR

providers selected by the creditor for the charges disclosed pursuant to §1026.37(f)(2).

Description: This is a sample of the Written List of Providers with information about the

Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List		You can select these providers or shop for your own providers.	
Service	Estimate	Provider We Identified	Contact Information

Additional Details for Services You Cannot Shop For

Service Provider List		You can only select from these providers for these services.	
Service	Estimate	Provider We Identified	Contact Information

APPLICANTS:

DATE ISSUED:

LOAN ID #

H-28(A) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—SPANISH LANGUAGE MODEL FORM

Description: This is a blank model Loan Estimate that illustrates the application of the content requirements in §1026.37, and is

translated into the Spanish language as permitted by §1026.37(o)(5)(ii). This form provides two variations of page one, four variations of page two, and four variations of page three, reflecting the variable content requirements in §1026.37.

Guarde esta Estimación de Préstamo para compararla con su Declaración de Cierre.

Estimación de Préstamo

FECHA DE EMISIÓN _____
 SOLICITANTES _____
 INMUEBLE _____
 PRECIO DE VENTA _____

PLAZO DEL PRÉSTAMO _____
 FINALIDAD _____
 PRODUCTO _____
 TIPO DE PRÉSTAMO Convencional FHA VA _____
 N.º DEL PRÉSTAMO _____
 BLOQUEO DE TASA NO SI, hasta el _____ a las _____
Antes del cierre, la tasa de interés, los puntos y los créditos del prestamista podrían cambiar, a menos que usted bloquee la tasa de interés. Todos los demás costos de cierre estimados estarán vigentes hasta el _____.

Términos del préstamo	¿Puede aumentar este monto después del cierre?
Monto del préstamo	
Tasa de interés	
Pago mensual de intereses y capital <small>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</small>	
¿Tiene el préstamo estas características?	
Multa por pago anticipado	
Cuota extraordinaria	

Pagos proyectados											
Cálculo de los pagos											
Capital e intereses											
Seguro hipotecario											
Depósito estimado para impuestos y seguros de la vivienda <small>El monto puede aumentar con el paso del tiempo</small>											
Pago total mensual estimado											
Impuestos, seguro y evaluaciones estimados <small>El monto puede aumentar con el paso del tiempo</small>	<table style="width: 100%;"> <tr> <td style="width: 50%;">Esta estimación incluye</td> <td style="width: 50%;">¿En depósito?</td> </tr> <tr> <td><input type="checkbox"/> Impuestos sobre la propiedad</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Seguro de la vivienda</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Otro:</td> <td></td> </tr> <tr> <td colspan="2"><small>Consulte la Sección G en la página 2 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</small></td> </tr> </table>	Esta estimación incluye	¿En depósito?	<input type="checkbox"/> Impuestos sobre la propiedad		<input type="checkbox"/> Seguro de la vivienda		<input type="checkbox"/> Otro:		<small>Consulte la Sección G en la página 2 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</small>	
Esta estimación incluye	¿En depósito?										
<input type="checkbox"/> Impuestos sobre la propiedad											
<input type="checkbox"/> Seguro de la vivienda											
<input type="checkbox"/> Otro:											
<small>Consulte la Sección G en la página 2 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</small>											

Costos al momento del cierre	
Costos de cierre estimados	Incluye _____ por costos del préstamo + _____ por otros costos - _____ por créditos del prestamista. Consulte los detalles en la página 2.
Dinero en efectivo estimado para el cierre	Incluye costos de cierre. Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 2.

Visite www.consumerfinance.gov/mortgage-estimate para información general y ayuda.

ESTIMACIÓN DE PRÉSTAMO
PÁGINA 1 DE 3 - N.º DEL PRÉSTAMO

Guarde esta Estimación de Préstamo para compararla con su Declaración de Cierre.

Estimación de Préstamo

FECHA DE EMISIÓN
SOLICITANTES

INMUEBLE

VALOR ESTIMADO DE LA VIVIENDA

PLAZO DEL PRÉSTAMO

FINALIDAD

PRODUCTO

TIPO DE PRÉSTAMO Convencional FHA VA

N.º DEL PRÉSTAMO

BLOQUEO DE TASA NO SI, hasta el _____ a las _____

Antes del cierre, la tasa de interés, los puntos y los créditos del prestamista podrían cambiar, a menos que usted bloquee la tasa de interés. Todos los demás costos de cierre estimados estarán vigentes hasta el _____

Términos del préstamo		¿Puede aumentar este monto después del cierre?
Monto del préstamo		
Tasa de interés		
Pago mensual de intereses y capital <i>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</i>		
Multa por pago anticipado		¿Tiene el préstamo estas características?
Cuota extraordinaria		

Pagos proyectados	
Cálculo de los pagos	
Capital e intereses	
Seguro hipotecario	
Depósito estimado para impuestos y seguros de la vivienda <i>El monto puede aumentar con el paso del tiempo</i>	
Pago total mensual estimado	
Impuestos, seguro y evaluaciones estimados <i>El monto puede aumentar con el paso del tiempo</i>	<p>Esta estimación incluye</p> <input type="checkbox"/> Impuestos sobre la propiedad <input type="checkbox"/> Seguro de la vivienda <input type="checkbox"/> Otro: <i>Consulte la Sección G en la página 2 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</i>
	¿En depósito?

Costos al momento del cierre	
Costos de cierre estimados	Incluye _____ por costos del préstamo + _____ por otros costos - _____ por créditos del prestamista. Consulte los detalles en la página 2.
Dinero en efectivo estimado para el cierre	Incluye costos de cierre. Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 2.

Visite www.consumerfinance.gov/mortgage-estimate para información general y ayuda.

ESTIMACIÓN DE PRÉSTAMO

PÁGINA 1 DE 3 - N.º DEL PRÉSTAMO

Detalles de los costos del cierre	
<p>Costos del préstamo</p> <p>A. Gastos por tramitación % del monto del préstamo (Puntos)</p>	<p>Otros costos</p> <p>E. Impuestos y otros cargos gubernamentales Costos de registro y otros impuestos Impuestos por transferencia de título</p> <p>F. Pagos anticipados Impuestos sobre la propiedad (meses) Pago anticipado de intereses (diarios durante días a la tasa de) Prima del seguro de hipoteca (meses) Prima del seguro de la vivienda (meses)</p> <p>G. Pago Inicial de la cuenta en depósito al cierre Impuestos sobre la propiedad de por mes durante meses Seguro de hipoteca de por mes durante meses Seguro de la vivienda de por mes durante meses</p> <p>H. Otros</p>
<p>B. Servicios que usted no puede contratar</p>	<p>I. TOTAL DE OTROS COSTOS (E + F + G + H)</p>
<p>C. Servicios que usted puede contratar</p>	<p>J. TOTAL DE COSTOS DE CIERRE D + I Créditos del prestamista</p>
<p>D. COSTOS TOTALES DEL PRÉSTAMO (A + B + C)</p>	<p>Cálculo del dinero en efectivo para el cierre Total de costos de cierre (J) Costos de cierre financiados (pagados del monto del préstamo) Pago inicial/Fondos del deudor Depósito Fondos para el deudor Créditos del vendedor Ajustes y otros créditos</p> <p>Dinero en efectivo estimado para el cierre</p>

Detalles de los costos del cierre

Costos del préstamo

A. Gastos por tramitación
% del monto del préstamo (Puntos)

B. Servicios que usted no puede contratar

C. Servicios que usted puede contratar

D. COSTOS TOTALES DEL PRÉSTAMO (A + B + C)

Tabla de pagos ajustables (PA)

¿Pago de Interés solamente?	
¿Pagos opcionales?	
¿Pagos escalonados?	
¿Pagos estacionales?	
Pagos mensuales de capital e Intereses	
Primer cambio/Monto	
Cambios subsiguientes	
Pago máximo	

ESTIMACIÓN DE PRÉSTAMO

Otros costos

E. Impuestos y otros cargos gubernamentales
Costos de registro y otros impuestos
Impuestos por transferencia de título

F. Pagos anticipados
Impuestos sobre la propiedad (meses)
Pago anticipado de intereses
(diarios durante días a la tasa de)
Prima del seguro de hipoteca (meses)
Prima del seguro de la vivienda (meses)

G. Pago Inicial de la cuenta en depósito al cierre
Impuestos sobre la propiedad
de por mes durante meses
Seguro de hipoteca de por mes durante meses
Seguro de la vivienda de por mes durante meses

H. Otros

I. TOTAL DE OTROS COSTOS (E + F + G + H)

J. TOTAL DE COSTOS DE CIERRE

D + I
Créditos del prestamista

Cálculo del dinero en efectivo para el cierre

Total de costos de cierre (J)
Costos de cierre financiados (pagados del monto del préstamo)
Pago inicial/Fondos del deudor
Depósito
Fondos para el deudor
Créditos del vendedor
Ajustes y otros créditos

Dinero en efectivo estimado para el cierre

Tabla de tasa de interés ajustable (TIA)

Índice + Margen	
Tasa de interés inicial	
Tasa de interés mínima/máxima	
Frecuencia de los cambios	
Primer cambio	
Cambios subsiguientes	
Límites de cambios en la tasa de Interés	
Primer cambio	
Cambios subsiguientes	

PÁGINA 2 DE 3 - NL - DEL PRÉSTAMO

Detalles de los costos del cierre

Costos del préstamo

A. Gastos por tramitación
% del monto del préstamo (Puntos)

B. Servicios que usted no puede contratar

C. Servicios que usted puede contratar

D. COSTOS TOTALES DEL PRÉSTAMO (A + B + C)

Tabla de pagos ajustables (PA)

¿Pago de interés solamente?	
¿Pagos opcionales?	
¿Pagos escalonados?	
¿Pagos estacionales?	
Pagos mensuales de capital e intereses	
Primer cambio/Monto	
Cambios subsiguientes	
Pago máximo	

ESTIMACIÓN DE PRÉSTAMO

Otros costos

E. Impuestos y otros cargos gubernamentales
Costos de registro y otros impuestos
Impuestos por transferencia de título

F. Pagos anticipados
Impuestos sobre la propiedad (meses)
Pago anticipado de intereses
(diarios durante días a la tasa de)
Prima del seguro de hipoteca (meses)
Prima del seguro de la vivienda (meses)

G. Pago inicial de la cuenta en depósito al cierre
Impuestos sobre la propiedad
de por mes durante meses
Seguro de hipoteca de por mes durante meses
Seguro de la vivienda de por mes durante meses

H. Otros

I. TOTAL DE OTROS COSTOS (E + F + G + H)

J. TOTAL DE COSTOS DE CIERRE

D + I
Créditos del prestamista

Cálculo del dinero en efectivo para el cierre

Total de costos de cierre (J)
Costos de cierre financiados (pagados del monto del préstamo)
Pago inicial/Fondos del deudor
Depósito
Fondos para el deudor
Créditos del vendedor
Ajustes y otros créditos

Dinero en efectivo estimado para el cierre

PÁGINA 2 DE 3 - NL - DEL PRÉSTAMO

Detalles de los costos del cierre

<p>Costos del préstamo</p> <p>A. Gastos por tramitación % del monto del préstamo (Puntos)</p> <hr/> <p>B. Servicios que usted no puede contratar</p> <hr/> <p>C. Servicios que usted puede contratar</p> <hr/> <p>D. COSTOS TOTALES DEL PRESTAMO (A + B + C)</p>	<p>Otros costos</p> <p>E. Impuestos y otros cargos gubernamentales Costos de registro y otros impuestos Impuestos por transferencia de título</p> <p>F. Pagos anticipados Impuestos sobre la propiedad (meses) Pago anticipado de intereses (diarios durante días a la tasa de) Prima del seguro de hipoteca (meses) Prima del seguro de la vivienda (meses)</p> <p>G. Pago Inicial de la cuenta en depósito al cierre Impuestos sobre la propiedad de por mes durante meses Seguro de hipoteca de por mes durante meses Seguro de la vivienda de por mes durante meses</p> <p>H. Otros</p> <hr/> <p>I. TOTAL DE OTROS COSTOS (E + F + G + H)</p> <hr/> <p>J. TOTAL DE COSTOS DE CIERRE D + I Créditos del prestamista</p> <p>Cálculo del dinero en efectivo para el cierre Total de costos de cierre (J) Costos de cierre financiados (pagados del monto del préstamo) Pago inicial/Fondos del deudor Depósito Fondos para el deudor Créditos del vendedor Ajustes y otros créditos</p> <p>Dinero en efectivo estimado para el cierre</p> <hr/> <p>Tabla de tasa de interés ajustable (TIA) Índice + Margen Tasa de interés inicial Tasa de interés mínima/máxima Frecuencia de los cambios Primer cambio Cambios subsiguientes</p> <p>Límites de cambios en la tasa de Interés Primer cambio Cambios subsiguientes</p>
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ESTIMACIÓN DE PRESTAMO

PÁGINA 2 DE 3 - N.º DEL PRESTAMO

Información adicional sobre este préstamo

PRESTAMISTA
N.º DE NMLS/ LICENCIA DE ____
AGENTE DE PRÉSTAMO
N.º DE NMLS/ LICENCIA DE ____
CORREO ELECTRÓNICO
TELÉFONO

CORREDOR HIPOTECARIO
N.º DE NMLS/ LICENCIA DE ____
AGENTE DE PRÉSTAMO
N.º DE NMLS/ LICENCIA DE ____
CORREO ELECTRÓNICO
TELÉFONO

Comparaciones	Utilice estas medidas para comparar este préstamo con otros.
En 5 años	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo. Capital que habrá pagado.
Tasa porcentual anual (APR)	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
Total de intereses pagados a lo largo del plazo del préstamo (TIP)	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

Otras consideraciones

Administración del préstamo	Nuestra intención es <input type="checkbox"/> brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre. <input type="checkbox"/> transferir los servicios de administración de su préstamo.
Pago atrasado	Si su pago presenta un retraso de más de ____ días, le cobraremos un recargo de _____
Refinanciamiento	El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.
Seguro de la vivienda	Este préstamo exige un seguro de la vivienda, que puede obtenerse de una empresa que usted seleccione y que nosotros consideremos aceptable.
Supuestos	Si usted vende o transfiere esta propiedad a otra persona, <input type="checkbox"/> permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales. <input type="checkbox"/> no permitiremos que se asuma este préstamo con sus términos y condiciones originales.
Valoración de la vivienda	Es posible que pidamos una valoración de la vivienda para determinar el valor de la propiedad y que le cobremos por esta valoración de la vivienda. Inmediatamente, le daremos una copia de la valoración aunque su préstamo no se cierre. Puede pagar para que se haga otra valoración de la vivienda más para su uso personal y esta correrá por su cuenta.

Confirmación de recepción

Al firmar, usted solo confirma que ha recibido este formulario. No es necesario que acepte este préstamo por el hecho de haber firmado o recibido este formulario.

Firma del solicitante _____ Fecha _____ Firma del cosolicitante _____ Fecha _____

ESTIMACIÓN DE PRÉSTAMO

PÁGINA 3 DE 3 - N.º DEL PRÉSTAMO

Información adicional sobre este préstamo

PRESTAMISTA
 N.º DE NMLS/ LICENCIA DE ____
 AGENTE DE PRÉSTAMO
 N.º DE NMLS/ LICENCIA DE ____
 CORREO ELECTRÓNICO
 TELÉFONO

CORREDOR HIPOTECARIO
 N.º DE NMLS/ LICENCIA DE ____
 AGENTE DE PRÉSTAMO
 N.º DE NMLS/ LICENCIA DE ____
 CORREO ELECTRÓNICO
 TELÉFONO

Comparaciones	Utilice estas medidas para comparar este préstamo con otros.
En 5 años	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo. Capital que habrá pagado.
Tasa porcentual anual (APR)	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
Total de intereses pagados a lo largo del plazo del préstamo (TIP)	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

Otras consideraciones

- Aceptación del préstamo** No tiene que aceptar este préstamo por el hecho de haber recibido este formulario o firmado una aplicación para un préstamo.
- Administración del préstamo** Nuestra intención es
 - brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre.
 - transferir los servicios de administración de su préstamo.
- Pago atrasado** Si su pago presenta un retraso de más de ____ días, le cobraremos un recargo de _____
- Refinanciamiento** El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinar este préstamo.
- Seguro de la vivienda** Este préstamo exige un seguro de la vivienda, que puede obtenerse de una empresa que usted seleccione y que nosotros consideremos aceptable.
- Supuestos** Si usted vende o transfiere esta propiedad a otra persona,
 - permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
 - no permitiremos que se asuma este préstamo con sus términos y condiciones originales.
- Valoración de la vivienda** Es posible que pidamos una valoración de la vivienda para determinar el valor de la propiedad y que le cobremos por esta valoración de la vivienda. Inmediatamente, le daremos una copia de la valoración aunque su préstamo no se cierre. Puede pagar para que se haga otra valoración de la vivienda más para su uso personal y esta correrá por su cuenta.

Información adicional sobre este préstamo

PRESTAMISTA
 N.º DE NMLS/ LICENCIA DE ____
 AGENTE DE PRÉSTAMO
 N.º DE NMLS/ LICENCIA DE ____
 CORREO ELECTRÓNICO
 TELÉFONO

CORREDOR HIPOTECARIO
 N.º DE NMLS/ LICENCIA DE ____
 AGENTE DE PRÉSTAMO
 N.º DE NMLS/ LICENCIA DE ____
 CORREO ELECTRÓNICO
 TELÉFONO

Comparaciones		Utilice estas medidas para comparar este préstamo con otros.
En 5 años		Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo. Capital que habrá pagado.
Tasa porcentual anual (APR)		Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
Total de intereses pagados a lo largo del plazo del préstamo (TIP)		El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

Otras consideraciones

- Administración del préstamo** Nuestra intención es
 brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre.
 transferir los servicios de administración de su préstamo.
- Pago atrasado** Si su pago presenta un retraso de más de ____ días, le cobraremos un recargo de _____
- Refinanciamiento** El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.
- Supuestos** Si usted vende o transfiere esta propiedad a otra persona,
 permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
 no permitiremos que se asuma este préstamo con sus términos y condiciones originales.

Confirmación de recepción

Al firmar, usted solo confirma que ha recibido este formulario. No es necesario que acepte este préstamo por el hecho de haber firmado o recibido este formulario.

Firma del solicitante _____ Fecha _____ Firma del cosolicitante _____ Fecha _____

Información adicional sobre este préstamo

<p>PRESTAMISTA N.º DE NMLS/ LICENCIA DE ____ AGENTE DE PRÉSTAMO N.º DE NMLS/ LICENCIA DE ____ CORREO ELECTRÓNICO TELÉFONO</p>	<p>CORREDOR HIPOTECARIO N.º DE NMLS/ LICENCIA DE ____ AGENTE DE PRÉSTAMO N.º DE NMLS/ LICENCIA DE ____ CORREO ELECTRÓNICO TELÉFONO</p>
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Comparaciones	Utilice estas medidas para comparar este préstamo con otros.
En 5 años	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo. Capital que habrá pagado.
Tasa porcentual anual (APR)	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
Total de intereses pagados a lo largo del plazo del préstamo (TIP)	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

Otras consideraciones	
Aceptación del préstamo	No tiene que aceptar este préstamo por el hecho de haber recibido este formulario o firmado una aplicación para un préstamo.
Administración del préstamo	Nuestra intención es <input type="checkbox"/> brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre. <input type="checkbox"/> transferir los servicios de administración de su préstamo.
Pago atrasado	Si su pago presenta un retraso de más de ____ días, le cobraremos un recargo de _____
Refinanciamiento	El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinarciar este préstamo.
Supuestos	Si usted vende o transfiere esta propiedad a otra persona, <input type="checkbox"/> permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales. <input type="checkbox"/> no permitiremos que se asuma este préstamo con sus términos y condiciones originales.

ESTIMACIÓN DE PRÉSTAMO
PÁGINA 3 DE 3 - N.º DEL PRÉSTAMO

H-28(B) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—SPANISH LANGUAGE PURCHASE SAMPLE

Year Interest Only, 5/3 Adjustable Rate loan, translated into the Spanish language as permitted by §1026.37(o)(5)(ii).

Description: This is a sample of the Loan Estimate illustrated by form H-24(C) for a 5

FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Guardé esta Estimación de Préstamo para compararla con su Declaración de Cierre.

Estimación de Préstamo

FECHA DE EMISIÓN 2/15/2013
 SOLICITANTES Michael Jones and Mary Stone
 123 Anywhere Street
 Anytown, ST 12345
 INMUEBLE 456 Somewhere Avenue
 Anytown, ST 12345
 PRECIO DE VENTA \$240,000

PLAZO DEL PRÉSTAMO 30 años
 FINALIDAD Adquisición por compra
 PRODUCTO Por 5 años pago de intereses solamente,
 5/3 tasa ajustable
 TIPO DE PRÉSTAMO Convencional FHA VA
 N.º DEL PRÉSTAMO 123456789
 BLOQUEO DE TASA NO SÍ, hasta el 4/16/2013 a las 5:00 p. m. EDT

Antes del cierre, la tasa de interés, los puntos y los créditos del prestamista podrían cambiar, a menos que usted bloquee la tasa de interés. Todos los demás costos de cierre estimados estarán vigentes hasta el 3/4/2013 a las 5:00 p. m. EDT.

Términos del préstamo		¿Puede aumentar este monto después del cierre?	
Monto del préstamo	\$211,000	NO	
Tasa de interés	4%	SI	<ul style="list-style-type: none"> Se ajusta cada tres años a partir del año 6 Puede subir hasta el 12 % en el año 15 Para obtener más información, consulte la tabla de tasas de interés ajustable (TIA) en la página 2
Pago mensual de intereses y capital <i>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</i>	\$703.33	SI	<ul style="list-style-type: none"> Se ajusta cada tres años a partir del año 6 Puede subir hasta \$2,068 en el año 15 Incluye solo el interés y no el capital hasta el año 6 Para obtener más información, consulte la tabla de pagos ajustables (PA) en la página 2
		¿Tiene el préstamo estas características?	
Multa por pago anticipado		NO	
Cuota extraordinaria		NO	

Pagos proyectados				
Cálculo de los pagos	Años 1 a 5	Años 6 a 8	Años 9 a 11	Años 12 a 30
Capital e intereses	\$703.33 solo intereses	\$1,028 min \$1,359 máx	\$1,028 min \$1,604 máx	\$1,028 min \$2,068 máx
Seguro hipotecario	+ 109	+ 109	+ 109	+ —
Depósito estimado para impuestos y seguros de la vivienda <i>El monto puede aumentar con el paso del tiempo</i>	+ 0	+ 0	+ 0	+ 0
Pago total mensual estimado	\$812	\$1,137 – \$1,468	\$1,137 – \$1,713	\$1,028 – \$2,068
Impuestos, seguro y evaluaciones estimados <i>El monto puede aumentar con el paso del tiempo</i>	\$533 por mes	Esta estimación incluye <input checked="" type="checkbox"/> Impuestos sobre la propiedad <input checked="" type="checkbox"/> Seguro de la vivienda <input type="checkbox"/> Otro: <i>Consulte la Sección G en la página 2 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</i>		¿En depósito? NO NO

Costos al momento del cierre	
Costos de cierre estimados	\$8,791 Incluye \$5,851 por costos del préstamo + \$2,940 por otros costos – \$0 por créditos del prestamista. Consulte los detalles en la página 2.
Dinero en efectivo estimado para el cierre	\$27,791 Incluye costos de cierre. Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 2.

Visite www.consumerfinance.gov/mortgage-estimate para información general y ayuda.

ESTIMACIÓN DE PRÉSTAMO

PÁGINA 1 DE 3 - N.º DEL PRÉSTAMO 123456789

Detalles de los costos del cierre

Costos del préstamo

A. Gastos por tramitación	\$3,110
1 % del monto del préstamo (Puntos)	\$2,110
Cargo por procesamiento	\$500
Cargo por la solicitud del préstamo	\$500

B. Servicios que usted no puede contratar	\$820
Cargo por determinación de zonas de inundación	\$35
Cargo por informe de crédito	\$30
Cargo por investigación sobre situación tributaria	\$50
Cargo por valoración de la vivienda	\$305
Honorarios del abogado del prestamista	\$400

C. Servicios que usted puede contratar	\$1,921
Cargo por inspección de plagas	\$125
Cargo por peritaje (suelos)	\$150
Título - Estudio de títulos de propiedad	\$624
Título - Honorarios del agente a cargo de la operación de cierre	\$325
Título - Póliza del título de propiedad del prestamista	\$665
Título - Tarifa de envío	\$32

D. COSTOS TOTALES DEL PRÉSTAMO (A + B + C)	\$5,851
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Tabla de pagos ajustables (PA)

¿Pago de Interés solamente?	SI	para los primeros 60 pagos
¿Pagos opcionales?	NO	
¿Pagos escalonados?	NO	
¿Pagos estacionales?	NO	
Pagos mensuales de capital e Intereses		
Primer cambio/Monto	\$1,028	- \$1,359 en el pago 61
Cambios subsiguientes		Cada tres años
Pago máximo	\$2,068	a partir del pago 169

ESTIMACIÓN DE PRÉSTAMO

Otros costos

E. Impuestos y otros cargos gubernamentales	\$152
Costos de registro y otros impuestos	\$152
Impuestos por transferencia de título	

F. Pagos anticipados	\$1,352
Impuestos sobre la propiedad (meses)	
Pago anticipado de intereses (\$23.44 diarios durante 15 días a la tasa de 4.00%)	\$352
Prima del seguro de hipoteca (meses)	
Prima del seguro de la vivienda (12 meses)	\$1,000

G. Pago Inicial de la cuenta en depósito al cierre

Impuestos sobre la propiedad de por mes durante meses	
Seguro de hipoteca de por mes durante meses	
Seguro de la vivienda de por mes durante meses	

H. Otros	\$1,436
Título - Póliza del título de propiedad del propietario (opcional)	\$1,436

I. TOTAL DE OTROS COSTOS (E + F + G + H)	\$2,940
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J. TOTAL DE COSTOS DE CIERRE	\$8,791
D + I	\$8,791

Cálculo del dinero en efectivo para el cierre

Total de costos de cierre (J)	\$8,791
Costos de cierre financiados (pagados del monto del préstamo)	\$0
Pago inicial/Fondos del deudor	\$29,000
Depósito	-\$10,000
Fondos para el deudor	\$0
Créditos del vendedor	\$0
Ajustes y otros créditos	\$0
Dinero en efectivo estimado para el cierre	\$27,791

Tabla de tasa de interés ajustable (TIA)

Índice + Margen	MTA + 4%
Tasa de interés inicial	4%
Tasa de interés mínima/máxima	3.25%/12%
Frecuencia de los cambios	
Primer cambio	A partir del mes 61
Cambios subsiguientes	Cada 36 meses después del primer cambio
Límites de cambios en la tasa de Interés	
Primer cambio	2%
Cambios subsiguientes	2%

PÁGINA 2 DE 3 - NL - DEL PRÉSTAMO 123456789

Información adicional sobre este préstamo

PRESTAMISTA N.º DE NMLS/LICENCIA DE _____ AGENTE DE PRÉSTAMO N.º DE NMLS/LICENCIA DE _____ CORREO ELECTRÓNICO TELÉFONO	Ficus Bank Joe Smith 12345 joesmith@ficusbank.com 123-456-7890	CORREDOR HIPOTECARIO N.º DE NMLS/LICENCIA DE _____ AGENTE DE PRÉSTAMO N.º DE NMLS/LICENCIA DE _____ CORREO ELECTRÓNICO TELÉFONO
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Comparaciones		Utilice estas medidas para comparar este préstamo con otros.
En 5 años	\$54,944	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo.
	\$0	Capital que habrá pagado.
Tasa porcentual anual (APR)	4.617%	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
Total de intereses pagados a lo largo del plazo del préstamo (TIP)	81.18%	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

Otras consideraciones

Administración del préstamo Nuestra intención es
 brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre.
 transferir los servicios de administración de su préstamo.

Pago atrasado Si su pago presenta un retraso de más de 15 días, le cobraremos un recargo de 5% sobre el monto total de los intereses y el capital que paga mensualmente.

Refinanciamiento El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.

Seguro de la vivienda Este préstamo exige un seguro de la vivienda, que puede obtenerse de una empresa que usted seleccione y que nosotros consideremos aceptable.

Supuestos Si usted vende o transfiere esta propiedad a otra persona,
 permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
 no permitiremos que se asuma este préstamo con sus términos y condiciones originales.

Valoración de la vivienda Es posible que pidamos una valoración de la vivienda para determinar el valor de la propiedad y que le cobremos por esta valoración de la vivienda. Inmediatamente, le daremos una copia de la valoración aunque su préstamo no se cierre. Puede pagar para que se haga otra valoración de la vivienda más para su uso personal y esta correrá por su cuenta.

Confirmación de recepción

Al firmar, usted solo confirma que ha recibido este formulario. No es necesario que acepte este préstamo por el hecho de haber firmado o recibido este formulario.

Firma del solicitante	Fecha	Firma del cosolicitante	Fecha
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ESTIMACIÓN DE PRÉSTAMO PÁGINA 3 DE 3 - N.º DEL PRÉSTAMO 123456789

H-28(C) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—SPANISH LANGUAGE REFINANCE SAMPLE

Description: This is a sample of the Loan Estimate illustrated by form H-24(D) for a

refinance transaction in which the consumer is estimated to receive funds from the transaction, translated into the Spanish language as permitted by §1026.37(o)(5)(ii).

FICUS BANK

4321 Random Boulevard - Somecity, ST 12340

Guarde esta Estimación de Préstamo para compararla con su Declaración de Cierre.

Estimación de Préstamo

FECHA DE EMISIÓN 2/15/2013
 SOLICITANTES Michael Jones and Mary Stone
 123 Anywhere Street
 Anytown, ST 12345
 INMUEBLE 456 Somewhere Avenue
 Anytown, ST 12345
 VALOR ESTIMADO DE LA PROPIEDAD \$180,000

PLAZO DEL PRÉSTAMO 30 años
 FINALIDAD Refinanciamiento
 PRODUCTO Tasa fija
 TIPO DE PRÉSTAMO Convencional FHA VA
 N.º DEL PRÉSTAMO 123456789
 BLOQUEO DE TASA NO SÍ, hasta el 4/16/2013 a las 5:00 p. m. EDT

Antes del cierre, la tasa de interés, los puntos y los créditos del prestamista podrían cambiar, a menos que usted bloquee la tasa de interés. Todos los demás costos de cierre estimados estarán vigentes hasta el 3/4/2013 a las 5:00 p. m. EDT

Términos del préstamo		¿Puede aumentar este monto después del cierre?
Monto del préstamo	\$150,000	NO
Tasa de interés	4.25%	NO
Pago mensual de intereses y capital <i>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</i>	\$737.91	NO
		¿Tiene el préstamo estas características?
Multa por pago anticipado		NO
Cuota extraordinaria		NO

Pagos proyectados			
Cálculo de los pagos	Años 1 a 4		Años 5 a 30
Capital e intereses		\$737.91	\$737.91
Seguro hipotecario	+	82	+ —
Depósito estimado para impuestos y seguros de la vivienda <i>El monto puede aumentar con el paso del tiempo</i>	+	206	+ 206
Pago total mensual estimado		\$1,026	\$944
Impuestos, seguro y evaluaciones estimados <i>El monto puede aumentar con el paso del tiempo</i>	\$206 por mes	Esta estimación incluye	
		<input checked="" type="checkbox"/> Impuestos sobre la propiedad	¿En depósito?
		<input checked="" type="checkbox"/> Seguro de la vivienda	SI
		<input type="checkbox"/> Otro:	SI

Consulte la Sección G en la página 2 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.

Costos al momento del cierre	
Costos de cierre estimados	\$5,099 Incluye \$3,521 por costos del préstamo + \$2,078 por otros costos – \$500 por créditos del prestamista. Consulte los detalles en la página 2.
Dinero en efectivo estimado para el cierre	\$24,901 Incluye costos de cierre. Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 2. <input type="checkbox"/> Del Deudor <input checked="" type="checkbox"/> Para Deudor

Visite www.consumerfinance.gov/mortgage-estimate para información general y ayuda.
 ESTIMACIÓN DE PRÉSTAMO PÁGINA 1 DE 3 - N.º DEL PRÉSTAMO 123456789

Detalles de los costos del cierre

Costos del préstamo

A. Gastos por tramitación	\$1,950
- 5 % del monto del préstamo (Puntos)	\$750
Cargo por tramitación	\$450
Cargo por el estudio del crédito	\$500
Cargo por la solicitud del préstamo	\$250

B. Servicios que usted no puede contratar

\$635	
Cargo por control de zonas de inundación	\$45
Cargo por determinación de zonas de inundación	\$25
Cargo por fiscalización tributaria	\$65
Cargo por informe de crédito	\$30
Cargos por investigación sobre situación tributaria	\$45
Cargo por valoración de vivienda	\$425

C. Servicios que usted puede contratar

\$936	
Cargo por inspección de plagas	\$85
Título - Estudio de títulos de propiedad	\$200
Título - Honorarios del agente a cargo de la operación de cierre	\$350
Título - Póliza del título de propiedad del prestamista	\$251
Título - garantía provisional de seguro del título de propiedad	\$50

D. COSTOS TOTALES DEL PRÉSTAMO (A + B + C)

\$3,521

Otros costos

E. Impuestos y otros cargos gubernamentales	\$80
Costos de registro y otros impuestos	\$80
Impuestos por transferencia de título	

F. Pagos anticipados

\$1,585	
Impuestos sobre la propiedad (6 meses)	\$632
Pago anticipado de intereses	
(\$17.71 diarios durante 15 días a la tasa de 4.25 %)	\$266
Prima del seguro de hipoteca (1 meses)	\$82
Prima del seguro de la vivienda (6 meses)	\$605

G. Pago inicial de la cuenta en depósito para impuestos y seguros de la vivienda al cierre

\$413	
Impuestos sobre la propiedad	
de \$105.30 por mes durante 2 meses	\$211
Seguro de hipoteca de por mes durante meses	
Seguro de la vivienda de \$100.83 por mes durante 2 meses	\$202

H. Otros

\$0

I. TOTAL DE OTROS COSTOS (E + F + G + H)

\$2,078

J. TOTAL DE COSTOS DE CIERRE

\$5,099	
D + I	\$5,599
Créditos del prestamista	-\$500

Cálculo del dinero en efectivo para el cierre

Monto del préstamo	\$150,000
Total de costos de cierre (J)	-\$5,099
Liquidaciones y pagos totales estimados	-\$120,000
Dinero en efectivo estimado para el cierre	\$24,901

Del Deudor Para Deudor

Costos de cierre financiados estimados (pagados del monto del préstamo)	\$5,099
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Información adicional sobre este préstamo

PRESTAMISTA N.º DE NMLS/LICENCIA DE	Ficus Bank	CORREDOR HIPOTECARIO N.º DE NMLS/LICENCIA DE
AGENTE DE PRÉSTAMO N.º DE NMLS/LICENCIA DE	Joe Smith	AGENTE DE PRÉSTAMO N.º DE NMLS/LICENCIA DE
CORREO ELECTRÓNICO	joesmith@ficusbank.com	CORREO ELECTRÓNICO
TELÉFONO	123-456-7890	TELÉFONO

Comparaciones	Utilice estas medidas para comparar este préstamo con otros.	
En 5 años	\$51,932	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo.
	\$13,788	Capital que habrá pagado.
Tasa porcentual anual (APR)	4.537%	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
Total de intereses pagados a lo largo del plazo del préstamo (TIP)	77.28%	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

Otras consideraciones

Aceptación del préstamo	No tiene que aceptar este préstamo por el hecho de haber recibido este formulario o firmado una aplicación para un préstamo.
Administración del préstamo	Nuestra intención es <input type="checkbox"/> brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre. <input checked="" type="checkbox"/> transferir los servicios de administración de su préstamo.
Pago atrasado	Si su pago presenta un retraso de más de 15 días, le cobraremos un recargo de 5% sobre el monto total de los intereses y el capital que paga mensualmente.
Refinanciamiento	El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.
Responsabilidad luego de la ejecución de la hipoteca	Si usted acepta este préstamo, podría perder la protección de la ley estatal que quizás tenga en este momento contra la responsabilidad de pagar la deuda impaga si su prestamista ejecuta la hipoteca sobre su casa. Si pierde esta protección, puede que tenga que pagar la deuda restante incluso después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
Seguro de la vivienda	Este préstamo exige un seguro de la vivienda, que puede obtenerse de una empresa que usted seleccione y que nosotros consideremos aceptable.
Supuestos	Si usted vende o transfiere esta propiedad a otra persona, <input type="checkbox"/> permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales. <input checked="" type="checkbox"/> no permitiremos que se asuma este préstamo con sus términos y condiciones originales.
Valoración de la vivienda	Es posible que pidamos una valoración de la vivienda para determinar el valor de la propiedad y que le cobremos por esta valoración de la vivienda. Inmediatamente, le daremos una copia de la valoración aunque su préstamo no se cierre. Puede pagar para que se haga otra valoración de la vivienda más para su uso personal y esta correrá por su cuenta.

ESTIMACIÓN DE PRÉSTAMO PÁGINA 3 DE 3 - N.º DEL PRÉSTAMO 123456789

H-28(D) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—SPANISH LANGUAGE BALLOON PAYMENT SAMPLE

Description: This is a sample of the information required by §1026.37(a) through (c) for

a transaction with a loan term of seven years that includes a final balloon payment illustrated by form H-24(E), translated into the Spanish language as permitted by §1026.37(o)(5)(ii).

Términos del préstamo		¿Puede aumentar este monto después del cierre?	
Monto del préstamo	\$171,000	NO	
Tasa de interés	4.375%	NO	
Pago mensual de intereses y capital <i>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</i>	\$853.78	NO	
Multa por pago anticipado		NO	
Cuota extraordinaria		SÍ	- Usted deberá pagar \$149,263 a finales del año 7.

Pagos proyectados		
Cálculo de los pagos	Años 1 a 7	Pago final pactado
Capital e intereses	\$853.78	\$149,262.95
Seguro hipotecario	+ 87	+ —
Depósito estimado para impuestos y seguros de la vivienda <i>El monto puede aumentar con el paso del tiempo</i>	+ 309	+ —
Pago total mensual estimado	\$1,250	\$149,262.95
Impuestos, seguro y evaluaciones estimados <i>El monto puede aumentar con el paso del tiempo</i>	\$309 por mes	¿En depósito? <input checked="" type="checkbox"/> SÍ <input checked="" type="checkbox"/> SÍ <input type="checkbox"/> Otro: <i>Consulte la Sección G en la página 2 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</i>

H-28(E) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—SPANISH LANGUAGE NEGATIVE AMORTIZATION SAMPLE

Description: This is a sample of the information required by §1026.37(a) and (b) for a

transaction with negative amortization illustrated by form H-24(F), translated into the Spanish language as permitted by §1026.37(o)(5)(ii).

FICUS BANK
4321 Random Boulevard • Somecity, ST 12340

Guarde esta Estimación de Préstamo para compararla con su Declaración de Cierre.

Estimación de Préstamo

FECHA DE EMISIÓN	7/23/2012	PLAZO DEL PRÉSTAMO	30 años
SOLICITANTES	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345	FINALIDAD	Adquisición por compra
INMUEBLE	456 Somewhere Avenue Anytown, ST 12345	PRODUCTO	Año 5 amortización negativa, 1/1 tasa ajustable
PRECIO DE VENTA	\$180,000	TIPO DE PRÉSTAMO	<input checked="" type="checkbox"/> Convencional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
		N.º DEL PRÉSTAMO	123456789
		BLOQUEO DE TASA	<input type="checkbox"/> NO <input checked="" type="checkbox"/> SÍ, hasta el 9/21/2012 a las 5:00 p. m. EDT

Antes del cierre, la tasa de interés, los puntos y los créditos del prestamista podrían cambiar, a menos que usted bloquee la tasa de interés. Todos los demás costos de cierre estimados estarán vigentes hasta el 8/6/2012 a las 5:00 p. m. EDT

Términos del préstamo		¿Puede aumentar este monto después del cierre?	
Monto del préstamo	\$171,000	SÍ	<ul style="list-style-type: none"> • Puede subir hasta \$176,032 • Puede aumentar hasta el año 6
Tasa de interés	2%	SÍ	<ul style="list-style-type: none"> • Se ajusta cada año a partir del año 2 • Puede subir hasta el 7% en el año 10 • Para obtener más información, consulte la tabla de tasas de interés ajustable (TIA) en la página 2
Pago mensual de intereses y capital <small>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</small>	\$632.05	SÍ	<ul style="list-style-type: none"> • Se ajusta cada año a partir del año 6 • Puede subir hasta \$1,227 en el año 10 • Incluye solo el interés y no el capital hasta el año 6 • Para obtener más información, consulte la tabla de pagos ajustables (PA) en la página 2
Multa por pago anticipado		NO	
Cuota extraordinaria		NO	

H-28(F) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—SPANISH LANGUAGE MODEL FORM

Description: This is a blank model Closing Disclosure that illustrates the content requirements in §1026.38, and is translated into the Spanish language as permitted by

§1026.38(t)(5)(viii). This form provides three variations of page one, one page two, one page three, four variations of page four, four variations of page five, and two variations of page six reflecting the variable content requirements in §1026.38. This form does not reflect any other modifications permitted under §1026.38(t).

Declaración de Cierre

Este formulario es una declaración sobre los términos y condiciones finales del préstamo y los costos de cierre. Compare este documento con su Estimación de Préstamo.

Información sobre el cierre

Fecha de emisión
Fecha de cierre
Fecha de desembolso
Agente a cargo de la operación de cierre
N.º de Archivo
Inmueble
Precio de venta

Información sobre la transacción

Deudor
Vendedor
Prutamista

Información sobre el préstamo

Plazo del préstamo
Finalidad
Producto
Tipo de préstamo Convencional FHA
 VA
N.º del préstamo
N.º de MIC

Términos del préstamo		¿Puede aumentar este monto después del cierre?
Monto del préstamo		
Tasa de interés		
Pago mensual de intereses y capital <i>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</i>		
Multa por pago anticipado		¿Tiene el préstamo estas características?
Cuota extraordinaria		

Pagos proyectados	
Cálculo de los pagos	
Capital e intereses Seguro hipotecario Depósito estimado para impuestos y seguros de la vivienda <i>El monto puede aumentar con el paso del tiempo</i>	
Pago total mensual estimado	
Impuestos, seguro y evaluaciones estimados <i>El monto puede aumentar con el paso del tiempo. Consulte los detalles en la página 4.</i>	Esta estimación incluye <input type="checkbox"/> Impuestos sobre la propiedad <input type="checkbox"/> Seguro de la vivienda <input type="checkbox"/> Otro: <i>Consulte en la página 4 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</i>
	¿En depósito?

Costos al momento del cierre	
Costos de cierre	Incluye _____ por costos del préstamo + _____ por otros costos - _____ por créditos del prestamista. <i>Consulte los detalles en la página 2.</i>
Dinero en efectivo para el cierre	Incluye costos de cierre. <i>Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 3.</i>

Declaración de Cierre

Este formulario es una declaración sobre los términos y condiciones finales del préstamo y los costos de cierre. Compare este documento con su Estimación de Préstamo.

Información sobre el cierre

Fecha de emisión
Fecha de cierre
Fecha de desembolso
Agente a cargo de la operación de cierre
N.º de Archivo
Inmueble
Valoración de la vivienda

Información sobre la transacción

Deudor
Vendedor
Prutamista

Información sobre el préstamo

Plazo del préstamo
Finalidad
Producto
Tipo de préstamo Convencional FHA VA
N.º del préstamo
N.º de MIC

Términos del préstamo		¿Puede aumentar este monto después del cierre?
Monto del préstamo		
Tasa de interés		
Pago mensual de intereses y capital <i>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</i>		
Multa por pago anticipado		¿Tiene el préstamo estas características?
Cuota extraordinaria		

Pagos proyectados	
Cálculo de los pagos	
Capital e intereses Seguro hipotecario Depósito estimado para impuestos y seguros de la vivienda <i>El monto puede aumentar con el paso del tiempo</i>	
Pago total mensual estimado	
Impuestos, seguro y evaluaciones estimados <i>El monto puede aumentar con el paso del tiempo. Consulte los detalles en la página 4.</i>	Esta estimación incluye <input type="checkbox"/> Impuestos sobre la propiedad <input type="checkbox"/> Seguro de la vivienda <input type="checkbox"/> Otro: <i>Consulte en la página 4 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</i>
	¿En depósito?

Costos al momento del cierre	
Costos de cierre	Incluye _____ por costos del préstamo + _____ por otros costos - _____ por créditos del prestamista. <i>Consulte los detalles en la página 2.</i>
Dinero en efectivo para el cierre	Incluye costos de cierre. <i>Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 3.</i>

Declaración de Cierre

Este formulario es una declaración sobre los términos y condiciones finales del préstamo y los costos de cierre. Compare este documento con su Estimación de Préstamo.

Información sobre el cierre

Fecha de emisión
Fecha de cierre
Fecha de desembolso
Agente a cargo de la operación de cierre
N.º de Archivo
Inmueble
Valor estimado de la vivienda

Información sobre la transacción

Deudor
Vendedor
Prutamista

Información sobre el préstamo

Plazo del préstamo
Finalidad
Producto
Tipo de préstamo Convencional FHA VA
N.º del préstamo
N.º de MIC

Términos del préstamo		¿Puede aumentar este monto después del cierre?
Monto del préstamo		
Tasa de interés		
Pago mensual de intereses y capital <i>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</i>		
Multa por pago anticipado		¿Tiene el préstamo estas características?
Cuota extraordinaria		

Pagos proyectados	
Cálculo de los pagos	
Capital e intereses Seguro hipotecario Depósito estimado para impuestos y seguros de la vivienda <i>El monto puede aumentar con el paso del tiempo</i>	
Pago total mensual estimado	
Impuestos, seguro y evaluaciones estimados <i>El monto puede aumentar con el paso del tiempo. Consulte los detalles en la página 4.</i>	Esta estimación incluye <input type="checkbox"/> Impuestos sobre la propiedad <input type="checkbox"/> Seguro de la vivienda <input type="checkbox"/> Otro: <i>Consulte en la página 4 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</i>
	¿En depósito?

Costos al momento del cierre	
Costos de cierre	Incluye _____ por costos del préstamo + _____ por otros costos - _____ por créditos del prestamista. <i>Consulte los detalles en la página 2.</i>
Dinero en efectivo para el cierre	Incluye costos de cierre. <i>Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 3.</i>

Detalles de los costos de cierre

Costos del préstamo	Pagados por el deudor		Pagados por el vendedor		Pagados por otros
	Al cierre	Antes del cierre	Al cierre	Antes del cierre	
A. Gastos por tramitación					
01 % del monto del préstamo (Puntos)					
02					
03					
04					
05					
06					
07					
08					
B. Servicios que el deudor no contrato					
01					
02					
03					
04					
05					
06					
07					
08					
09					
C. Servicios que el deudor contrato					
01					
02					
03					
04					
05					
06					
07					
D. COSTOS TOTALES DEL PRÉSTAMO (pagados por el deudor)					
Subtotales de los costos del préstamo (A + B + C)					

Otros costos

E. Impuestos y otros cargos gubernamentales					
01 Costos de registro y otros impuestos por registro del título de inmueble: Hipoteca:					
02					
F. Pagos anticipados					
01 Impuestos sobre la propiedad (meses)					
02 Pago anticipado de intereses (por día del al)					
03 Prima del seguro de hipoteca (meses)					
04 Prima del seguro de la vivienda (meses)					
05					
G. Pago inicial de la cuenta en depósito para impuestos y seguros de la vivienda					
01 Impuestos sobre la propiedad de por mes, durante meses					
02 Impuestos sobre la propiedad de por mes, durante meses					
03 Seguro de hipoteca de por mes, durante meses					
04 Seguro de la vivienda de por mes, durante meses					
05					
06					
07 Ajuste acumulado					
H. Otros					
01					
02					
03					
04					
05					
06					
07					
08					
I. TOTAL DE OTROS COSTOS (pagados por el deudor)					
Subtotales de otros costos (E + F + G + H)					
J. TOTAL DE COSTOS DE CIERRE (pagados por el deudor)					
Subtotales de costos de cierre (D + I)					
Créditos del prestamista					

DECLARACIÓN DE CIERRE

PÁGINA 2 DE 6 - N° DEL PRÉSTAMO

Cálculo del dinero en efectivo para el cierre Utilice esta tabla para saber lo que ha cambiado en su Estimación de Préstamo.

	Estimación del Préstamo	Final	¿Esto cambió?
Total de costos de cierre (J)			
Costos de cierre pagados antes del cierre			
Costos de cierre financiados (pagados del monto del préstamo)			
Pago inicial/Fondos del deudor			
Depósito			
Fondos para el deudor			
Créditos del vendedor			
Ajustes y otros créditos			
Dinero en efectivo para el cierre			

Resúmenes de transacciones Utilice esta tabla para ver el resumen de su transacción.

TRANSACCIONES DEL DEUDOR		TRANSACCIONES DEL VENDEDOR	
K. Pagaderos por el deudor al cierre		M. Pagaderos al vendedor al cierre	
01 Precio de venta de la propiedad		01 Precio de venta de la propiedad	
02 Precio de venta de cualquier propiedad personal incluida en la venta		02 Precio de venta de cualquier propiedad personal incluida en la venta	
03 Costos de cierre pagados al cierre (J)		03	
04		04	
Ajustes		05	
05		06	
06		07	
07		08	
Ajustes para los artículos pagados por el vendedor por anticipado		Ajustes para los artículos pagados por el vendedor por anticipado	
08 Impuestos municipales al		09 Impuestos municipales al	
09 Impuestos del condado al		10 Impuestos del condado al	
10 Evaluaciones estimadas al		11 Evaluaciones estimadas al	
11		12	
12		13	
13		14	
14		15	
15		16	
16		17	
L. Pagado por el deudor, o en su nombre, al cierre		N. Pagaderos por al vendedor al cierre	
01 Depósito		01 Depósito excedente	
02 Monto del préstamo		02 Costos de cierre pagados al cierre (J)	
03 Préstamos existentes atribuidos o adquiridos sujetos a		03 Préstamos existentes atribuidos o adquiridos sujetos a	
04		04 Pago del primer préstamo hipotecario	
05 Crédito del vendedor		05 Pago del segundo préstamo hipotecario	
Otros créditos		06	
06		07	
07		08 Crédito del vendedor	
Ajustes		09	
08		10	
09		11	
10		12	
11		13	
Ajustes para los artículos no pagados por el vendedor		Ajustes para los artículos no pagados por el vendedor	
12 Impuestos municipales del al		14 Impuestos municipales del al	
13 Impuestos del condado al		15 Impuestos del condado al	
14 Evaluaciones estimadas al		16 Evaluaciones estimadas al	
15		17	
16		18	
17		19	
CÁLCULO		CÁLCULO	
Total pagado por el deudor al cierre (K)		Total pagado al vendedor al cierre (M)	
Total pagado por el deudor, o en su nombre, al cierre (L)		Total pagado por el vendedor al cierre (N)	
Dinero en efectivo para el cierre		Dinero en efectivo	
<input type="checkbox"/> Del Deudor <input type="checkbox"/> Para Deudor		<input type="checkbox"/> Del Vendedor <input type="checkbox"/> Para Vendedor	

Información adicional sobre este préstamo

Declaraciones del préstamo

Amortización negativa (aumento del monto del préstamo)

De acuerdo con los términos de su préstamo, usted

- debe realizar pagos mensuales programados que no incluyen todos los intereses adeudados para ese mes. Como consecuencia, el monto de su préstamo aumentará (amortización negativa) y posiblemente, será más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- puede tener pagos mensuales que no incluyen todos los intereses adeudados para ese mes. Si los tiene, el monto de su préstamo aumentará (amortización negativa) y, como consecuencia, puede ser más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- no incluye una característica de amortización negativa.

Característica de demanda

Su préstamo

- incluye una característica de demanda, que le permite a su prestamista exigir el pago anticipado del préstamo. Debe revisar su pagará para obtener detalles.
- no incluye una característica de demanda.

Cuenta en depósito para impuestos y seguros de la vivienda

Por ahora, su préstamo

- tendrá una cuenta en depósito para impuestos y seguros de la vivienda (también llamada cuenta de "depósito en garantía" o cuenta de "fideicomiso") para pagar los costos de la propiedad que se detallan a continuación. Sin una cuenta en depósito para impuestos y seguros de la vivienda, usted pagará estos costos directamente, tal vez en un pago grande o en dos pagos al año. Es posible que su prestamista sea responsable por las sanciones y los intereses que resulten de la falta de pago.

Con cuenta en depósito para impuestos y seguros de la vivienda

Costos de la propiedad con una cuenta en depósito durante el primer año	Monto total estimado durante el primer año para sus costos de la propiedad con depósito:
Costos de la propiedad sin una cuenta en depósito durante el primer año	Monto total estimado durante el primer año para sus costos de la propiedad sin depósito: Es posible que tenga que pagar otros costos de la propiedad.
Pago inicial para la cuenta en depósito	Respaldo para la cuenta en depósito que usted paga al cierre. Consulte la Sección G en la página 2.
Pago mensual para la cuenta en depósito	El monto incluido en su pago mensual total.

- no tendrá una cuenta en depósito porque usted la rechazó su prestamista no la ofrece. Usted debe pagar directamente sus costos de la propiedad, como los impuestos y el seguro de la vivienda. Comuníquese con su prestamista para preguntarle si su préstamo puede contar con una cuenta de depósito para impuestos y seguros de la vivienda.

Sin cuenta en depósito para impuestos y seguros de la vivienda

Costos de la propiedad estimados durante el primer año	Monto total estimado durante el primer año. Usted debe pagar estos costos directamente, posiblemente en un pago grande o en dos pagos al año.
Comisión por renuncia a la cuenta en depósito	

En el futuro,

Es posible que los costos de la propiedad cambien y como consecuencia, su pago a la cuenta en depósito para impuestos y seguros de la vivienda podrá variar. Puede cancelar su cuenta en depósito, pero si lo hace, debe pagar sus costos de la propiedad directamente. Si no paga los impuestos sobre la propiedad, el estado o gobierno local pueden 1) imponer multas o sanciones o 2) imponer un embargo fiscal a esta propiedad. Si no paga ninguno de estos costos de la propiedad, su prestamista puede 1) agregar los montos al saldo de su préstamo, 2) agregar una cuenta en depósito a su préstamo o 3) exigirle que pague un seguro para la propiedad, que el prestamista adquiere en su nombre, y que tal vez tendrá un costo más alto y le brindará menos beneficios que el que podría adquirir por su cuenta.

Información adicional sobre este préstamo

Declaraciones del préstamo

Amortización negativa (aumento del monto del préstamo)
De acuerdo con los términos de su préstamo, usted

- debe realizar pagos mensuales programados que no incluyen todos los intereses adeudados para ese mes. Como consecuencia, el monto de su préstamo aumentará (amortización negativa) y posiblemente, será más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- puede tener pagos mensuales que no incluyan todos los intereses adeudados para ese mes. Si los tiene, el monto de su préstamo aumentará (amortización negativa) y, como consecuencia, puede ser más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- no incluye una característica de amortización negativa.

Característica de demanda
Su préstamo

- incluye una característica de demanda, que le permite a su prestamista exigir el pago anticipado del préstamo. Debe revisar su pagaré para obtener detalles.
- no incluye una característica de demanda.

Cuenta en depósito para impuestos y seguros de la vivienda
Por ahora, su préstamo

- tendrá una cuenta en depósito para impuestos y seguros de la vivienda (también llamada cuenta de "depósito en garantía" o cuenta de "fideicomiso") para pagar los costos de la propiedad que se detallan a continuación. Sin una cuenta en depósito para impuestos y seguros de la vivienda, usted pagará estos costos directamente, tal vez en un pago grande o en dos pagos al año. Es posible que su prestamista sea responsable por las sanciones y los intereses que resulten de la falta de pago.

Con cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad con una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad con depósito:
Costos de la propiedad sin una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad sin depósito: Es posible que tenga que pagar otros costos de la propiedad.
Pago inicial para la cuenta en depósito		Respaldo para la cuenta en depósito que usted paga al cierre. Consulte la Sección G en la página 2.
Pago mensual para la cuenta en depósito		El monto incluido en su pago mensual total.

- no tendrá una cuenta en depósito porque usted la rechazó su prestamista no la ofrece. Usted debe pagar directamente sus costos de la propiedad, como los impuestos y el seguro de la vivienda. Comuníquese con su prestamista para preguntarle si su préstamo puede contar con una cuenta de depósito para impuestos y seguros de la vivienda.

Sin cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad estimados durante el primer año		Monto total estimado durante el primer año. Usted debe pagar estos costos directamente, posiblemente en un pago grande o en dos pagos al año.
Comisión por renuncia a la cuenta en depósito		

En el futuro,

Es posible que los costos de la propiedad cambien y como consecuencia, su pago a la cuenta en depósito para impuestos y seguros de la vivienda podrá variar. Puede cancelar su cuenta en depósito, pero si lo hace, debe pagar sus costos de la propiedad directamente. Si no paga los impuestos sobre la propiedad, el estado o gobierno local pueden 1) imponer multas o sanciones o 2) imponer un embargo fiscal a esta propiedad. Si no paga ninguno de estos costos de la propiedad, su prestamista puede 1) agregar los montos al saldo de su préstamo, 2) agregar una cuenta en depósito a su préstamo o 3) exigirle que pague un seguro para la propiedad, que el prestamista adquiere en su nombre, y que tal vez tendrá un costo más alto y le brindará menos beneficios que el que podría adquirir por su cuenta.

Tabla de pagos ajustables (PA)

¿Pago de interés solamente?	
¿Pagos opcionales?	
¿Pagos escalonados?	
¿Pagos estacionales?	
Pagos mensuales de capital e intereses	
Primer cambio/Monto	
Cambios subsiguientes	
Pago máximo	

DECLARACIÓN DE CIERRE

Tabla de tasa de interés ajustable (TIA)

Índice + Margen	
Tasa de interés inicial	
Tasa de interés mínima/máxima	
Frecuencia de los cambios	
Primer cambio	
Cambios subsiguientes	
Límites de cambios en la tasa de interés	
Primer cambio	
Cambios subsiguientes	

PÁGINA 4 DE 6 - N.º DEL PRÉSTAMO

Información adicional sobre este préstamo

Declaraciones del préstamo

Amortización negativa (aumento del monto del préstamo)

De acuerdo con los términos de su préstamo, usted

- debe realizar pagos mensuales programados que no incluyen todos los intereses adeudados para ese mes. Como consecuencia, el monto de su préstamo aumentará (amortización negativa) y posiblemente, será más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- puede tener pagos mensuales que no incluyan todos los intereses adeudados para ese mes. Si los tiene, el monto de su préstamo aumentará (amortización negativa) y, como consecuencia, puede ser más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- no incluye una característica de amortización negativa.

Característica de demanda

Su préstamo

- incluye una característica de demanda, que le permite a su prestamista exigir el pago anticipado del préstamo. Debe revisar su pagaré para obtener detalles.
- no incluye una característica de demanda.

Cuenta en depósito para impuestos y seguros de la vivienda

Por ahora, su préstamo

- tendrá una cuenta en depósito para impuestos y seguros de la vivienda (también llamada cuenta de "depósito en garantía" o cuenta de "fideicomiso") para pagar los costos de la propiedad que se detallan a continuación. Sin una cuenta en depósito para impuestos y seguros de la vivienda, usted pagará estos costos directamente, tal vez en un pago grande o en dos pagos al año. Es posible que su prestamista sea responsable por las sanciones y los intereses que resulten de la falta de pago.

Con cuenta en depósito para impuestos y seguros de la vivienda

Costos de la propiedad con una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad con depósito:
Costos de la propiedad sin una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad sin depósito: Es posible que tenga que pagar otros costos de la propiedad.
Pago inicial para la cuenta en depósito		Respaldo para la cuenta en depósito que usted paga al cierre. Consulte la Sección G en la página 2.
Pago mensual para la cuenta en depósito		El monto incluido en su pago mensual total.

- no tendrá una cuenta en depósito porque usted la rechazó su prestamista no la ofrece. Usted debe pagar directamente sus costos de la propiedad, como los impuestos y el seguro de la vivienda. Comuníquese con su prestamista para preguntarle si su préstamo puede contar con una cuenta de depósito para impuestos y seguros de la vivienda.

Sin cuenta en depósito para impuestos y seguros de la vivienda

Costos de la propiedad estimados durante el primer año		Monto total estimado durante el primer año. Usted debe pagar estos costos directamente, posiblemente en un pago grande o en dos pagos al año.
Comisión por renuncia a la cuenta en depósito		

En el futuro,

Es posible que los costos de la propiedad cambien y como consecuencia, su pago a la cuenta en depósito para impuestos y seguros de la vivienda podrá variar. Puede cancelar su cuenta en depósito, pero si lo hace, debe pagar sus costos de la propiedad directamente. Si no paga los impuestos sobre la propiedad, el estado o gobierno local pueden 1) imponer multas o sanciones o 2) imponer un embargo fiscal a esta propiedad. Si no paga ninguno de estos costos de la propiedad, su prestamista puede 1) agregar los montos al saldo de su préstamo, 2) agregar una cuenta en depósito a su préstamo o 3) exigirle que pague un seguro para la propiedad, que el prestamista adquiere en su nombre, y que tal vez tendrá un costo más alto y le brindará menos beneficios que el que podría adquirir por su cuenta.

Tabla de pagos ajustables (PA)

¿Pago de interés solamente?	
¿Pagos opcionales?	
¿Pagos escalonados?	
¿Pagos estacionales?	
Pagos mensuales de capital e intereses	
Primer cambio/Monto	
Cambios subsiguientes	
Pago máximo	

DECLARACIÓN DE CIERRE

PÁGINA 4 DE 6 - N.º DEL PRÉSTAMO

Información adicional sobre este préstamo

Declaraciones del préstamo

Amortización negativa (aumento del monto del préstamo)

De acuerdo con los términos de su préstamo, usted

- debe realizar pagos mensuales programados que no incluyen todos los intereses adeudados para ese mes. Como consecuencia, el monto de su préstamo aumentará (amortización negativa) y posiblemente, será más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- puede tener pagos mensuales que no incluyan todos los intereses adeudados para ese mes. Si los tiene, el monto de su préstamo aumentará (amortización negativa) y, como consecuencia, puede ser más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- no incluye una característica de amortización negativa.

Característica de demanda

Su préstamo

- incluye una característica de demanda, que le permite a su prestamista exigir el pago anticipado del préstamo. Debe revisar su pagará para obtener detalles.
- no incluye una característica de demanda.

Cuenta en depósito para impuestos y seguros de la vivienda

Por ahora, su préstamo

- tendrá una cuenta en depósito para impuestos y seguros de la vivienda (también llamada cuenta de "depósito en garantía" o cuenta de "fideicomiso") para pagar los costos de la propiedad que se detallan a continuación. Sin una cuenta en depósito para impuestos y seguros de la vivienda, usted pagará estos costos directamente, tal vez en un pago grande o en dos pagos al año. Es posible que su prestamista sea responsable por las sanciones y los intereses que resulten de la falta de pago.

Con cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad con una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad con depósito:
Costos de la propiedad sin una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad sin depósito:
Pago inicial para la cuenta en depósito		Es posible que tenga que pagar otros costos de la propiedad.
Pago mensual para la cuenta en depósito		Respaldo para la cuenta en depósito que usted paga al cierre. Consulte la Sección G en la página 2.
		El monto incluido en su pago mensual total.

- no tendrá una cuenta en depósito porque usted la rechazó su prestamista no la ofrece. Usted debe pagar directamente sus costos de la propiedad, como los impuestos y el seguro de la vivienda. Comuníquese con su prestamista para preguntarle si su préstamo puede contar con una cuenta de depósito para impuestos y seguros de la vivienda.

Sin cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad estimados durante el primer año		Monto total estimado durante el primer año. Usted debe pagar estos costos directamente, posiblemente en un pago grande o en dos pagos al año.
Comisión por renuncia a la cuenta en depósito		

En el futuro,

Es posible que los costos de la propiedad cambien y como consecuencia, su pago a la cuenta en depósito para impuestos y seguros de la vivienda podrá variar. Puede cancelar su cuenta en depósito, pero si lo hace, debe pagar sus costos de la propiedad directamente. Si no paga los impuestos sobre la propiedad, el estado o gobierno local pueden 1) imponer multas o sanciones o 2) imponer un embargo fiscal a esta propiedad. Si no paga ninguno de estos costos de la propiedad, su prestamista puede 1) agregar los montos al saldo de su préstamo, 2) agregar una cuenta en depósito a su préstamo o 3) exigirle que pague un seguro para la propiedad, que el prestamista adquiere en su nombre, y que tal vez tendrá un costo más alto y le brindará menos beneficios que el que podrá adquirir por su cuenta.

Tabla de tasa de interés ajustable (TIA)

Índice + Margen	
Tasa de interés inicial	
Tasa de interés mínima/máxima	
Frecuencia de los cambios	
Primer cambio	
Cambios subsiguientes	
Límites de cambios en la tasa de interés	
Primer cambio	
Cambios subsiguientes	

Declaraciones del préstamo

Intereses de garantía

Se le otorga un interés de garantía en _____

Usted puede perder esta propiedad si no cumple con sus pagos o con el resto de las obligaciones de este préstamo.

Pago atrasado

Si su pago presenta un retraso de más de _____ días, su prestamista cobrará un recargo de _____

Pagos parciales

Su prestamista

- aceptará pagos menores al monto total adeudado (pagos parciales) y se aplicarán a su préstamo.
- podrá mantenerlo en una cuenta separada hasta que cubra el resto del pago y luego aplicará el pago total a su préstamo.
- no acepta pagos parciales.

Si este préstamo se vende, es posible que su nuevo prestamista tenga una política diferente.

Supuestos

Si usted vende o transfiere esta propiedad a otra persona su prestamista,

- permitirá, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
- no permitirá que se asuma este préstamo con sus términos y condiciones originales.

Cálculos del préstamo

Pagos totales. Total que habrá pagado después de haber hecho todos los pagos de capital, intereses, seguro hipotecario y costos del préstamo, según lo programado.

Cargo financiero. El monto en dólares que le costará el préstamo.

Monto financiado. El monto en dólares disponible después de que pague el cargo financiero inicial.

Tasa porcentual anual (APR). Sus costos durante el plazo del préstamo, expresados como una tasa. Esta no es su tasa de interés.

Total de intereses pagados (TIP). El monto total de los intereses que pagará durante el plazo del préstamo, como porcentaje del monto total del préstamo.

Otras declaraciones

Deducciones tributarias

Si adquiere una deuda mayor al valor de este inmueble, los intereses del monto del préstamo que sean superiores al valor real de mercado no se deducirán de sus impuestos federales sobre la renta. Debería consultar con un asesor fiscal para obtener más información.

Detalles del contrato

Consulte su pagaré y su instrumento de garantía para obtener información sobre lo siguiente:

- ¿Qué sucede si no hace sus pagos?
- ¿Qué es un incumplimiento de pago del préstamo?
- Situaciones en que su prestamista puede exigirle que pague el préstamo por anticipado.
- Las reglas para realizar pagos antes de la fecha estipulada.

Refinanciamiento

El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de propiedad y de las condiciones del mercado. Es posible que no se le pueda refinar este préstamo.

Responsabilidad luego de la ejecución de la hipoteca

Si su prestamista ejecuta la hipoteca sobre este inmueble y dicha ejecución no cubre el monto de saldo pendiente de este préstamo:

- la ley estatal puede protegerlo contra la responsabilidad de pagar el saldo pendiente. Si vuelve a financiar o adquiere otra deuda sobre este inmueble, puede perder esta protección y tendrá que pagar la deuda restante después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
- la ley estatal no lo protege contra la responsabilidad de pagar el saldo pendiente.

Valoración de la vivienda

Si la propiedad tuvo una valoración para su préstamo, su prestamista debe proporcionarle una copia sin costo adicional, al menos tres días antes del cierre. Si aún no la ha recibido, comuníquese con su prestamista utilizando la información que se le brinda en la página 6.

¿Tiene preguntas? Si tiene preguntas sobre los términos y costos del préstamo que se establecen en este formulario, utilice la información a continuación. Para obtener más información o para presentar un reclamo, comuníquese con la Oficina para la Protección Financiera del Consumidor en www.consumerfinance.gov/mortgage-closing.

Declaraciones del préstamo

Intereses de garantía

Se le otorga un interés de garantía en _____

Usted puede perder esta propiedad si no cumple con sus pagos o con el resto de las obligaciones de este préstamo.

Pago atrasado

Si su pago presenta un retraso de más de ____ días, su prestamista le cobrará un recargo de _____

Pagos parciales

Su prestamista

- aceptará pagos menores al monto total adeudado (pagos parciales) y se aplicarán a su préstamo.
- podrá mantenerlo en una cuenta separada hasta que cubra el resto del pago y luego aplicará el pago total a su préstamo.
- no acepta pagos parciales.

Si este préstamo se vende, es posible que su nuevo prestamista tenga una política diferente.

Supuestos

Si usted vende o transfiere esta propiedad a otra persona su prestamista,

- permitirá, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
- no permitirá que se asuma este préstamo con sus términos y condiciones originales.

Cálculos del préstamo

Pagos totales. Total que habrá pagado después de haber hecho todos los pagos de capital, intereses, seguro hipotecario y costos del préstamo, según lo programado.

Cargo financiero. El monto en dólares que le costará el préstamo.

Monto financiado. El monto en dólares disponible después de que pague el cargo financiero inicial.

Tasa porcentual anual (APR). Sus costos durante el plazo del préstamo, expresados como una tasa. Esta no es su tasa de interés.

Total de intereses pagados (TIP). El monto total de los intereses que pagará durante el plazo del préstamo, como porcentaje del monto total del préstamo.

Otras declaraciones

Deducciones tributarias

Si adquiere una deuda mayor al valor de este inmueble, los intereses del monto del préstamo que sean superiores al valor real de mercado no se deducirán de sus impuestos federales sobre la renta. Debería consultar con un asesor fiscal para obtener más información.

Detalles del contrato

Consulte su pagaré y su instrumento de garantía para obtener información sobre lo siguiente:

- ¿Qué sucede si no hace sus pagos?
- ¿Qué es un incumplimiento de pago del préstamo?
- Situaciones en que su prestamista puede exigirle que pague el préstamo por anticipado.
- Las reglas para realizar pagos antes de la fecha estipulada.

Refinanciamiento

El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de propiedad y de las condiciones del mercado. Es posible que no se le pueda refinarciar este préstamo.

Responsabilidad luego de la ejecución de la hipoteca

Si su prestamista ejecuta la hipoteca sobre este inmueble y dicha ejecución no cubre el monto de saldo pendiente de este préstamo:

- la ley estatal puede protegerlo contra la responsabilidad de pagar el saldo pendiente. Si vuelve a financiar o adquiere otra deuda sobre este inmueble, puede perder esta protección y tendrá que pagar la deuda restante después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
- la ley estatal no lo protege contra la responsabilidad de pagar el saldo pendiente.

¿Tiene preguntas? Si tiene preguntas sobre los términos y costos del préstamo que se establecen en este formulario, utilice la información a continuación. Para obtener más información o para presentar un reclamo, comuníquese con la Oficina para la Protección Financiera del Consumidor en www.consumerfinance.gov/mortgage-closing.

Información de contacto

	Prestamista	Corredor hipotecario	Corredor inmobiliario (Deudor)	Corredor inmobiliario (Vendedor)	Agente a cargo de la operación de cierre
Nombre					
Dirección					
N.º de NMLS					
N.º de licencia de ____					
Contacto					
ID. de contacto de NMLS					
ID. de contacto de licencia de ____					
Correo electrónico					
Teléfono					

Confirmación de recepción

Al firmar, usted solo confirma que ha recibido este formulario. No es necesario que acepte este préstamo por el hecho de haber firmado o recibido este formulario.

Firma del solicitante

Fecha

Firma del cosolicitante

Fecha

Declaraciones del préstamo

Intereses de garantía

Se le otorga un interés de garantía en _____

Usted puede perder esta propiedad si no cumple con sus pagos o con el resto de las obligaciones de este préstamo.

Pago atrasado

Si su pago presenta un retraso de más de _____ días, su prestamista le cobrará un recargo de _____

Pago parcial

Su prestamista

- aceptará pagos menores al monto total adeudado (pagos parciales) y se aplicarán a su préstamo.
 - podrá mantenerlo en una cuenta separada hasta que cubra el resto del pago y luego aplicará el pago total a su préstamo.
 - no acepta pagos parciales.
- Si este préstamo se vende, es posible que su nuevo prestamista tenga una política diferente.

Supuestos

- Si usted vende o transfiere esta propiedad a otra persona su prestamista,
- permitirá, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
 - no permitirá que se asuma este préstamo con sus términos y condiciones originales.

Cálculos del préstamo

Pagos totales. Total que habrá pagado después de haber hecho todos los pagos de capital, intereses, seguro hipotecario y costos del préstamo, según lo programado.

Cargo financiero. El monto en dólares que le costará el préstamo.

Monto financiado. El monto en dólares disponible después de que pague el cargo financiero inicial.

Tasa porcentual anual (APR). Sus costos durante el plazo del préstamo, expresados como una tasa. Esta no es su tasa de interés.

Total de intereses pagados (TIP). El monto total de los intereses que pagará durante el plazo del préstamo, como porcentaje del monto total del préstamo.

Otras declaraciones

Aceptación del préstamo

No tiene que aceptar este préstamo por el hecho de haber recibido este formulario o firmado una aplicación para un préstamo.

Deducciones tributarias

Si adquiere una deuda mayor al valor de este inmueble, los intereses del monto del préstamo que sean superiores al valor real de mercado no se deducirán de sus impuestos federales sobre la renta. Debería consultar con un asesor fiscal para obtener más información.

Detalles del contrato

Consulte su pagaré y su instrumento de garantía para obtener información sobre lo siguiente:

- ¿Qué sucede si no hace sus pagos?
- ¿Qué es un incumplimiento de pago del préstamo?
- Situaciones en que su prestamista puede exigirle que pague el préstamo por anticipado.
- Las reglas para realizar pagos antes de la fecha estipulada.

Refinanciamiento


El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.

Responsabilidad luego de la ejecución de la hipoteca

- Si su prestamista ejecuta la hipoteca sobre este inmueble y dicha ejecución no cubre el monto de saldo pendiente de este préstamo:
- La ley estatal puede protegerlo contra la responsabilidad de pagar el saldo pendiente. Si vuelve a financiar o adquiere otra deuda sobre este inmueble, puede perder esta protección y tendrá que pagar la deuda restante después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
 - La ley estatal no lo protege contra la responsabilidad de pagar el saldo pendiente.

Valoración de la vivienda

Si la propiedad tuvo una valoración para su préstamo, su prestamista debe proporcionarle una copia sin costo adicional, al menos tres días antes del cierre. Si aún no la ha recibido, comuníquese con su prestamista utilizando la información que se le brinda en la página 6.



¿Tiene preguntas? Si tiene preguntas sobre los términos y costos del préstamo que se establecen en este formulario, utilice la información a continuación. Para obtener más información o para presentar un reclamo, comuníquese con la Oficina para la Protección Financiera del Consumidor en www.consumerfinance.gov/mortgage-closing.

Declaraciones del préstamo

Intereses de garantía

Se le otorga un interés de garantía en _____

Usted puede perder esta propiedad si no cumple con sus pagos o con el resto de las obligaciones de este préstamo.

Pago atrasado

Si su pago presenta un retraso de más de _____ días, su prestamista le cobrará un recargo de _____

Pago parcial

Su prestamista

- aceptará pagos menores al monto total adeudado (pagos parciales) y se aplicarán a su préstamo.
 - podrá mantenerlo en una cuenta separada hasta que cubra el resto del pago y luego aplicará el pago total a su préstamo.
 - no acepta pagos parciales.
- Si este préstamo se vende, es posible que su nuevo prestamista tenga una política diferente.

Supuestos

- Si usted vende o transfiere esta propiedad a otra persona su prestamista,
- permitirá, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
 - no permitirá que se asuma este préstamo con sus términos y condiciones originales.

Cálculos del préstamo

Pagos totales. Total que habrá pagado después de haber hecho todos los pagos de capital, intereses, seguro hipotecario y costos del préstamo, según lo programado.

Cargo financiero. El monto en dólares que le costará el préstamo.

Monto financiado. El monto en dólares disponible después de que pague el cargo financiero inicial.

Tasa porcentual anual (APR). Sus costos durante el plazo del préstamo, expresados como una tasa. Esta no es su tasa de interés.

Total de intereses pagados (TIP). El monto total de los intereses que pagará durante el plazo del préstamo, como porcentaje del monto total del préstamo.

Otras declaraciones

Aceptación del préstamo

No tiene que aceptar este préstamo por el hecho de haber recibido este formulario o firmado una aplicación para un préstamo.

Deducciones tributarias

Si adquiere una deuda mayor al valor de este inmueble, los intereses del monto del préstamo que sean superiores al valor real de mercado no se deducirán de sus impuestos federales sobre la renta. Debería consultar con un asesor fiscal para obtener más información.

Detalles del contrato

Consulte su pagaré y su instrumento de garantía para obtener información sobre lo siguiente:

- ¿Qué sucede si no hace sus pagos?
- ¿Qué es un incumplimiento de pago del préstamo?
- Situaciones en que su prestamista puede exigirle que pague el préstamo por anticipado.
- Las reglas para realizar pagos antes de la fecha estipulada.

Refinanciamiento

El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.

Responsabilidad luego de la ejecución de la hipoteca

- Si su prestamista ejecuta la hipoteca sobre este inmueble y dicha ejecución no cubre el monto de saldo pendiente de este préstamo:
- La ley estatal puede protegerlo contra la responsabilidad de pagar el saldo pendiente. Si vuelve a financiar o adquiere otra deuda sobre este inmueble, puede perder esta protección y tendrá que pagar la deuda restante después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
 - La ley estatal no lo protege contra la responsabilidad de pagar el saldo pendiente.



¿Tiene preguntas? Si tiene preguntas sobre los términos y costos del préstamo que se establecen en este formulario, utilice la información a continuación. Para obtener más información o para presentar un reclamo, comuníquese con la Oficina para la Protección Financiera del Consumidor en www.consumerfinance.gov/mortgage-closing.

Información de contacto					
	Prestamista	Corredor hipotecario	Corredor inmobiliario (Deudor)	Corredor inmobiliario (Vendedor)	Agente a cargo de la operación de cierre
Nombre					
Dirección					
N.º de NMLS					
N.º de licencia de ____					
Contacto					
ID. de contacto de NMLS					
ID. de contacto de licencia de ____					
Correo electrónico					
Teléfono					

DECLARACIÓN DE CIERRE

PÁGINA 6 DE 6 - N.º DEL PRÉSTAMO

H-28(G) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—SPANISH LANGUAGE PURCHASE SAMPLE

lated into the Spanish language as permitted by § 1026.38(t)(5)(viii).

Description: This is a sample of the Closing Disclosure illustrated by form H-25(B) trans-

Declaración de Cierre

Este formulario es una declaración sobre los términos y condiciones finales del préstamo y los costos de cierre. Compare este documento con su Estimación de Préstamo.

Información sobre el cierre	Información sobre la transacción	Información sobre el préstamo
Fecha de emisión 4/15/2013 Fecha de cierre 4/15/2013 Fecha de desembolso 4/15/2012 Agente a cargo de la operación de cierre Epsilon Title Co. N.º de Archivo 12-3456 Inmueble 456 Somewhere Ave Anytown, ST 12345 Precio de venta \$180,000	Deudor Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345 Vendedor Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345 Prestamista Ficus Bank	Plazo del préstamo 30 años Finalidad Adquisición por compra Producto Tasa fija Tipo de préstamo <input checked="" type="checkbox"/> Convencional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> N.º del préstamo 123456789 N.º de MIC 000654321

Términos del préstamo	¿Puede aumentar este monto después del cierre?	
Monto del préstamo	\$162,000	NO
Tasa de interés	3.875%	NO
Pago mensual de intereses y capital <i>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</i>	\$761.78	NO
Multa por pago anticipado	¿Tiene el préstamo estas características? SÍ • Hasta \$3,240 si usted paga el préstamo en su totalidad durante los primeros 2 años	
Cuota extraordinaria	NO	

Pagos proyectados		
Cálculo de los pagos	Años 1 a 7	Años 8 a 30
Capital e intereses	\$761.78	\$761.78
Seguro hipotecario	+ 82.35	+ —
Depósito estimado para impuestos y seguros de la vivienda <i>El monto puede aumentar con el paso del tiempo</i>	+ 206.13	+ 206.13
Pago total mensual estimado	\$1,050.26	\$967.91
Impuestos, seguro y evaluaciones estimados <i>El monto puede aumentar con el paso del tiempo. Consulte los detalles en la página 4.</i>	\$356.13 por mes	Esta estimación incluye <input checked="" type="checkbox"/> Impuestos sobre la propiedad <input checked="" type="checkbox"/> Seguro de la vivienda <input checked="" type="checkbox"/> Otro: Obligaciones de la Asociación de Propietarios <i>Consulte en la página 4 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</i>
		¿En depósito? SÍ SÍ NO

Costos al momento del cierre	
Costos de cierre	\$9,712.10 Incluye \$4,694.05 por costos del préstamo + \$5,018.05 por otros costos - \$0 por créditos del prestamista. Consulte los detalles en la página 2.
Dinero en efectivo para el cierre	\$14,147.26 Incluye costos de cierre. Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 3.

Detalles de los costos de cierre

Costos del préstamo	Pagados por el deudor		Pagados por el vendedor		Pagados por otros
	Al cierre	Antes del cierre	Al cierre	Antes del cierre	
A. Gastos por tramitación	\$1,802.00				
01 0.25 % del monto del préstamo (Puntos)	\$405.00				
02 Cargo por el estudio del crédito	\$1,097.00				
03 Cargo por la solicitud del préstamo	\$300.00				
04					
05					
06					
07					
08					
B. Servicios que el deudor no contrato	\$236.55				
01 Cargo por control de zonas de inundación para Info Co.	\$31.75				
02 Cargo por determinación de zonas de inundación para Info Co.	\$20.00				
03 Cargo por fiscalización tributaria para Info Co.	\$75.00				
04 Cargo por informe de crédito para Information Inc.	\$45.00	\$29.80			
05 Cargo por investigación sobre situación tributaria para Info Co.					
06 Cargo por valoración de la vivienda para John Smith Appraisers Inc.					\$405.00
07					
08					
09					
C. Servicios que el deudor contrato	\$2,655.50				
01 Cargo por inspección de plagas para Pesto Co.	\$120.50				
02 Cargo por peritaje (tasos) para Survey Co.	\$85.00				
03 Título - Estudio de títulos de propiedad para Epsilon Title Co.	\$800.00				
04 Título - Garantía provisional de seguro del título de propiedad para Epsilon Title Co.	\$650.00				
05 Título - Honorarios del agente a cargo de la operación del título de inmueble para Epsilon Title Co.	\$500.00				
06 Título - Póliza del prestamista para Epsilon Title Co.	\$500.00				
07					
D. COSTOS TOTALES DEL PRÉSTAMO (pagados por el deudor)	\$4,694.05				
Subtotales de los costos del préstamo (A + B + C)	\$4,664.25	\$29.80			
Otros costos	\$85.00				
E. Impuestos y otros cargos gubernamentales	\$85.00				
01 Costos de registro y otros impuestos por registro del título de inmueble \$40.00 Hipoteca \$45.00	\$85.00				
02 Impuesto a las transferencias estatales para Any State			\$950.00		
F. Pagos anticipados	\$2,120.80				
01 Impuestos sobre la propiedad (6 meses) para Any County USA	\$631.80				
02 Pago anticipado de intereses (\$17.44 por día del 4/15/13 al 5/1/13)	\$279.04				
03 Prima del seguro de hipoteca (1 mes)					
04 Prima del seguro de la vivienda (12 meses) para Info Co.	\$1,209.96				
05					
G. Pago inicial de la cuenta en depósito para impuestos y seguros de la vivienda	\$412.25				
01 Impuestos sobre la propiedad de \$105.30 por mes, durante 2 meses	\$201.66				
02 Seguro de hipoteca de por mes, durante meses					
03 Seguro de la vivienda de \$100.83 por mes, durante 2 meses	\$210.60				
04					
05					
06					
07 Ajuste acumulado	-0.01				
08					
H. Otros	\$2,400.00				
01 Aporte de capital de la HOA para HOA Acas Inc.	\$500.00				
02 Comisión de Bienes Raíces para Alpha Real Estate Broker			\$5,700.00		
03 Comisión de Bienes Raíces para Omega Real Estate Broker			\$5,700.00		
04 Tarifa de garantía de la vivienda para KYZ Warranty Inc.			\$450.00		
05 Tarifa de inspección de la vivienda para Engstrom Inc.	\$750.00				
06 Tarifa de procesamiento de HOA para HOA Acas Inc.	\$150.00			\$750.00	
07 Título - Póliza del título de propiedad del propietario (opcional) para Epsilon Title Co.	\$1,000.00				
08					
I. TOTAL DE OTROS COSTOS (pagados por el deudor)	\$5,018.05				
Subtotales de otros costos (E + F + G + H)	\$5,018.05				
J. TOTAL DE COSTOS DE CIERRE (pagados por el deudor)	\$9,712.10				
Subtotales de costos de cierre (D + I)	\$9,682.30	\$29.80	\$12,800.00	\$750.00	\$405.00
Créditos del prestamista					

DECLARACIÓN DE CIERRE

PÁGINA 2 DE 6 - N° DEL PRÉSTAMO 123456789

Cálculo del dinero en efectivo para el cierre Utilice esta tabla para saber lo que ha cambiado en su Estimación de Préstamo.

	Estimación del Préstamo	Final	¿Esto cambió?
Total de costos de cierre (J)	\$8,054.00	\$9,712.10	SÍ - Consulte Costos totales del préstamo (D) y Total de otros costos (I)
Costos de cierre pagados antes del cierre	\$0	-\$29.80	SÍ - Pago estos costos de cierre antes del cierre
Costos de cierre financiados (pagados del monto del préstamo)	\$0	\$0	NO
Pago inicial/Fondos del deudor	\$18,000.00	\$18,000.00	NO
Depósito	-\$10,000.00	-\$10,000.00	NO
Fondos para el deudor	\$0	\$0	NO
Créditos del vendedor	\$0	-\$2,500.00	SÍ - Consulte créditos del vendedor en la sección L
Ajustes y otros créditos	\$0	-\$1,035.04	SÍ - Consulte los detalles en las secciones K y L
Dinero en efectivo para el cierre	\$16,054.00	\$14,147.26	

Resúmenes de transacciones Utilice esta tabla para ver el resumen de su transacción.

TRANSACCIONES DEL DEUDOR		TRANSACCIONES DEL VENDEDOR	
N. Pagaderos por el deudor al cierre	\$189,762.30	M. Pagaderos al vendedor al cierre	\$180,080.00
01 Precio de venta de la propiedad	\$180,000.00	01 Precio de venta de la propiedad	\$180,000.00
02 Precio de venta de cualquier propiedad personal incluida en la venta		02 Precio de venta de cualquier propiedad personal incluida en la venta	
03 Costos de cierre pagados al cierre (J)	\$9,682.30	03 Costos de cierre pagados al cierre (J)	
04		04	
Ajustes		Ajustes para los artículos pagados por el vendedor por anticipado	
05		09 Impuestos municipales al	
06		10 Impuestos del condado al	
07		11 Evaluaciones estimadas al	
Ajustes para los artículos pagados por el vendedor por anticipado		12	
08 Impuestos municipales al		13	
09 Impuestos del condado al		14	
10 Evaluaciones estimadas al		15	
11		16	
12		17	
13			
14			
15			
16			
L. Pagado por el deudor, o en su nombre, al cierre	\$175,615.04	N. Pagaderos por el vendedor al cierre	\$115,665.04
01 Depósito	\$10,000.00	01 Depósito excedente	
02 Monto del préstamo	\$162,000.00	02 Costos de cierre pagados al cierre (J)	\$12,800.00
03 Préstamos existentes atribuidos o adquiridos sujetos a		03 Préstamos existentes atribuidos o adquiridos sujetos a	
04		04 Pago del primer préstamo hipotecario	\$100,000.00
05 Crédito del vendedor	\$2,500.00	05 Pago del segundo préstamo hipotecario	
Otros créditos		06	
06 Devolución de Epallon Title Co.	\$750.00	07 Crédito del vendedor	\$2,500.00
07		08	
Ajustes		09	
08		10	
09		11	
10		12	
11		13	
Ajustes para los artículos no pagados por el vendedor		Ajustes para los artículos no pagados por el vendedor	
12 Impuestos municipales del 1/1/13 al 4/14/13	\$365.04	14 Impuestos municipales del 1/1/13 al 4/14/13	\$365.04
13 Impuestos del condado al		15 Impuestos del condado al	
14 Evaluaciones estimadas al		16 Evaluaciones estimadas al	
15		17	
16		18	
17		19	
CÁLCULO		CÁLCULO	
Total pagado por el deudor al cierre (K)	\$189,762.30	Total pagado al vendedor al cierre (M)	\$180,080.00
Total pagado por el deudor, o en su nombre, al cierre (L)	-\$175,615.04	Total pagado por el vendedor al cierre (N)	-\$115,665.04
Dinero en efectivo para el cierre		Dinero en efectivo	
<input checked="" type="checkbox"/> Del Deudor <input type="checkbox"/> Para Deudor	\$14,147.26	<input checked="" type="checkbox"/> Del Vendedor <input type="checkbox"/> Para Vendedor	\$64,414.96

Información adicional sobre este préstamo

Declaraciones del préstamo

Amortización negativa (aumento del monto del préstamo)

De acuerdo con los términos de su préstamo, usted

- debe realizar pagos mensuales programados que no incluyen todos los intereses adeudados para ese mes. Como consecuencia, el monto de su préstamo aumentará (amortización negativa) y posiblemente, será más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- puede tener pagos mensuales que no incluyan todos los intereses adeudados para ese mes. Si los tiene, el monto de su préstamo aumentará (amortización negativa) y, como consecuencia, puede ser más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- no incluye una característica de amortización negativa.

Característica de demanda

Su préstamo

- incluye una característica de demanda, que le permite a su prestamista exigir el pago anticipado del préstamo. Debe revisar su pagará para obtener detalles.
- no incluye una característica de demanda.

Cuenta en depósito para impuestos y seguros de la vivienda

Por ahora, su préstamo

- tendrá una cuenta en depósito para impuestos y seguros de la vivienda (también llamada cuenta de "depósito en garantía" o cuenta de "fideicomiso") para pagar los costos de la propiedad que se detallan a continuación. Sin una cuenta en depósito para impuestos y seguros de la vivienda, usted pagará estos costos directamente, tal vez en un pago grande o en dos pagos al año. Es posible que su prestamista sea responsable por las sanciones y los intereses que resulten de la falta de pago.

Con cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad con una cuenta en depósito durante el primer año	\$2,473.56	Monto total estimado durante el primer año para sus costos de la propiedad con depósitos: Seguro de la vivienda Impuestos sobre la propiedad
Costos de la propiedad sin una cuenta en depósito durante el primer año	\$1,800.00	Monto total estimado durante el primer año para sus costos de la propiedad sin depósitos: Obligaciones de la Asociación de Propietarios Es posible que tenga que pagar otros costos de la propiedad.
Pago inicial para la cuenta en depósito	\$412.25	Respaldo para la cuenta en depósito que usted paga al cierre. Consulte la Sección G en la página 2.
Pago mensual para la cuenta en depósito	\$206.13	El monto incluido en su pago mensual total.

- no tendrá una cuenta de depósito porque usted la rechazó su prestamista no la ofrece. Usted debe pagar directamente los costos de la propiedad, como impuestos y el seguro de la vivienda. Comuníquese con su prestamista para preguntarle si su préstamo puede contar con una cuenta de depósito para impuestos y seguro de la vivienda.

Sin cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad estimados durante el primer año		Monto total estimado durante el primer año. Usted debe pagar estos costos directamente, posiblemente en un pago grande o en dos pagos al año.
Comisión por renuncia a la cuenta en depósito		

En el futuro,

Es posible que los costos de la propiedad cambien y como consecuencia, su pago a la cuenta en depósito para impuestos y seguros de la vivienda podrá variar. Puede cancelar su cuenta en depósito, pero si lo hace, debe pagar sus costos de la propiedad directamente. Si no paga los impuestos sobre la propiedad, el estado o gobierno local pueden 1) imponer multas o sanciones o 2) imponer un embargo fiscal a esta propiedad. Si no paga ninguno de estos costos de la propiedad, su prestamista puede 1) agregar los montos al saldo de su préstamo, 2) agregar una cuenta en depósito a su préstamo o 3) exigirle que pague un seguro para la propiedad, que el prestamista adquiere en su nombre, y que tal vez tendrá un costo más alto y le brindará menos beneficios que el que podría adquirir por su cuenta.

Declaraciones del préstamo

Intereses de garantía

Se le otorga un interés de garantía en 456 Somewhere Ave., Anytown, ST 12345

Usted puede perder esta propiedad si no cumple con sus pagos o con el resto de las obligaciones de este préstamo.

Pago atrasado

Si su pago presenta un retraso de más de 15 días, le cobraremos un recargo de 5 % sobre el monto total de los intereses y el capital que paga mensualmente.

Pagos parciales

Su prestamista

- aceptará pagos menores al monto total adeudado (pagos parciales) y se aplicarán a su préstamo.
- podrá mantenerlo en una cuenta separada hasta que cubra el resto del pago y luego aplicará el pago total a su préstamo.
- no acepta pagos parciales.

Si este préstamo se vende, es posible que su nuevo prestamista tenga una política diferente.

Supuestos

- Si usted vende o transfiere esta propiedad a otra persona su prestamista,
- permitirá, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
 - no permitirá que se asuma este préstamo con sus términos y condiciones originales.

Cálculos del préstamo

Pagos totales. Total que habrá pagado después de haber hecho todos los pagos de capital, intereses, seguro hipotecario y costos del préstamo, según lo programado.	\$285,803.36
Cargo financiero. El monto en dólares que le costará el préstamo.	\$118,830.27
Monto financiado. El monto en dólares disponible después de que pague el cargo financiero inicial.	\$162,000.00
Tasa porcentual anual (APR). Sus costos durante el plazo del préstamo, expresados como una tasa. Esta no es su tasa de interés.	4.174%
Total de intereses pagados (TIP). El monto total de los intereses que pagará durante el plazo del préstamo, como porcentaje del monto total del préstamo.	69.46%

Otras declaraciones

Deducciones tributarias

Si adquiere una deuda mayor al valor de este inmueble, los intereses del monto del préstamo que sean superiores al valor real de mercado no se deducirán de sus impuestos federales sobre la renta. Debería consultar con un asesor fiscal para obtener más información.

Detalles del contrato

Consulte su pagaré y su instrumento de garantía para obtener información sobre lo siguiente:

- ¿Qué sucede si no hace sus pagos?
- ¿Qué es un incumplimiento de pago del préstamo?
- Situaciones en que su prestamista puede exigirle que pague el préstamo por anticipado.
- Las reglas para realizar pagos antes de la fecha estipulada.

Refinanciamiento

El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de propiedad y de las condiciones del mercado. Es posible que no se le pueda refinar este préstamo.

Responsabilidad luego de la ejecución de la hipoteca

Si su prestamista ejecuta la hipoteca sobre este inmueble y dicha ejecución no cubre el monto de saldo pendiente de este préstamo:

- la ley estatal puede protegerlo contra la responsabilidad de pagar el saldo pendiente. Si vuelve a financiar o adquiere otra deuda sobre este inmueble, puede perder esta protección y tendrá que pagar la deuda restante después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
- la ley estatal no lo protege contra la responsabilidad de pagar el saldo pendiente.

Valoración de la vivienda

Si la propiedad tuvo una valoración para su préstamo, su prestamista debe proporcionarle una copia sin costo adicional, al menos tres días antes del cierre. Si aún no la ha recibido, comuníquese con su prestamista utilizando la información que se le brinda en la página 6.

¿Tiene preguntas? Si tiene preguntas sobre los términos y costos del préstamo que se establecen en este formulario, utilice la información a continuación. Para obtener más información o para presentar un reclamo, comuníquese con la Oficina para la Protección Financiera del Consumidor en www.consumerfinance.gov/mortgage-closing.

Información de contacto					
	Prestamista	Corredor hipotecario	Corredor inmobiliario (Deudor)	Corredor inmobiliario (Vendedor)	Agente a cargo de la operación de cierre
Nombre	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
Dirección	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
N.º de NMLS					
N.º de licencia de ST			Z765416	Z61456	Z61616
Contacto	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
ID. de contacto de NMLS	12345				
ID. de contacto de licencia de ST			P16415	P51461	PT1234
Correo electrónico	joesmith@ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@epsilontitle.com
Teléfono	123-456-7890		123-555-1717	321-555-7171	987-555-4321

Confirmación de recepción

Al firmar, usted solo confirma que ha recibido este formulario. No es necesario que acepte este préstamo por el hecho de haber firmado o recibido este formulario.

Firma del solicitante

Fecha

Firma del cosolicitante

Fecha

H-28(H) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—SPANISH LANGUAGE REFERENCE SAMPLE

Description: This is a sample of the Closing Disclosure illustrated by form H-25(E) trans-

lated into the Spanish language as permitted by § 1026.38(t)(5)(viii).

Declaración de Cierre

Este formulario es una declaración sobre los términos y condiciones finales del préstamo y los costos de cierre. Compare este documento con su Estimación de Préstamo.

Información sobre el cierre

Fecha de emisión 4/15/2013
 Fecha de cierre 4/15/2013
 Fecha de desembolso 4/15/2012
 Agente a cargo de la operación de cierre Zeta Title
 N.º de Archivo 12-3456
 Inmueble 123 Anywhere Street
 Anytown, ST 12345
 Valoración de la vivienda \$180,000

Información sobre la transacción

Deudor Michael Jones and Mary Stone
 123 Anywhere Street
 Anytown, ST 12345
 Prestamista Ficus Bank

Información sobre el préstamo

Plazo del préstamo 30 años
 Finalidad Refinanciamiento
 Producto Tasa fija
 Tipo de préstamo Convencional FHA
 VA
 N.º del préstamo 123456789
 N.º de MIC 009874513

Términos del préstamo		¿Puede aumentar este monto después del cierre?
Monto del préstamo	\$150,000	NO
Tasa de interés	4.25%	NO
Pago mensual de intereses y capital <i>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</i>	\$737.91	NO
		¿Tiene el préstamo estas características?
Multa por pago anticipado		NO
Cuota extraordinaria		NO

Pagos proyectados

Cálculo de los pagos	Años 1 a 4	Años 5 a 30
Capital e intereses	\$737.91	\$737.91
Seguro hipotecario	+ 82.35	+ —
Depósito estimado para impuestos y seguros de la vivienda <i>El monto puede aumentar con el paso del tiempo</i>	+ 206.13	+ 206.13
Pago total mensual estimado	\$1,026.39	\$944.04
Impuestos, seguro y evaluaciones estimados <i>El monto puede aumentar con el paso del tiempo. Consulte los detalles en la página 4.</i>	\$356.13 por mes	Esta estimación incluye <input checked="" type="checkbox"/> Impuestos sobre la propiedad <input checked="" type="checkbox"/> Seguro de la vivienda <input checked="" type="checkbox"/> Otro: Obligaciones de la asociación de propietarios <i>Consulte en la página 4 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</i>
		¿En depósito? SÍ SÍ NO

Costos al momento del cierre

Costos de cierre	\$5,757.57	Incluye \$3,495.50 por costos del préstamo + \$2,762.07 por otros costos - \$500 por créditos del prestamista. Consulte los detalles en la página 2.
Dinero en efectivo para el cierre	\$29,677.43	Incluye costos de cierre. Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 3. <input type="checkbox"/> Del Deudor <input checked="" type="checkbox"/> Para Deudor

Detalles de los costos de cierre

Costos del préstamo	Pagados por el deudor		Pagados por otros
	Al cierre	Antes del cierre	
A. Gastos por tramitación	\$1,950.00		
01 - 5 % del monto del préstamo (Puntos)	\$750.00		
02 Cargo por el estudio del crédito	\$500.00		
03 Cargo por tramitación	\$450.00		
04 Cargo por la solicitud del préstamo	\$250.00		
05			
06			
07			
08			
B. Servicios que el deudor no contrato	\$610.00		
01 Cargo por control de zonas de inundación para Info Co.	\$45.00		
02 Cargo por determinación de zonas de inundación para Info Co.	\$20.00		
03 Cargo por fiscalización tributaria para Info Co.	\$65.00		
04 Cargo por informe de crédito para Information Inc.		\$30.00	
05 Cargo por investigación sobre situación tributaria para Info Co.	\$45.00		
06 Cargo por valoración de la vivienda para John Smith Appraisers Inc.		\$405.00	
07			
08			
09			
C. Servicios que el deudor contrato	\$935.50		
01 Cargo por inspección de plagas para Pesto Co.	\$85.00		
02 Título - Estudio de títulos de propiedad para Epsilon Title Co.	\$200.00		
03 Título - Garantía provisional de seguro del título de propiedad para Epsilon Title Co.	\$50.00		
04 Título - Honorarios del agente a cargo de la operación del título de Inmueble para Epsilon Title Co.	\$350.00		
05 Título - Póliza del prestatario para Epsilon Title Co.	\$250.50		
06			
D. COSTOS TOTALES DEL PRÉSTAMO (pagados por el deudor)	\$3,495.50		
Subtotales de los costos del préstamo (A + B + C)	\$3,060.50	\$435.00	
Otros costos			
E. Impuestos y otros cargos gubernamentales	\$60.00		
01 Costos de registro y otros impuestos por registro del título de inmueble Hipoteca \$60.00	\$60.00		
02			
F. Pagos anticipados	\$2,125.12		
01 Impuestos sobre la propiedad (6 meses) para Any County USA	\$631.80		
02 Pago anticipado de intereses (\$17.71 por día del 4/15/2013 al 5/1/2013)	\$283.36		
03 Prima del seguro de hipoteca (6 meses)			
04 Prima del seguro de la vivienda (12 meses) para Insurance Co.	\$1,209.96		
05			
G. Pago inicial de la cuenta en depósito para impuestos y seguros de la vivienda	\$576.95		
01 Impuestos sobre la propiedad de \$105.30 por mes, durante 2 meses	\$210.60		
02 Seguro de hipoteca de \$82.35 por mes, durante 2 meses	\$164.70		
03 Seguro de la vivienda de \$100.83 por mes, durante 2 meses	\$201.66		
04			
05			
06			
07 Ajuste acumulado	-0.01		
08			
H. Otros			
01			
02			
03			
04			
05			
06			
07			
08			
I. TOTAL DE OTROS COSTOS (pagados por el deudor)	\$2,762.07		
Subtotales de otros costos (E + F + G + H)	\$2,762.07		
J. TOTAL DE COSTOS DE CIERRE (pagados por el deudor)	\$5,757.57		
Subtotales de costos de cierre (D + I)	\$5,822.57	\$435.00	
Créditos del prestamista		-\$500.00	

DECLARACIÓN DE CIERRE

PÁGINA 2 DE 6 - N° DEL PRÉSTAMO 123456789

Liquidaciones y pagos Utilice esta tabla para ver un resumen de sus liquidaciones y de sus pagos realizados a otros utilizando el monto del préstamo.

PARA	MONTO
01 Liquidar el préstamo existente de Rho Servicing	\$115,000.00
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL DE LIQUIDACIONES Y PAGOS	\$115,000.00

Cálculo del dinero en efectivo para el cierre Utilice esta tabla para saber lo que ha cambiado en su Estimación de Préstamo.

	Estimación del Préstamo	Final	¿Esto cambió?
Monto del préstamo	\$150,000.00	\$150,000.00	NO
Total de costos de cierre (J)	-\$5,099.00	-\$5,757.57	SÍ - Consulte Costos totales del préstamo (D) y Total de otros costos (I)
Costos de cierre pagados antes del cierre	\$0	\$435.00	SÍ - Pagó estos costos de cierre antes del cierre
Total de liquidaciones y pagos (K)	-\$120,000	-\$115,000	SÍ - Consulte Liquidaciones y pagos (K)
Dinero en efectivo para el cierre	\$24,901.00	\$29,677.43	
	<input type="checkbox"/> Del Deudor	<input type="checkbox"/> Del Deudor	
	<input checked="" type="checkbox"/> Para Deudor	<input checked="" type="checkbox"/> Para Deudor	Costos de cierre financiados (pagados del monto del préstamo) \$5,322.57

Información adicional sobre este préstamo

Declaraciones del préstamo

Amortización negativa (aumento del monto del préstamo)

De acuerdo con los términos de su préstamo, usted

- debe realizar pagos mensuales programados que no incluyen todos los intereses adeudados para ese mes. Como consecuencia, el monto de su préstamo aumentará (amortización negativa) y posiblemente, será más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- puede tener pagos mensuales que no incluyan todos los intereses adeudados para ese mes. Si los tiene, el monto de su préstamo aumentará (amortización negativa) y, como consecuencia, puede ser más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- no incluye una característica de amortización negativa.

Característica de demanda

Su préstamo

- incluye una característica de demanda, que le permite a su prestamista exigir el pago anticipado del préstamo. Debe revisar su pagará para obtener detalles.
- no incluye una característica de demanda.

Cuenta en depósito para impuestos y seguros de la vivienda

Por ahora, su préstamo

- tendrá una cuenta en depósito para impuestos y seguros de la vivienda (también llamada cuenta de "depósito en garantía" o cuenta de "fideicomiso") para pagar los costos de la propiedad que se detallan a continuación. Sin una cuenta en depósito para impuestos y seguros de la vivienda, usted pagará estos costos directamente, tal vez en un pago grande o en dos pagos al año. Es posible que su prestamista sea responsable por las sanciones y los intereses que resulten de la falta de pago.

Con cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad con una cuenta en depósito durante el primer año	\$2,473.56	Monto total estimado durante el primer año para sus costos de la propiedad con depósito: Seguro de la vivienda Impuestos sobre la propiedad
Costos de la propiedad sin una cuenta en depósito durante el primer año	\$1,800.00	Monto total estimado durante el primer año para sus costos de la propiedad sin depósito: Obligaciones de la asociación de propietarios Es posible que tenga que pagar otros costos de la propiedad.
Pago inicial para la cuenta en depósito	\$576.95	Respaldo para la cuenta en depósito que usted paga al cierre. Consulte la Sección G en la página 2.
Pago mensual para la cuenta en depósito	\$206.13	El monto incluido en su pago mensual total.

- no tendrá una cuenta de depósito porque usted le rechazó su prestamista no la ofrece. Usted debe pagar directamente los costos de la propiedad, como impuestos y el seguro de la vivienda. Comuníquese con su prestamista para preguntarle si su préstamo puede contar con una cuenta de depósito para impuestos y seguro de la vivienda.

Sin cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad estimados durante el primer año		Monto total estimado durante el primer año. Usted debe pagar estos costos directamente, posiblemente en un pago grande o en dos pagos al año.
Comisión por renuncia a la cuenta en depósito		

En el futuro,

Es posible que los costos de la propiedad cambien y como consecuencia, su pago a la cuenta en depósito para impuestos y seguros de la vivienda podrá variar. Puede ser que cancelar su cuenta en depósito, pero si lo hace, debe pagar sus costos de la propiedad directamente. Si no paga los impuestos sobre la propiedad, el estado o gobierno local pueden 1) imponer multas o sanciones o 2) imponer un embargo fiscal a esta propiedad. Si no paga ninguno de estos costos de la propiedad, su prestamista puede 1) agregar los montos al saldo de su préstamo, 2) agregar una cuenta en depósito a su préstamo o 3) exigirle que pague un seguro para la propiedad, que el prestamista adquiere en su nombre, y que tal vez tendrá un costo más alto y le brindará menos beneficios que el que podría adquirir por su cuenta.

Declaraciones del préstamo

Intereses de garantía

Se le otorga un interés de garantía en
456 Somewhere Ave., Anytown, ST 12345

Usted puede perder esta propiedad si no cumple con sus pagos o con el resto de las obligaciones de este préstamo.

Pago atrasado

Si su pago presenta un retraso de más de 15 días, le cobraremos un recargo de 5 % sobre el monto total de los intereses y el capital que pague mensualmente.

Pagos parciales

Su prestamista

- aceptará pagos menores al monto total adeudado (pagos parciales) y se aplicarán a su préstamo.
- podrá mantenerlo en una cuenta separada hasta que cubra el resto del pago y luego aplicará el pago total a su préstamo.
- no acepta pagos parciales.

Si este préstamo se vende, es posible que su nuevo prestamista tenga una política diferente.

Supuestos

Si usted vende o transfiere esta propiedad a otra persona su prestamista,

- su prestamista permitirá, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
- no permitirá que se asuma este préstamo con sus términos y condiciones originales.

Cálculos del préstamo

Pagos totales. Total que habrá pagado después de haber hecho todos los pagos de capital, intereses, seguro hipotecario y costos del préstamo, según lo programado.	\$273,214.50
Cargo financiero. El monto en dólares que le costará el préstamo.	\$121,029.00
Monto financiado. El monto en dólares disponible después de que pague el cargo financiero inicial.	\$148,241.94
Tasa porcentual anual (APR). Sus costos durante el plazo del préstamo, expresados como una tasa. Esta no es su tasa de interés.	4.543%
Total de intereses pagados (TIP). El monto total de los intereses que pagará durante el plazo del préstamo, como porcentaje del monto total del préstamo.	77.29%

Otras declaraciones

Deducciones tributarias

Si adquiere una deuda mayor al valor de este inmueble, los intereses del monto del préstamo que sean superiores al valor real de mercado no se deducirán de sus impuestos federales sobre la renta. Debería consultar con un asesor fiscal para obtener más información.

Detalles del contrato

Consulte su pagaré y su instrumento de garantía para obtener información sobre lo siguiente:

- ¿Qué sucede si no hace sus pagos?
- ¿Qué es un incumplimiento de pago del préstamo?
- Situaciones en que su prestamista puede exigirle que pague el préstamo por anticipado.
- Las reglas para realizar pagos antes de la fecha estipulada.

Refinanciamiento

El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de propiedad y de las condiciones del mercado. Es posible que no se le pueda refinar este préstamo.

Responsabilidad luego de la ejecución de la hipoteca

Si su prestamista ejecuta la hipoteca sobre este inmueble y dicha ejecución no cubre el monto de saldo pendiente de este préstamo:

- la ley estatal puede protegerlo contra la responsabilidad de pagar el saldo pendiente. Si vuelve a financiar o adquiere otra deuda sobre este inmueble, puede perder esta protección y tendrá que pagar la deuda restante después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
- la ley estatal no lo protege contra la responsabilidad de pagar el saldo pendiente.

Valoración de la vivienda

Si la propiedad tuvo una valoración para su préstamo, su prestamista debe proporcionarle una copia sin costo adicional, al menos tres días antes del cierre. Si aún no la ha recibido, comuníquese con su prestamista utilizando la información que se le brinda en la página 6.

¿Tiene preguntas? Si tiene preguntas sobre los términos y costos del préstamo que se establecen en este formulario, utilice la información a continuación. Para obtener más información o para presentar un reclamo, comuníquese con la Oficina para la Protección Financiera del Consumidor en www.consumerfinance.gov/mortgage-closing.

Información de contacto			
	Prestamista	Corredor hipotecario	Agente a cargo de la operación de cierre
Nombre	Ficus Bank		Zeta Title
Dirección	4321 Random Blvd. Somecity, ST 12340		321 Uptown Dr. Anytown, ST 12345
N.º de NMLS			
N.º de licencia de ST			P76821
Contacto	Joe Smith		Joan Taylor
ID. de contacto de NMLS	12345		
ID. de contacto de licencia de ST			PT1234
Correo electrónico	joesmith@ficusbank.com		joan@zt.biz
Teléfono	123-456-7890		555-321-9876

Confirmación de recepción

Al firmar, usted solo confirma que ha recibido este formulario. No es necesario que acepte este préstamo por el hecho de haber firmado o recibido este formulario.

 Firma del solicitante Fecha Firma del cosolicitante Fecha

H-28(I) MORTGAGE LOAN TRANSACTION LOAN ESTIMATE—MODIFICATION TO LOAN ESTIMATE FOR TRANSACTION NOT INVOLVING SELLER—SPANISH LANGUAGE MODEL FORM

Description: This is a blank model Loan Estimate that illustrates form H-24(G), with

the optional alternative disclosures permitted by §1026.37(d)(2) and (h)(2) for transactions without a seller, translated into the Spanish language as permitted by §1026.37(o)(5)(ii).

Guarde esta Estimación de Préstamo para compararla con su Declaración de Cierre.

Estimación de Préstamo

FECHA DE EMISIÓN
SOLICITANTES

INMUEBLE

VALOR ESTIMADO DE LA VIVIENDA

PLAZO DEL PRÉSTAMO
FINALIDAD
PRODUCTO

TIPO DE PRÉSTAMO Convencional FHA VA _____
N.º DEL PRÉSTAMO
BLOQUEO DE TASA NO SI, hasta el _____ a las _____

Antes del cierre, la tasa de interés, los puntos y los créditos del prestamista podrían cambiar, o menos que usted bloquee la tasa de interés. Todos los demás costos de cierre estimados estarán vigentes hasta el _____

Términos del préstamo		¿Puede aumentar este monto después del cierre?
Monto del préstamo		
Tasa de interés		
Pago mensual de intereses y capital <i>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</i>		
Multa por pago anticipado		¿Tiene el préstamo estas características?
Cuota extraordinaria		

Pagos proyectados	
Cálculo de los pagos	
Capital e intereses Seguro hipotecario Depósito estimado para impuestos y seguros de la vivienda <i>El monto puede aumentar con el paso del tiempo</i>	
Pago total mensual estimado	
Impuestos, seguro y evaluaciones estimados <i>El monto puede aumentar con el paso del tiempo</i>	Esta estimación incluye <input type="checkbox"/> Impuestos sobre la propiedad <input type="checkbox"/> Seguro de la vivienda <input type="checkbox"/> Otro: <i>Consulte la Sección G en la página 2 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</i>
	¿En depósito?

Costos al momento del cierre	
Costos de cierre estimados	Incluye _____ por costos del préstamo + _____ por otros costos - _____ por créditos del prestamista. Consulte los detalles en la página 2.
Dinero en efectivo estimado para el cierre	Incluye costos de cierre. Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 2. <input type="checkbox"/> Del Deudor <input type="checkbox"/> Para Deudor

Visite www.consumerfinance.gov/mortgage-estimate para información general y ayuda.

ESTIMACIÓN DE PRÉSTAMO PÁGINA 1 DE 3 - N.º DEL PRÉSTAMO

Detalles de los costos del cierre

<p>Costos del préstamo</p> <p>A. Gastos por tramitación % del monto del préstamo (Puntos)</p> <hr/> <p>B. Servicios que usted no puede contratar</p> <hr/> <p>C. Servicios que usted puede contratar</p> <hr/> <p>D. COSTOS TOTALES DEL PRÉSTAMO (A + B + C)</p>	<p>Otros costos</p> <p>E. Impuestos y otros cargos gubernamentales Costos de registro y otros impuestos Impuestos por transferencia de título</p> <p>F. Pagos anticipados Impuestos sobre la propiedad (meses) Pago anticipado de intereses (diarios durante días a la tasa de) Prima del seguro de hipoteca (meses) Prima del seguro de la vivienda (meses)</p> <p>G. Pago Inicial de la cuenta en depósito al cierre Impuestos sobre la propiedad de por mes durante meses Seguro de hipoteca de por mes durante meses Seguro de la vivienda de por mes durante meses</p> <p>H. Otros</p> <hr/> <p>I. TOTAL DE OTROS COSTOS (E + F + G + H)</p> <hr/> <p>J. TOTAL DE COSTOS DE CIERRE D + I Créditos del prestamista</p> <p>Cálculo del dinero en efectivo para el cierre Monto del préstamo Total de costos de cierre (J) Liquidaciones y pagos totales estimados Dinero en efectivo estimado para el cierre <input type="checkbox"/> Del Deudor <input type="checkbox"/> Para Deudor</p> <p>Costos de cierre financiados estimados (pagados del monto del préstamo)</p>
---	---

ESTIMACIÓN DE PRÉSTAMO PÁGINA 2 DE 3 - N.º DEL PRÉSTAMO

Detalles de los costos del cierre

Costos del préstamo

A. Gastos por tramitación
% del monto del préstamo (Puntos)

B. Servicios que usted no puede contratar

C. Servicios que usted puede contratar

D. COSTOS TOTALES DEL PRÉSTAMO (A + B + C)

Tabla de pagos ajustables (PA)

¿Pago de interés solamente?	
¿Pagos opcionales?	
¿Pagos escalonados?	
¿Pagos estacionales?	
Pagos mensuales de capital e intereses	
Primer cambio/Monto	
Cambios subsiguientes	
Pago máximo	

ESTIMACIÓN DE PRÉSTAMO

Otros costos

E. Impuestos y otros cargos gubernamentales
Costos de registro y otros impuestos
Impuestos por transferencia de título

F. Pagos anticipados
Impuestos sobre la propiedad (meses)
Pago anticipado de intereses
(diarios durante días a la tasa de)
Prima del seguro de hipoteca (meses)
Prima del seguro de la vivienda (meses)

G. Pago Inicial de la cuenta en depósito al cierre
Impuestos sobre la propiedad
de por mes durante meses
Seguro de hipoteca de por mes durante meses
Seguro de la vivienda de por mes durante meses

H. Otros

I. TOTAL DE OTROS COSTOS (E + F + G + H)

J. TOTAL DE COSTOS DE CIERRE

D + I
Créditos del prestamista

Cálculo del dinero en efectivo para el cierre

Monto del préstamo
Total de costos de cierre (J)
Liquidaciones y pagos totales estimados
Dinero en efectivo estimado para el cierre
 Del Deudor Para Deudor
Costos de cierre financiados estimados
(pagados del monto del préstamo)

Tabla de tasa de interés ajustable (TIA)

Índice + Margen	
Tasa de interés inicial	
Tasa de interés mínima/máxima	
Frecuencia de los cambios	
Primer cambio	
Cambios subsiguientes	
Límites de cambios en la tasa de interés	
Primer cambio	
Cambios subsiguientes	

PÁGINA 2 DE 3 - N.º DEL PRÉSTAMO

Detalles de los costos del cierre

Costos del préstamo

A. Gastos por tramitación
% del monto del préstamo (Puntos)

B. Servicios que usted no puede contratar

C. Servicios que usted puede contratar

D. COSTOS TOTALES DEL PRÉSTAMO (A + B + C)

Tabla de pagos ajustables (PA)

¿Pago de interés solamente? _____
 ¿Pagos opcionales? _____
 ¿Pagos escalonados? _____
 ¿Pagos estacionales? _____
Pagos mensuales de capital e intereses
 Primer cambio/Monto _____
 Cambios subsiguientes _____
 Pago máximo _____
 ESTIMACIÓN DE PRÉSTAMO

Otros costos

E. Impuestos y otros cargos gubernamentales
 Costos de registro y otros impuestos
 Impuestos por transferencia de título

F. Pagos anticipados
 Impuestos sobre la propiedad (meses)
 Pago anticipado de intereses
 (diarios durante días a la tasa de)
 Prima del seguro de hipoteca (meses)
 Prima del seguro de la vivienda (meses)

G. Pago inicial de la cuenta en depósito al cierre
 Impuestos sobre la propiedad
 de por mes durante meses
 Seguro de hipoteca de por mes durante meses
 Seguro de la vivienda de por mes durante meses

H. Otros

I. TOTAL DE OTROS COSTOS (E + F + G + H)

J. TOTAL DE COSTOS DE CIERRE

D + I
 Créditos del prestamista

Cálculo del dinero en efectivo para el cierre

Monto del préstamo _____
 Total de costos de cierre (J) _____
 Liquidaciones y pagos totales estimados _____
Dinero en efectivo estimado para el cierre
 Del Deudor Para Deudor
 Costos de cierre financiados estimados
 (pagados del monto del préstamo)

Detalles de los costos del cierre

<p>Costos del préstamo</p> <p>A. Gastos por tramitación % del monto del préstamo (Puntos)</p> <hr/> <p>B. Servicios que usted no puede contratar</p> <hr/> <p>C. Servicios que usted puede contratar</p> <hr/> <p>D. COSTOS TOTALES DEL PRÉSTAMO (A + B + C)</p>	<p>Otros costos</p> <p>E. Impuestos y otros cargos gubernamentales Costos de registro y otros impuestos Impuestos por transferencia de título</p> <p>F. Pagos anticipados Impuestos sobre la propiedad (meses) Pago anticipado de intereses (diarios durante días a la tasa de) Prima del seguro de hipoteca (meses) Prima del seguro de la vivienda (meses)</p> <p>G. Pago Inicial de la cuenta en depósito al cierre Impuestos sobre la propiedad de por mes durante meses Seguro de hipoteca de por mes durante meses Seguro de la vivienda de por mes durante meses</p> <p>H. Otros</p> <hr/> <p>I. TOTAL DE OTROS COSTOS (E + F + G + H)</p> <hr/> <p>J. TOTAL DE COSTOS DE CIERRE D + I Créditos del prestamista</p> <p>Cálculo del dinero en efectivo para el cierre Monto del préstamo Total de costos de cierre (J) Liquidaciones y pagos totales estimados Dinero en efectivo estimado para el cierre <input type="checkbox"/> Del Deudor <input type="checkbox"/> Para Deudor</p> <p>Costos de cierre financiados estimados (pagados del monto del préstamo)</p> <p>Tabla de tasa de interés ajustable (TIA) Índice + Margen Tasa de interés inicial Tasa de interés mínima/máxima Frecuencia de los cambios Primer cambio Cambios subsiguientes Límites de cambios en la tasa de Interés Primer cambio Cambios subsiguientes</p>
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ESTIMACIÓN DE PRÉSTAMO PÁGINA 2 DE 3 - N.º DEL PRÉSTAMO

Información adicional sobre este préstamo

PRESTAMISTA
 N.º DE NMLS/ LICENCIA DE ____
 AGENTE DE PRÉSTAMO
 N.º DE NMLS/ LICENCIA DE ____
 CORREO ELECTRÓNICO
 TELÉFONO

CORREDOR HIPOTECARIO
 N.º DE NMLS/ LICENCIA DE ____
 AGENTE DE PRÉSTAMO
 N.º DE NMLS/ LICENCIA DE ____
 CORREO ELECTRÓNICO
 TELÉFONO

Comparaciones	Utilice estas medidas para comparar este préstamo con otros.
En 5 años	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo. Capital que habrá pagado.
Tasa porcentual anual (APR)	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
Total de intereses pagados a lo largo del plazo del préstamo (TIP)	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

Otras consideraciones

Administración del préstamo	Nuestra intención es <input type="checkbox"/> brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre. <input type="checkbox"/> transferir los servicios de administración de su préstamo.
Pago atrasado	Si su pago presenta un retraso de más de ____ días, le cobraremos un recargo de _____
Refinanciamiento	El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.
Responsabilidad luego de la ejecución de la hipoteca	Si usted acepta este préstamo, podría perder la protección de la ley estatal que quizás tenga en este momento contra la responsabilidad de pagar la deuda impaga si su prestamista ejecuta la hipoteca sobre su casa. Si pierde esta protección, puede que tenga que pagar la deuda restante incluso después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
Seguro de la vivienda	Este préstamo exige un seguro de la vivienda, que puede obtenerse de una empresa que usted seleccione y que nosotros consideremos aceptable.
Supuestos	Si usted vende o transfiere esta propiedad a otra persona, <input type="checkbox"/> permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales. <input type="checkbox"/> no permitiremos que se asuma este préstamo con sus términos y condiciones originales.
Valoración de la vivienda	Es posible que pidamos una valoración de la vivienda para determinar el valor de la propiedad y que le cobremos por esta valoración de la vivienda. Inmediatamente, le daremos una copia de la valoración aunque su préstamo no se cierre. Puede pagar para que se haga otra valoración de la vivienda más para su uso personal y esta correrá por su cuenta.

Confirmación de recepción

Al firmar, usted solo confirma que ha recibido este formulario. No es necesario que acepte este préstamo por el hecho de haber firmado o recibido este formulario.

_____ Firma del solicitante	_____ Fecha	_____ Firma del cosolicitante	_____ Fecha
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ESTIMACIÓN DE PRÉSTAMO

PÁGINA 3 DE 3 - N.º DEL PRÉSTAMO

Información adicional sobre este préstamo

PRESTAMISTA
 N.º DE NMLS/ LICENCIA DE ____
 AGENTE DE PRÉSTAMO
 N.º DE NMLS/ LICENCIA DE ____
 CORREO ELECTRÓNICO
 TELÉFONO

CORREDOR HIPOTECARIO
 N.º DE NMLS/ LICENCIA DE ____
 AGENTE DE PRÉSTAMO
 N.º DE NMLS/ LICENCIA DE ____
 CORREO ELECTRÓNICO
 TELÉFONO

Comparaciones	Utilice estas medidas para comparar este préstamo con otros.
En 5 años	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo. Capital que habrá pagado.
Tasa porcentual anual (APR)	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
Total de intereses pagados a lo largo del plazo del préstamo (TIP)	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

Otras consideraciones

- Aceptación del préstamo** No tiene que aceptar este préstamo por el hecho de haber recibido este formulario o firmado una aplicación para un préstamo.
- Administración del préstamo** Nuestra intención es
 - brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre.
 - transferir los servicios de administración de su préstamo.
- Pago atrasado** Si su pago presenta un retraso de más de ____ días, le cobraremos un recargo de _____
- Refinanciamiento** El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinarciar este préstamo.
- Responsabilidad luego de la ejecución de la hipoteca** Si usted acepta este préstamo, podría perder la protección de la ley estatal que quizás tenga en este momento contra la responsabilidad de pagar la deuda impaga si su prestamista ejecuta la hipoteca sobre su casa. Si pierde esta protección, puede que tenga que pagar la deuda restante incluso después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
- Seguro de la vivienda** Este préstamo exige un seguro de la vivienda, que puede obtenerse de una empresa que usted seleccione y que nosotros consideremos aceptable.
- Supuestos** Si usted vende o transfiere esta propiedad a otra persona,
 - permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
 - no permitiremos que se asuma este préstamo con sus términos y condiciones originales.
- Valoración de la vivienda** Es posible que pidamos una valoración de la vivienda para determinar el valor de la propiedad y que le cobremos por esta valoración de la vivienda. Inmediatamente, le daremos una copia de la valoración aunque su préstamo no se cierre. Puede pagar para que se haga otra valoración de la vivienda más para su uso personal y esta correrá por su cuenta.

Información adicional sobre este préstamo

PRESTAMISTA
N.º DE NMLS/ LICENCIA DE ____
AGENTE DE PRÉSTAMO
N.º DE NMLS/ LICENCIA DE ____
CORREO ELECTRÓNICO
TELÉFONO

CORREDOR HIPOTECARIO
N.º DE NMLS/ LICENCIA DE ____
AGENTE DE PRÉSTAMO
N.º DE NMLS/ LICENCIA DE ____
CORREO ELECTRÓNICO
TELÉFONO

Comparaciones	Utilice estas medidas para comparar este préstamo con otros.
En 5 años	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo. Capital que habrá pagado.
Tasa porcentual anual (APR)	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
Total de intereses pagados a lo largo del plazo del préstamo (TIP)	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

Otras consideraciones

Administración del préstamo	Nuestra intención es <input type="checkbox"/> brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre. <input type="checkbox"/> transferir los servicios de administración de su préstamo.
Pago atrasado	Si su pago presenta un retraso de más de ____ días, le cobraremos un recargo de _____
Refinanciamiento	El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.
Responsabilidad luego de la ejecución de la hipoteca	Si usted acepta este préstamo, podría perder la protección de la ley estatal que quizás tenga en este momento contra la responsabilidad de pagar la deuda impaga si su prestamista ejecuta la hipoteca sobre su casa. Si pierde esta protección, puede que tenga que pagar la deuda restante incluso después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
Supuestos	Si usted vende o transfiere esta propiedad a otra persona, <input type="checkbox"/> permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales. <input type="checkbox"/> no permitiremos que se asuma este préstamo con sus términos y condiciones originales.

Confirmación de recepción

Al firmar, usted solo confirma que ha recibido este formulario. No es necesario que acepte este préstamo por el hecho de haber firmado o recibido este formulario.

Firma del solicitante _____ Fecha _____ Firma del cosolicitante _____ Fecha _____

ESTIMACIÓN DE PRÉSTAMO

PÁGINA 3 DE 3 - N.º DEL PRÉSTAMO

Información adicional sobre este préstamo

<p>PRESTAMISTA N.º DE NMLS/ LICENCIA DE ____ AGENTE DE PRÉSTAMO N.º DE NMLS/ LICENCIA DE ____ CORREO ELECTRÓNICO TELÉFONO</p>	<p>CORREDOR HIPOTECARIO N.º DE NMLS/ LICENCIA DE ____ AGENTE DE PRÉSTAMO N.º DE NMLS/ LICENCIA DE ____ CORREO ELECTRÓNICO TELÉFONO</p>
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Comparaciones	Utilice estas medidas para comparar este préstamo con otros.
En 5 años	Total que habrá pagado en capital, intereses, seguro hipotecario y costos del préstamo. Capital que habrá pagado.
Tasa porcentual anual (APR)	Sus costos durante el plazo del préstamo expresados como una tasa. Esta no es su tasa de interés.
Total de intereses pagados a lo largo del plazo del préstamo (TIP)	El monto total de intereses que pagará durante el plazo del préstamo como porcentaje del monto del préstamo.

Otras consideraciones

Aceptación del préstamo	No tiene que aceptar este préstamo por el hecho de haber recibido este formulario o firmado una aplicación para un préstamo.
Administración del préstamo	Nuestra intención es <input type="checkbox"/> brindarle servicios de administración de su préstamo. De ser así, usted emitirá los pagos a nuestro nombre. <input type="checkbox"/> transferir los servicios de administración de su préstamo.
Pago atrasado	Si su pago presenta un retraso de más de ____ días, le cobraremos un recargo de _____
Refinanciamiento	El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de la propiedad y de las condiciones del mercado. Es posible que no se le pueda refinarciar este préstamo.
Responsabilidad luego de la ejecución de la hipoteca	Si usted acepta este préstamo, podría perder la protección de la ley estatal que quizás tenga en este momento contra la responsabilidad de pagar la deuda impaga si su prestamista ejecuta la hipoteca sobre su casa. Si pierde esta protección, puede que tenga que pagar la deuda restante incluso después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
Supuestos	Si usted vende o transfiere esta propiedad a otra persona, <input type="checkbox"/> permitiremos, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales. <input type="checkbox"/> no permitiremos que se asuma este préstamo con sus términos y condiciones originales.

ESTIMACIÓN DE PRÉSTAMO
PÁGINA 3 DE 3 - N.º DEL PRÉSTAMO

H-28(J) MORTGAGE LOAN TRANSACTION CLOSING DISCLOSURE—MODIFICATION TO CLOSING DISCLOSURE FOR TRANSACTION NOT INVOLVING SELLER—SPANISH LANGUAGE MODEL FORM

Description: This is a blank model Closing Disclosure that illustrates form H-25(J),

with the alternative disclosures under §1026.38(d)(2), (e), and (t)(5)(vii) for transactions without a seller, translated into the Spanish language as permitted by §1026.38(t)(5)(viii).

Declaración de Cierre

Este formulario es una declaración sobre los términos y condiciones finales del préstamo y los costos de cierre. Compare este documento con su Estimación de Préstamo.

Información sobre el cierre

Fecha de emisión
 Fecha de cierre
 Fecha de desembolso
 Agente a cargo de la operación de cierre
 N.º de Archivo
 Inmueble
 Valoración de la vivienda

Información sobre la transacción

Deudor
 Préstamista

Información sobre el préstamo

Plazo del préstamo
 Finalidad
 Producto
 Tipo de préstamo Convencional FHA VA
 N.º del préstamo
 N.º de MIC

Términos del préstamo		¿Puede aumentar este monto después del cierre?
Monto del préstamo		
Tasa de interés		
Pago mensual de intereses y capital <i>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</i>		
Multa por pago anticipado		¿Tiene el préstamo estas características?
Cuota extraordinaria		

Pagos proyectados	
Cálculo de los pagos	
Capital e intereses Seguro hipotecario Depósito estimado para impuestos y seguros de la vivienda <i>El monto puede aumentar con el paso del tiempo</i>	
Pago total mensual estimado	
Impuestos, seguro y evaluaciones estimados <i>El monto puede aumentar con el paso del tiempo. Consulte los detalles en la página 4.</i>	Esta estimación incluye <input type="checkbox"/> Impuestos sobre la propiedad <input type="checkbox"/> Seguro de la vivienda <input type="checkbox"/> Otro: Consulte en la página 4 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.
	¿En depósito?

Costos al momento del cierre	
Costos de cierre	Incluye _____ por costos del préstamo + _____ por otros costos - _____ por créditos del prestamista. Consulte los detalles en la página 2.
Dinero en efectivo para el cierre	Incluye costos de cierre. Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 3. <input type="checkbox"/> Del Deudor <input type="checkbox"/> Para Deudor

Declaración de Cierre

Este formulario es una declaración sobre los términos y condiciones finales del préstamo y los costos de cierre. Compare este documento con su Estimación de Préstamo.

Información sobre el cierre

Fecha de emisión
Fecha de cierre
Fecha de desembolso
Agente a cargo de la operación de cierre
N.º de Archivo
Inmueble

Valor estimado de la vivienda

Información sobre la transacción

Deudor

Prestamista

Información sobre el préstamo

Plazo del préstamo
Finalidad
Producto

Tipo de préstamo Convencional FHA
 VA

N.º del préstamo
N.º de MIC

Términos del préstamo

¿Puede aumentar este monto después del cierre?

Monto del préstamo	
Tasa de interés	
Pago mensual de intereses y capital <i>Consulte la sección de pagos proyectados para saber el total estimado de su pago mensual</i>	
Multa por pago anticipado	¿Tiene el préstamo estas características?
Cuota extraordinaria	

Pagos proyectados

Cálculo de los pagos	
Capital e intereses Seguro hipotecario Depósito estimado para impuestos y seguros de la vivienda <i>El monto puede aumentar con el paso del tiempo</i>	
Pago total mensual estimado	
Impuestos, seguro y evaluaciones estimados <i>El monto puede aumentar con el paso del tiempo. Consulte los detalles en la página 4.</i>	Esta estimación incluye <input type="checkbox"/> Impuestos sobre la propiedad <input type="checkbox"/> Seguro de la vivienda <input type="checkbox"/> Otro: <i>Consulte en la página 4 los detalles de la cuenta de depósito para impuestos y seguros. Deberá pagar por separado los demás costos.</i>
	¿En depósito?

Costos al momento del cierre

Costos de cierre	Incluye _____ por costos del préstamo + _____ por otros costos - _____ por créditos del prestamista. Consulte los detalles en la página 2.
Dinero en efectivo para el cierre	Incluye costos de cierre. Consulte los detalles en Cálculo del dinero en efectivo para el cierre en la página 3. <input type="checkbox"/> Del Deudor <input type="checkbox"/> Para Deudor

DECLARACIÓN DE CIERRE

PÁGINA 1 DE 6 - N.º DEL PRÉSTAMO

Detalles de los costos de cierre

Costos del préstamo	Pagados por el deudor		Pagados por otros
	Al cierre	Antes del cierre	
A. Gastos por tramitación			
01 % del monto del préstamo (Puntos)			
02			
03			
04			
05			
06			
07			
08			
B. Servicios que el deudor no contrato			
01			
02			
03			
04			
05			
06			
07			
08			
09			
C. Servicios que el deudor contrato			
01			
02			
03			
04			
05			
06			
07			
D. COSTOS TOTALES DEL PRÉSTAMO (pagados por el deudor)			
Subtotales de los costos del préstamo (A + B + C)			

Otros costos

E. Impuestos y otros cargos gubernamentales			
01 Costos de registro y otros impuestos por registro del título de inmueble: Hipoteca:			
02			
F. Pagos anticipados			
01 Impuestos sobre la propiedad (meses)			
02 Pago anticipado de intereses (por día del al)			
03 Prima del seguro de hipoteca (meses)			
04 Prima del seguro de la vivienda (meses)			
05			
G. Pago inicial de la cuenta en depósito para impuestos y seguros de la vivienda			
01 Impuestos sobre la propiedad de por mes, durante meses			
02 Seguro de hipoteca de por mes, durante meses			
03 Seguro de la vivienda de por mes, durante meses			
04			
05			
06			
07 Ajuste acumulado			
H. Otros			
01			
02			
03			
04			
05			
06			
07			
08			
I. TOTAL DE OTROS COSTOS (pagados por el deudor)			
Subtotales de otros costos (E + F + G + H)			
J. TOTAL DE COSTOS DE CIERRE (pagados por el deudor)			
Subtotales de costos de cierre (D + I)			
Créditos del prestamista			

Liquidaciones y pagos Utilice esta tabla para ver un resumen de sus liquidaciones y de sus pagos realizados a otros utilizando el monto del préstamo.

PARA	MONTO
01	
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL DE LIQUIDACIONES Y PAGOS	

Cálculo del dinero en efectivo para el cierre Utilice esta tabla para saber lo que ha cambiado en su Estimación de Préstamo.

	Estimación del Préstamo	Final	¿Esto cambió?
Monto del préstamo			
Total de costos de cierre (I)			
Costos de cierre pagados antes del cierre			
Total de liquidaciones y pagos (K)			
Dinero en efectivo para el cierre			
	<input type="checkbox"/> Del Deudor <input type="checkbox"/> Para Deudor	<input type="checkbox"/> Del Deudor <input type="checkbox"/> Para Deudor	Costos de cierre financiados (pagados del monto del préstamo)

Información adicional sobre este préstamo

Declaraciones del préstamo

Amortización negativa (aumento del monto del préstamo)

De acuerdo con los términos de su préstamo, usted

- debe realizar pagos mensuales programados que no incluyen todos los intereses adeudados para ese mes. Como consecuencia, el monto de su préstamo aumentará (amortización negativa) y posiblemente, será más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- puede tener pagos mensuales que no incluyan todos los intereses adeudados para ese mes. Si los tiene, el monto de su préstamo aumentará (amortización negativa) y, como consecuencia, puede ser más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- no incluye una característica de amortización negativa.

Característica de demanda

Su préstamo

- incluye una característica de demanda, que le permite a su prestamista exigir el pago anticipado del préstamo. Debe revisar su pagará para obtener detalles.
- no incluye una característica de demanda.

Cuenta en depósito para impuestos y seguros de la vivienda

Por ahora, su préstamo

- tendrá una cuenta en depósito para impuestos y seguros de la vivienda (también llamada cuenta de "depósito en garantía" o cuenta de "fideicomiso") para pagar los costos de la propiedad que se detallan a continuación. Sin una cuenta en depósito para impuestos y seguros de la vivienda, usted pagará estos costos directamente, tal vez en un pago grande o en dos pagos al año. Es posible que su prestamista sea responsable por las sanciones y los intereses que resulten de la falta de pago.

Con cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad con una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad con depósito:
Costos de la propiedad sin una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad sin depósito: Es posible que tenga que pagar otros costos de la propiedad.
Pago inicial para la cuenta en depósito		Respaldo para la cuenta en depósito que usted paga al cierre. Consulte la Sección G en la página 2.
Pago mensual para la cuenta en depósito		El monto incluido en su pago mensual total.

- no tendrá una cuenta en depósito porque usted la rechazó su prestamista no la ofrece. Usted debe pagar directamente sus costos de la propiedad, como los impuestos y el seguro de la vivienda. Comuníquese con su prestamista para preguntarle si su préstamo puede contar con una cuenta de depósito para impuestos y seguros de la vivienda.

Sin cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad estimados durante el primer año		Monto total estimado durante el primer año. Usted debe pagar estos costos directamente, posiblemente en un pago grande o en dos pagos al año.
Comisión por renuncia a la cuenta en depósito		

En el futuro,

Es posible que los costos de la propiedad cambien y como consecuencia, su pago a la cuenta en depósito para impuestos y seguros de la vivienda podrá variar. Puede cancelar su cuenta en depósito, pero si lo hace, debe pagar sus costos de la propiedad directamente. Si no paga los impuestos sobre la propiedad, el estado o gobierno local pueden 1) imponer multas o sanciones o 2) imponer un embargo fiscal a esta propiedad. Si no paga ninguno de estos costos de la propiedad, su prestamista puede 1) agregar los montos al saldo de su préstamo, 2) agregar una cuenta en depósito a su préstamo o 3) exigirle que pague un seguro para la propiedad, que el prestamista adquiere en su nombre, y que tal vez tendrá un costo más alto y le brindará menos beneficios que el que podría adquirir por su cuenta.

Información adicional sobre este préstamo

Declaraciones del préstamo

Amortización negativa (aumento del monto del préstamo)
De acuerdo con los términos de su préstamo, usted

- debe realizar pagos mensuales programados que no incluyen todos los intereses adeudados para ese mes. Como consecuencia, el monto de su préstamo aumentará (amortización negativa) y posiblemente, será más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- puede tener pagos mensuales que no incluyan todos los intereses adeudados para ese mes. Si los tiene, el monto de su préstamo aumentará (amortización negativa) y, como consecuencia, puede ser más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- no incluye una característica de amortización negativa.

Característica de demanda
Su préstamo

- incluye una característica de demanda, que le permite a su prestamista exigir el pago anticipado del préstamo. Debe revisar su pagaré para obtener detalles.
- no incluye una característica de demanda.

Cuenta en depósito para impuestos y seguros de la vivienda
Por ahora, su préstamo

- tendrá una cuenta en depósito para impuestos y seguros de la vivienda (también llamada cuenta de "depósito en garantía" o cuenta de "fideicomiso") para pagar los costos de la propiedad que se detallan a continuación. Sin una cuenta en depósito para impuestos y seguros de la vivienda, usted pagará estos costos directamente, tal vez en un pago grande o en dos pagos al año. Es posible que su prestamista sea responsable por las sanciones y los intereses que resulten de la falta de pago.

Con cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad con una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad con depósito:
Costos de la propiedad sin una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad sin depósito: Es posible que tenga que pagar otros costos de la propiedad.
Pago inicial para la cuenta en depósito		Respaldo para la cuenta en depósito que usted paga al cierre. Consulte la Sección G en la página 2.
Pago mensual para la cuenta en depósito		El monto incluido en su pago mensual total.

- no tendrá una cuenta en depósito porque usted la rechazó su prestamista no la ofrece. Usted debe pagar directamente sus costos de la propiedad, como los impuestos y el seguro de la vivienda. Comuníquese con su prestamista para preguntarle si su préstamo puede contar con una cuenta de depósito para impuestos y seguros de la vivienda.

Sin cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad estimados durante el primer año		Monto total estimado durante el primer año. Usted debe pagar estos costos directamente, posiblemente en un pago grande o en dos pagos al año.
Comisión por renuncia a la cuenta en depósito		

En el futuro,

Es posible que los costos de la propiedad cambien y como consecuencia, su pago a la cuenta en depósito para impuestos y seguros de la vivienda podrá variar. Puede cancelar su cuenta en depósito, pero si lo hace, debe pagar sus costos de la propiedad directamente. Si no paga los impuestos sobre la propiedad, el estado o gobierno local pueden 1) imponer multas o sanciones o 2) imponer un embargo fiscal a esta propiedad. Si no paga ninguno de estos costos de la propiedad, su prestamista puede 1) agregar los montos al saldo de su préstamo, 2) agregar una cuenta en depósito a su préstamo o 3) exigirle que pague un seguro para la propiedad, que el prestamista adquiere en su nombre, y que tal vez tendrá un costo más alto y le brindará menos beneficios que el que podría adquirir por su cuenta.

Tabla de pagos ajustables (PA)	
¿Pago de interés solamente?	
¿Pagos opcionales?	
¿Pagos escalonados?	
¿Pagos estacionales?	
Pagos mensuales de capital e intereses	
Primer cambio/Monto	
Cambios subsiguientes	
Pago máximo	

DECLARACIÓN DE CIERRE

Tabla de tasa de interés ajustable (TIA)	
Índice + Margen	
Tasa de interés inicial	
Tasa de interés mínima/máxima	
Frecuencia de los cambios	
Primer cambio	
Cambios subsiguientes	
Límites de cambios en la tasa de interés	
Primer cambio	
Cambios subsiguientes	

PÁGINA 4 DE 6 - N.º DEL PRÉSTAMO

Información adicional sobre este préstamo

Declaraciones del préstamo

Amortización negativa (aumento del monto del préstamo)

De acuerdo con los términos de su préstamo, usted

- debe realizar pagos mensuales programados que no incluyen todos los intereses adeudados para ese mes. Como consecuencia, el monto de su préstamo aumentará (amortización negativa) y posiblemente, será más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- puede tener pagos mensuales que no incluyan todos los intereses adeudados para ese mes. Si los tiene, el monto de su préstamo aumentará (amortización negativa) y, como consecuencia, puede ser más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- no incluye una característica de amortización negativa.

Característica de demanda

Su préstamo

- incluye una característica de demanda, que le permite a su prestamista exigir el pago anticipado del préstamo. Debe revisar su pagará para obtener detalles.
- no incluye una característica de demanda.

Cuenta en depósito para impuestos y seguros de la vivienda

Por ahora, su préstamo

- tendrá una cuenta en depósito para impuestos y seguros de la vivienda (también llamada cuenta de "depósito en garantía" o cuenta de "fideicomiso") para pagar los costos de la propiedad que se detallan a continuación. Sin una cuenta en depósito para impuestos y seguros de la vivienda, usted pagará estos costos directamente, tal vez en un pago grande o en dos pagos al año. Es posible que su prestamista sea responsable por las sanciones y los intereses que resulten de la falta de pago.

Con cuenta en depósito para impuestos y seguros de la vivienda

Costos de la propiedad con una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad con depósito:
Costos de la propiedad sin una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad sin depósito: Es posible que tenga que pagar otros costos de la propiedad.
Pago inicial para la cuenta en depósito		Respaldo para la cuenta en depósito que usted paga al cierre. Consulte la Sección G en la página 2.
Pago mensual para la cuenta en depósito		El monto incluido en su pago mensual total.

- no tendrá una cuenta en depósito porque usted la rechazó su prestamista no la ofrece. Usted debe pagar directamente sus costos de la propiedad, como los impuestos y el seguro de la vivienda. Comuníquese con su prestamista para preguntarle si su préstamo puede contar con una cuenta de depósito para impuestos y seguros de la vivienda.

Sin cuenta en depósito para impuestos y seguros de la vivienda

Costos de la propiedad estimados durante el primer año		Monto total estimado durante el primer año. Usted debe pagar estos costos directamente, posiblemente en un pago grande o en dos pagos al año.
Comisión por renuncia a la cuenta en depósito		

En el futuro,

Es posible que los costos de la propiedad cambien y como consecuencia, su pago a la cuenta en depósito para impuestos y seguros de la vivienda podrá variar. Puede cancelar su cuenta en depósito, pero si lo hace, debe pagar sus costos de la propiedad directamente. Si no paga los impuestos sobre la propiedad, el estado o gobierno local pueden 1) imponer multas o sanciones o 2) imponer un embargo fiscal a esta propiedad. Si no paga ninguno de estos costos de la propiedad, su prestamista puede 1) agregar los montos al saldo de su préstamo, 2) agregar una cuenta en depósito a su préstamo o 3) exigirle que pague un seguro para la propiedad, que el prestamista adquiere en su nombre, y que tal vez tendrá un costo más alto y le brindará menos beneficios que el que podría adquirir por su cuenta.

Tabla de pagos ajustables (PA)

¿Pago de interés solamente?	
¿Pagos opcionales?	
¿Pagos escalonados?	
¿Pagos estacionales?	
Pagos mensuales de capital e intereses	
Primer cambio/Monto	
Cambios subsiguientes	
Pago máximo	

DECLARACIÓN DE CIERRE

PÁGINA 4 DE 6 - N.º DEL PRÉSTAMO

Información adicional sobre este préstamo

Declaraciones del préstamo

Amortización negativa (aumento del monto del préstamo)
De acuerdo con los términos de su préstamo, usted

- debe realizar pagos mensuales programados que no incluyen todos los intereses adeudados para ese mes. Como consecuencia, el monto de su préstamo aumentará (amortización negativa) y posiblemente, será más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- puede tener pagos mensuales que no incluyan todos los intereses adeudados para ese mes. Si los tiene, el monto de su préstamo aumentará (amortización negativa) y, como consecuencia, puede ser más alto que el monto original del préstamo. Los aumentos del monto de su préstamo disminuyen su participación en el patrimonio que usted tiene en este inmueble.
- no incluye una característica de amortización negativa.

Característica de demanda
Su préstamo

- incluye una característica de demanda, que le permite a su prestamista exigir el pago anticipado del préstamo. Debe revisar su pagará para obtener detalles.
- no incluye una característica de demanda.

Cuenta en depósito para impuestos y seguros de la vivienda
Por ahora, su préstamo

- tendrá una cuenta en depósito para impuestos y seguros de la vivienda (también llamada cuenta de "depósito en garantía" o cuenta de "fideicomiso") para pagar los costos de la propiedad que se detallan a continuación. Sin una cuenta en depósito para impuestos y seguros de la vivienda, usted pagará estos costos directamente, tal vez en un pago grande o en dos pagos al año. Es posible que su prestamista sea responsable por las sanciones y los intereses que resulten de la falta de pago.

Con cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad con una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad con depósito:
Costos de la propiedad sin una cuenta en depósito durante el primer año		Monto total estimado durante el primer año para sus costos de la propiedad sin depósito: Es posible que tenga que pagar otros costos de la propiedad.
Pago inicial para la cuenta en depósito		Respaldo para la cuenta en depósito que usted paga al cierre. Consulte la Sección G en la página 2.
Pago mensual para la cuenta en depósito		El monto incluido en su pago mensual total.

- no tendrá una cuenta en depósito porque usted la rechazó su prestamista no la ofrece. Usted debe pagar directamente sus costos de la propiedad, como los impuestos y el seguro de la vivienda. Comuníquese con su prestamista para preguntarle si su préstamo puede contar con una cuenta de depósito para impuestos y seguros de la vivienda.

Sin cuenta en depósito para impuestos y seguros de la vivienda		
Costos de la propiedad estimados durante el primer año		Monto total estimado durante el primer año. Usted debe pagar estos costos directamente, posiblemente en un pago grande o en dos pagos al año.
Comisión por renuncia a la cuenta en depósito		

En el futuro,

Es posible que los costos de la propiedad cambien y como consecuencia, su pago a la cuenta en depósito para impuestos y seguros de la vivienda podrá variar. Puede cancelar su cuenta en depósito, pero si lo hace, debe pagar sus costos de la propiedad directamente. Si no paga los impuestos sobre la propiedad, el estado o gobierno local pueden 1) imponer multas o sanciones o 2) imponer un embargo fiscal a esta propiedad. Si no paga ninguno de estos costos de la propiedad, su prestamista puede 1) agregar los montos al saldo de su préstamo, 2) agregar una cuenta en depósito a su préstamo o 3) exigirle que pague un seguro para la propiedad, que el prestamista adquiere en su nombre, y que tal vez tendrá un costo más alto y le brindará menos beneficios que el que podría adquirir por su cuenta.

Tabla de tasa de interés ajustable (TIA)

Índice + Margen
Tasa de interés inicial
Tasa de interés mínima/máxima
Frecuencia de los cambios
Primer cambio
Cambios subsiguientes
Límites de cambios en la tasa de interés
Primer cambio
Cambios subsiguientes

Declaraciones del préstamo

Intereses de garantía

Se le otorga un interés de garantía en _____

Usted puede perder esta propiedad si no cumple con sus pagos o con el resto de las obligaciones de este préstamo.

Pago atrasado

Si su pago presenta un retraso de más de _____ días, su prestamista le cobrará un recargo de _____

Pagos parciales

Su prestamista

- aceptará pagos menores al monto total adeudado (pagos parciales) y se aplicarán a su préstamo.
- podrá mantenerlo en una cuenta separada hasta que cubra el resto del pago y luego aplicará el pago total a su préstamo.
- no acepta pagos parciales.

Si este préstamo se vende, es posible que su nuevo prestamista tenga una política diferente.

Supuestos

Si usted vende o transfiere esta propiedad a otra persona su prestamista,

- permitirá, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
- no permitirá que se asuma este préstamo con sus términos y condiciones originales.

Cálculos del préstamo

Pagos totales. Total que habrá pagado después de haber hecho todos los pagos de capital, intereses, seguro hipotecario y costos del préstamo, según lo programado.

Cargo financiero. El monto en dólares que le costará el préstamo.

Monto financiado. El monto en dólares disponible después de que pague el cargo financiero inicial.

Tasa porcentual anual (APR). Sus costos durante el plazo del préstamo, expresados como una tasa. Esta no es su tasa de interés.

Total de intereses pagados (TIP). El monto total de los intereses que pagará durante el plazo del préstamo, como porcentaje del monto total del préstamo.

Otras declaraciones

Deducciones tributarias

Si adquiere una deuda mayor al valor de este inmueble, los intereses del monto del préstamo que sean superiores al valor real de mercado no se deducirán de sus impuestos federales sobre la renta. Debería consultar con un asesor fiscal para obtener más información.

Detalles del contrato

Consulte su pagaré y su instrumento de garantía para obtener información sobre lo siguiente:

- ¿Qué sucede si no hace sus pagos?
- ¿Qué es un incumplimiento de pago del préstamo?
- Situaciones en que su prestamista puede exigirle que pague el préstamo por anticipado.
- Las reglas para realizar pagos antes de la fecha estipulada.

Refinanciamiento

El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de propiedad y de las condiciones del mercado. Es posible que no se le pueda refinar este préstamo.

Responsabilidad luego de la ejecución de la hipoteca

Si su prestamista ejecuta la hipoteca sobre este inmueble y dicha ejecución no cubre el monto de saldo pendiente de este préstamo:

- la ley estatal puede protegerlo contra la responsabilidad de pagar el saldo pendiente. Si vuelve a financiar o adquiere otra deuda sobre este inmueble, puede perder esta protección y tendrá que pagar la deuda restante después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
- la ley estatal no lo protege contra la responsabilidad de pagar el saldo pendiente.

Valoración de la vivienda

Si la propiedad tuvo una valoración para su préstamo, su prestamista debe proporcionarle una copia sin costo adicional, al menos tres días antes del cierre. Si aún no la ha recibido, comuníquese con su prestamista utilizando la información que se le brinda en la página 6.

¿Tiene preguntas? Si tiene preguntas sobre los términos y costos del préstamo que se establecen en este formulario, utilice la información a continuación. Para obtener más información o para presentar un reclamo, comuníquese con la Oficina para la Protección Financiera del Consumidor en www.consumerfinance.gov/mortgage-closing.

Declaraciones del préstamo

Intereses de garantía

Se le otorga un interés de garantía en _____

Usted puede perder esta propiedad si no cumple con sus pagos o con el resto de las obligaciones de este préstamo.

Pago atrasado

Si su pago presenta un retraso de más de ____ días, su prestamista cobrará un recargo de _____

Pagos parciales

Su prestamista

- aceptará pagos menores al monto total adeudado (pagos parciales) y se aplicarán a su préstamo.
- podrá mantenerlo en una cuenta separada hasta que cubra el resto del pago y luego aplicará el pago total a su préstamo.
- no acepta pagos parciales.

Si este préstamo se vende, es posible que su nuevo prestamista tenga una política diferente.

Supuestos

Si usted vende o transfiere esta propiedad a otra persona su prestamista,

- permitirá, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
- no permitirá que se asuma este préstamo con sus términos y condiciones originales.

Cálculos del préstamo

Pagos totales. Total que habrá pagado después de haber hecho todos los pagos de capital, intereses, seguro hipotecario y costos del préstamo, según lo programado.

Cargo financiero. El monto en dólares que le costará el préstamo.

Monto financiado. El monto en dólares disponible después de que pague el cargo financiero inicial.

Tasa porcentual anual (APR). Sus costos durante el plazo del préstamo, expresados como una tasa. Esta no es su tasa de interés.

Total de intereses pagados (TIP). El monto total de los intereses que pagará durante el plazo del préstamo, como porcentaje del monto total del préstamo.

Otras declaraciones

Deducciones tributarias

Si adquiere una deuda mayor al valor de este inmueble, los intereses del monto del préstamo que sean superiores al valor real de mercado no se deducirán de sus impuestos federales sobre la renta. Debería consultar con un asesor fiscal para obtener más información.

Detalles del contrato

Consulte su pagaré y su instrumento de garantía para obtener información sobre lo siguiente:

- ¿Qué sucede si no hace sus pagos?
- ¿Qué es un incumplimiento de pago del préstamo?
- Situaciones en que su prestamista puede exigirle que pague el préstamo por anticipado.
- Las reglas para realizar pagos antes de la fecha estipulada.


Refinanciamiento

El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de propiedad y de las condiciones del mercado. Es posible que no se le pueda refinar este préstamo.

Responsabilidad luego de la ejecución de la hipoteca

Si su prestamista ejecuta la hipoteca sobre este inmueble y dicha ejecución no cubre el monto de saldo pendiente de este préstamo:

- la ley estatal puede protegerlo contra la responsabilidad de pagar el saldo pendiente. Si vuelve a financiar o adquiere otra deuda sobre este inmueble, puede perder esta protección y tendrá que pagar la deuda restante después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
- la ley estatal no lo protege contra la responsabilidad de pagar el saldo pendiente.



¿Tiene preguntas? Si tiene preguntas sobre los términos y costos del préstamo que se establecen en este formulario, utilice la información a continuación. Para obtener más información o para presentar un reclamo, comuníquese con la Oficina para la Protección Financiera del Consumidor en www.consumerfinance.gov/mortgage-closing.

Información de contacto			
	Prestamista	Corredor hipotecario	Agente a cargo de la operación de cierre
Nombre			
Dirección			
N.º de NMLS			
N.º de licencia de ____			
Contacto			
ID. de contacto de NMLS			
ID. de contacto de licencia de ____			
Correo electrónico			
Teléfono			

Confirmación de recepción

Al firmar, usted solo confirma que ha recibido este formulario. No es necesario que acepte este préstamo por el hecho de haber firmado o recibido este formulario.

 Firma del solicitante Fecha Firma del cosolicitante Fecha

Declaraciones del préstamo

Intereses de garantía

Se le otorga un interés de garantía en _____

Usted puede perder esta propiedad si no cumple con sus pagos o con el resto de las obligaciones de este préstamo.

Pago atrasado

Si su pago presenta un retraso de más de _____ días, su prestamista le cobrará un recargo de _____

Pago parcial

Su prestamista

- aceptará pagos menores al monto total adeudado (pagos parciales) y se aplicarán a su préstamo.
 - podrá mantenerlo en una cuenta separada hasta que cubra el resto del pago y luego aplicará el pago total a su préstamo.
 - no acepta pagos parciales.
- Si este préstamo se vende, es posible que su nuevo prestamista tenga una política diferente.

Supuestos

- Si usted vende o transfiere esta propiedad a otra persona su prestamista,
- permitirá, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
 - no permitirá que se asuma este préstamo con sus términos y condiciones originales.

Cálculos del préstamo

Pagos totales. Total que habrá pagado después de haber hecho todos los pagos de capital, intereses, seguro hipotecario y costos del préstamo, según lo programado.

Cargo financiero. El monto en dólares que le costará el préstamo.

Monto financiado. El monto en dólares disponible después de que pague el cargo financiero inicial.

Tasa porcentual anual (APR). Sus costos durante el plazo del préstamo, expresados como una tasa. Esta no es su tasa de interés.

Total de intereses pagados (TIP). El monto total de los intereses que pagará durante el plazo del préstamo, como porcentaje del monto total del préstamo.

Otras declaraciones

Aceptación del préstamo

No tiene que aceptar este préstamo por el hecho de haber recibido este formulario o firmado una aplicación para un préstamo.

Deducciones tributarias

Si adquiere una deuda mayor al valor de este inmueble, los intereses del monto del préstamo que sean superiores al valor real de mercado no se deducirán de sus impuestos federales sobre la renta. Debería consultar con un asesor fiscal para obtener más información.

Detalles del contrato

Consulte su pagaré y su instrumento de garantía para obtener información sobre lo siguiente:

- ¿Qué sucede si no hace sus pagos?
- ¿Qué es un incumplimiento de pago del préstamo?
- Situaciones en que su prestamista puede exigirle que pague el préstamo por anticipado.
- Las reglas para realizar pagos antes de la fecha estipulada.

Refinanciamiento

El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.

Responsabilidad luego de la ejecución de la hipoteca

- Si su prestamista ejecuta la hipoteca sobre este inmueble y dicha ejecución no cubre el monto de saldo pendiente de este préstamo:
- La ley estatal puede protegerlo contra la responsabilidad de pagar el saldo pendiente. Si vuelve a financiar o adquiere otra deuda sobre este inmueble, puede perder esta protección y tendrá que pagar la deuda restante después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
 - La ley estatal no lo protege contra la responsabilidad de pagar el saldo pendiente.

Valoración de la vivienda

Si la propiedad tuvo una valoración para su préstamo, su prestamista debe proporcionarle una copia sin costo adicional, al menos tres días antes del cierre. Si aún no la ha recibido, comuníquese con su prestamista utilizando la información que se le brinda en la página 6.



¿Tiene preguntas? Si tiene preguntas sobre los términos y costos del préstamo que se establecen en este formulario, utilice la información a continuación. Para obtener más información o para presentar un reclamo, comuníquese con la Oficina para la Protección Financiera del Consumidor en www.consumerfinance.gov/mortgage-closing.

Declaraciones del préstamo

Intereses de garantía

Se le otorga un interés de garantía en _____

Usted puede perder esta propiedad si no cumple con sus pagos o con el resto de las obligaciones de este préstamo.

Pago atrasado

Si su pago presenta un retraso de más de _____ días, su prestamista le cobrará un recargo de _____

Pago parcial

Su prestamista

- aceptará pagos menores al monto total adeudado (pagos parciales) y se aplicarán a su préstamo.
 - podrá mantenerlo en una cuenta separada hasta que cubra el resto del pago y luego aplicará el pago total a su préstamo.
 - no acepta pagos parciales.
- Si este préstamo se vende, es posible que su nuevo prestamista tenga una política diferente.

Supuestos

- Si usted vende o transfiere esta propiedad a otra persona su prestamista,
- permitirá, en determinadas condiciones, que esta persona asuma este préstamo con sus términos y condiciones originales.
 - no permitirá que se asuma este préstamo con sus términos y condiciones originales.

Cálculos del préstamo

Pagos totales. Total que habrá pagado después de haber hecho todos los pagos de capital, intereses, seguro hipotecario y costos del préstamo, según lo programado.

Cargo financiero. El monto en dólares que le costará el préstamo.

Monto financiado. El monto en dólares disponible después de que pague el cargo financiero inicial.

Tasa porcentual anual (APR). Sus costos durante el plazo del préstamo, expresados como una tasa. Esta no es su tasa de interés.

Total de intereses pagados (TIP). El monto total de los intereses que pagará durante el plazo del préstamo, como porcentaje del monto total del préstamo.

Otras declaraciones

Aceptación del préstamo

No tiene que aceptar este préstamo por el hecho de haber recibido este formulario o firmado una aplicación para un préstamo.

Deducciones tributarias

Si adquiere una deuda mayor al valor de este inmueble, los intereses del monto del préstamo que sean superiores al valor real de mercado no se deducirán de sus impuestos federales sobre la renta. Debería consultar con un asesor fiscal para obtener más información.

Detalles del contrato

Consulte su pagaré y su instrumento de garantía para obtener información sobre lo siguiente:

- ¿Qué sucede si no hace sus pagos?
- ¿Qué es un incumplimiento de pago del préstamo?
- Situaciones en que su prestamista puede exigirle que pague el préstamo por anticipado.
- Las reglas para realizar pagos antes de la fecha estipulada.

Refinanciamiento

El refinanciamiento de este préstamo dependerá de su situación financiera futura, del valor de propiedad y de las condiciones del mercado. Es posible que no se le pueda refinanciar este préstamo.

Responsabilidad luego de la ejecución de la hipoteca

- Si su prestamista ejecuta la hipoteca sobre este inmueble y dicha ejecución no cubre el monto de saldo pendiente de este préstamo:
- La ley estatal puede protegerlo contra la responsabilidad de pagar el saldo pendiente. Si vuelve a financiar o adquiere otra deuda sobre este inmueble, puede perder esta protección y tendrá que pagar la deuda restante después de la ejecución de la hipoteca. Le recomendamos que consulte con un abogado para obtener más información.
 - La ley estatal no lo protege contra la responsabilidad de pagar el saldo pendiente.



¿Tiene preguntas? Si tiene preguntas sobre los términos y costos del préstamo que se establecen en este formulario, utilice la información a continuación. Para obtener más información o para presentar un reclamo, comuníquese con la Oficina para la Protección Financiera del Consumidor en www.consumerfinance.gov/mortgage-closing.

Información de contacto			
	Prestamista	Corredor hipotecario	Agente a cargo de la operación de cierre
Nombre			
Dirección			
N.º de NMLS			
N.º de licencia de ____			
Contacto			
ID. de contacto de NMLS			
ID. de contacto de licencia de ____			
Correo electrónico			
Teléfono			

H-29 ESCROW CANCELLATION NOTICE MODEL FORM (§ 1026.20(E))

Description: This is a blank model form of the disclosures required by § 1026.20(e).

[Logo] [Name of Creditor or Servicer]

Escrow Closing Notice

BORROWER

MAILING ADDRESS

PROPERTY ADDRESS

ISSUE DATE

LENDER

ACCOUNT #/LOAN #

PHONE

As of [date] , you will no longer have an escrow account (also called an "impound" or "trust" account) because

- you asked us to close it.
- we are closing it.

After this date, you must directly pay your property costs, such as taxes and homeowner's insurance, possibly in one or two large payments a year.

Cost to You**Escrow Closing Fee***For closing your escrow account*

[dollar amount]

In the future,

If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property.

If you fail to pay any of your property costs, we may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that we buy on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Call [phone number] with any questions about the closing of your escrow account.

- We do not offer you the option of keeping the escrow account on your loan.
- Contact us at [phone number] by [date] if you want to keep the escrow account on your loan.

H-30(A) Sample Form of Periodic Statement

Springside Mortgage

Customer Service: 1-800-555-1234
www.springsidemortgage.com

Jordan and Dana Smith
 4700 Jones Drive
 Memphis, TN 38109

Mortgage Statement

Statement Date: 3/20/2012

Account Number	1234567
Payment Due Date	4/1/2012
Amount Due	\$2,079.71
<i>If payment is received after 4/15/12, \$160 late fee will be charged.</i>	

Account Information	
Outstanding Principal	\$264,776.43
Interest Rate (Until October 2012)	4.75%
Prepayment Penalty	Yes

Explanation of Amount Due	
Principal	\$386.46
Interest	\$1,048.07
Escrow (for Taxes and Insurance)	\$235.18
Regular Monthly Payment	\$1,669.71
Total Fees Charged	\$410.00
Total Amount Due	\$2,079.71

Transaction Activity (2/20 to 3/19)			
Date	Description	Charges	Payments
3/16/12	Late Fee (charged because full payment not received by 3/15/2012)	\$160.00	
3/17/12	Payment Received – Thank you		\$1,669.71
3/19/12	Property Inspection Fee	\$250.00	

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$384.93	\$1,150.25
Interest	\$1,049.60	\$3,153.34
Escrow (Taxes and Insurance)	\$235.18	\$705.54
Fees	\$0.00	\$0.00
Total	\$1,669.71	\$5,009.13

Springside Mortgage

Springside Mortgage
 P.O. Box 11111
 Memphis, TN 38101

Amount Due	
Due By 4/1/2012:	\$2,079.71
<i>\$160 late fee will be charged after 4/15/12</i>	
Additional Principal	\$ -
Additional Escrow	\$ -
Total Amount Enclosed	\$ -

Make check payable to Springside Mortgage.

1234567 34571892

342359127

H-30(B) Sample Form of Periodic Statement with Delinquency Box

Springside Mortgage

Customer Service: 1-800-555-1234
www.springsidemortgage.com

Jordan and Dana Smith
4700 Jones Drive
Memphis, TN 38109

Mortgage Statement

Statement Date: 3/20/2012

Account Number	1234567
Payment Due Date	4/1/2012
Amount Due	\$4,339.13
<i>If payment is received after 4/15/12, \$160 late fee will be charged.</i>	

Account Information	
Outstanding Principal	\$264,776.43
Interest Rate (Until October 2012)	4.75%
Prepayment Penalty	Yes

Explanation of Amount Due	
Principal	\$386.46
Interest	\$1,048.07
Escrow (Taxes and Insurance)	\$235.18
Regular Monthly Payment	\$1,669.71
Total Fees and Charges	\$410.00
Overdue Payment	\$2,259.42
Total Amount Due	\$4,339.13

Transaction Activity (2/20 to 3/19)			
Date	Description	Charges	Payments
3/13/12	Partial Payment Received*		\$1,000.00
3/16/12	Late Fee (charged because full payment not received by 3/15/2012)	\$160.00	
3/19/12	Property Inspection Fee	\$250.00	

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$383.31
Interest	\$0.00	\$1,051.22
Escrow (Taxes and Insurance)	\$0.00	\$235.18
Fees	\$0.00	\$410.00
Partial Payment (Unapplied)*	\$1,000.00	\$1,490.00
Total	\$1,000.00	\$3,569.71

****Delinquency Notice****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure—the loss of your home. As of March 20, you are 49 days delinquent on your mortgage loan.

Recent Account History

- Payment due 12/1/11: Fully paid on time
- Payment due 1/1/12: Fully paid on 2/3/12
- Payment due 2/1/12: Unpaid balance of \$589.71
- Payment due 3/1/12: Unpaid balance of \$2,079.71
- Current payment due 4/1/12: \$1,669.71
- **Total: \$4,339.13 due. You must pay this amount to bring your loan current.**

If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Springside Mortgage

Springside Mortgage
P.O. Box 11111
Los Angeles, CA 90010

Amount Due	
Due By 4/1/2012:	\$4,339.13
<i>\$160 late fee will be charged after 4/15/12</i>	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

Make check payable to Springside Mortgage.

1234567 34571892

342359127 DN

H-30(C) Sample Form of Periodic Statement for a Payment-Options Loan

Springside Mortgage

Customer Service: 1-800-555-1234
www.springsidemortgage.com

Jordan and Dana Smith
4700 Jones Drive
Memphis, TN 38109

Mortgage Statement

Statement Date: 3/20/2012

Account Number	1234567
Payment Due Date	4/1/2012
Amount Due	Option 1 (Full): \$1,829.71
	Option 2 (Interest-Only): \$1,443.25
	Option 3 (Minimum): \$1,156.43
<i>If payment is received after 4/15/12, \$160 late fee will be charged.</i>	

Account Information	
Outstanding Principal	\$260,000.00
Interest Rate (Until October 2012)	4.75%
Prepayment Penalty	Yes

Explanation of Amount Due			
	Option 1 (Full)	Option 2 (Interest-Only)	Option 3 (Minimum)
Principal	\$386.46	\$0	\$0
Interest	\$1,048.07	\$1,048.07	\$761.25
Escrow (Taxes and Insurance)	\$235.18	\$235.18	\$235.18
Regular Monthly Payment	\$1,669.71	\$1,283.25	\$996.43
Total Fees and Charges	\$160.00	\$160.00	\$160.00
Total Amount Due	\$1,829.71	\$1,443.25	\$1,156.43
If you make this payment...	... your principal balance will <u>decrease</u> , and you will be closer to paying off your loan.	... your principal balance will <u>stay the same</u> , and you will <u>not</u> be closer to paying off your loan.	... your principal balance will <u>increase</u> . You will be borrowing more money and losing equity in your home.

Transaction Activity (2/20 to 3/19)			
Date	Description	Charges	Payments
3/16/12	Late Fee (charged because payment was received after 3/15/2012)	\$160.00	
3/19/12	Payment Received - Thank you		\$1,669.71

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$384.93	\$1,150.25
Interest	\$1,049.60	\$3,153.34
Escrow (Taxes and Insurance)	\$235.18	\$705.54
Fees	\$0.00	\$0.00
Total	\$1,669.71	\$5,009.13

Springside Mortgage

Springside Mortgage
P.O. Box 11111
Los Angeles, CA 90010

Amount Due	
<input type="checkbox"/> Option 1 (Full):	\$1,829.71
<input type="checkbox"/> Option 2 (Interest-Only):	\$1,443.25
<input type="checkbox"/> Option 3 (Minimum):	\$1,156.43
<i>\$160 late fee will be charged after 4/15/12</i>	
Additional Principal	\$ -
Additional Escrow	\$ -
Total Amount Enclosed	\$ -

Make check payable to Springside Mortgage.

1234567 34571892

342359127 P

H-30(D) Sample Clause for Homeownership Counselor Contact Information

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

Pt. 1026, App. J

12 CFR Ch. X (1–1–16 Edition)

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

[76 FR 79772, Dec. 22, 2011, as amended at 78 FR 11008, Feb. 14, 2013; 78 FR 80130, Dec. 31, 2013; 80 FR 8776, Feb. 19, 2015]