

# 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** 07/26/2003  
**Closing Date** 04/05/2011  
**Disbursement Date** 04/10/2018  
**Settlement Agent** Yasmin Buttler  
**File #** L1P5T4E1D7X8D7B7C8G5  
**Property** 82790 High Crossing Hill  
 Sioux City, IA 51110  
**Sale Price** \$ 157,725.95

## Transaction Information

**Borrower** Jacenta Anstee and Lane Gilmartin  
 5141 Ohio Park  
 Knoxville, TN 37914  
**Seller** Rourke Tampin and Derrick Carslake  
 70335 Westridge Point  
 Carol Stream, IL 60158  
**Lender** Donnelly, Hermiston and Feest

## Loan Information

**Loan Term** 25 years  
**Purpose** Purchase  
**Product** Fixed Rate  
**Loan Type**  Conventional  FHA  
 VA  \_\_\_\_\_  
**Loan ID #** 9974686702  
**MIC #** 9846763643

Loan Terms		Can this amount increase after closing?	
<b>Loan Amount</b>	\$ 165,485.61	NO	
<b>Interest Rate</b>	4.73%	YES	
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$ 1,608.83	YES	
		Does the loan have these features?	
<b>Prepayment Penalty</b>		YES	* As high as \$3,729.23 if you pay off the loan during the first 5 years
<b>Balloon Payment</b>		NO	

Projected Payments				
Payment Calculation	1-10	11-20	21-30	31-40
Principal & Interest <i>only interest</i>	\$ 631.33	\$ 806.07	\$ 1,115.43	\$ 1,281.89
Mortgage Insurance	+ 200.24	+ 215.83	+ 0.00	+ \$ 0.00
Estimated Escrow <i>Amount can increase over time</i>	+ 179.05	+ 203.87	+ 203.46	+ 129.17
<b>Estimated Total Monthly Payment</b>	<b>\$ 1,010.62</b>	<b>\$ 1,225.77</b>	<b>\$ 1,318.89</b>	<b>\$ 1,411.06</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	\$ 125.89 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other:		<b>In escrow?</b> NO YES YES

Costs at Closing	
<b>Closing Costs</b>	\$ 50,668.52
<b>Cash to Close</b>	\$ 175,641.75

# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$ 12,205.99</b>				
01 0.04 % of Loan Amount (Points)	\$ 1,391.40	\$ 1,331.95	\$ 158.13	\$ 549.41	\$ 133.49
02 Mortgage Broker Fee	\$ 535.76	\$ 396.72	\$ 632.71	\$ 194.19	\$ 377.10
03 Tax Monitoring Fee	\$ 570.28	\$ 1,026.23	\$ 659.04	\$ 254.02	\$ 518.65
04 Mortgage Broker Fee	\$ 1,094.85	\$ 1,059.87	\$ 320.51	\$ 328.01	\$ 541.75
05 Processing Fee	\$ 284.21	\$ 528.27	\$ 635.93	\$ 498.44	\$ 577.16
06 Title - Owner's Title Insurance	\$ 676.31	\$ 1,017.28	\$ 551.38	\$ 714.29	\$ 732.48
07 Homeowners Insurance Premium	\$ 591.09	\$ 802.04	\$ 269.56	\$ 103.45	\$ 671.10
08 Tax Reserves	\$ 279.83	\$ 619.90	\$ 520.40	\$ 620.93	\$ 570.40
<b>B. Services Borrower Did Not Shop For</b>	<b>\$ 4,317.48</b>				
01 Title - Lender's Title Insurance to Collins Inc	\$ 170.22	\$ 283.46	\$ 78.17	\$ 172.26	\$ 45.85
02 Mortgage Broker Fee to Langosh Inc	\$ 180.42	\$ 199.08	\$ 114.91	\$ 119.81	\$ 66.06
03 Transfer Taxes to Johns-Doyle	\$ 222.02	\$ 173.01	\$ 121.24	\$ 130.79	\$ 195.17
04 Homeowners Insurance Premium to Heller-Schaefer	\$ 239.79	\$ 325.82	\$ 47.17	\$ 100.30	\$ 171.87
05 Title - Insurance Binder to Kerluke-Beahan	\$ 182.27	\$ 69.77	\$ 76.03	\$ 26.91	\$ 187.11
06 Homeowners Insurance to Balistreri-Gerlach	\$ 273.46	\$ 308.04	\$ 72.52	\$ 58.34	\$ 92.56
07 Mortgage Broker Fee to Bosco, Nikolaus and Heathcote	\$ 206.74	\$ 279.73	\$ 126.75	\$ 38.43	\$ 89.97
08 HOA Capital Contribution to Kub-Okuneva	\$ 145.51	\$ 51.93	\$ 83.28	\$ 109.92	\$ 26.12
09 Escrow Fee/Settlement Fee/Closing Fee to Rempel-Moore	\$ 349.00	\$ 126.26	\$ 194.10	\$ 193.74	\$ 94.29
10 Application Fee to Sipes, Wintheiser and Botsford	\$ 276.36	\$ 254.59	\$ 158.12	\$ 151.50	\$ 64.70
<b>C. Services Borrower Did Shop For</b>	<b>\$ 14,817.56</b>				
01 HOA Processing Fee to Ward, Konopelski and Kautzer	\$ 1,308.64	\$ 1,337.90	\$ 700.44	\$ 687.33	\$ 159.27
02 Title - Lender's Title Insurance to Bechtelar, Thompson and Daugherty	\$ 1,111.23	\$ 1,138.00	\$ 410.80	\$ 118.16	\$ 322.42
03 Mortgage Broker Fee to Pollich, Ward and Brekke	\$ 456.70	\$ 830.14	\$ 102.12	\$ 573.07	\$ 698.60
04 Processing Fee to Wyman Inc	\$ 1,010.34	\$ 350.23	\$ 324.35	\$ 523.91	\$ 239.18
05 Credit Report Fee to Cronin LLC	\$ 1,287.81	\$ 936.15	\$ 606.84	\$ 400.64	\$ 268.79
06 Homeowners Insurance to Armstrong-Beer	\$ 585.68	\$ 789.11	\$ 518.22	\$ 581.61	\$ 485.70
07 Pest Inspection Fee to Rutherford-Romagueria	\$ 572.72	\$ 960.90	\$ 251.15	\$ 543.94	\$ 644.81
08 Homeowners Insurance to Bergnaum-Reichert	\$ 708.00	\$ 1,434.01	\$ 175.66	\$ 244.98	\$ 633.09
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$ 31,341.03</b>				
Loan Costs Subtotals (A + B + C)	\$ 14,710.64	\$ 16,630.39			
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>	<b>\$ 488.65</b>				
01 Recording Fees Deed: \$ 25.74 Mortgage: \$ 129.31	\$ 155.05	\$ 112.67	\$ 64.97	\$ 104.02	\$ 29.84
02 Transfer Tax to Jones-Leuschke	\$ 75.02	\$ 145.91	\$ 118.27	\$ 140.48	\$ 98.59
<b>F. Prepays</b>	<b>\$ 4,803.03</b>				
01 Homeowner's Insurance Premium (17 mo.) to Williamson and Sons	\$ 784.45	\$ 571.83	\$ 530.17	\$ 360.56	\$ 326.57
02 Mortgage Insurance Premium (20 mo.) to Christiansen-Huel	\$ 388.25	\$ 472.82	\$ 733.42	\$ 369.67	\$ 187.62
03 Prepaid Interest (\$ 15.41 per day from 12/22/14 to 12/15/02 )	\$ 1,020.56	\$ 643.61	\$ 359.34	\$ 272.98	\$ 695.24
04 Property Taxes (18 mo.) to Scotts Bluff County	\$ 275.69	\$ 645.82	\$ 136.38	\$ 646.22	\$ 622.42
05					
<b>G. Initial Escrow Payment at Closing</b>	<b>\$ 4,490.82</b>				
01 Homeowner's Insurance \$ 86.25 per month for 19mo.	\$ 1,638.75				
02 Mortgage Insurance \$ 111.66 per month for 14 mo.	\$ 1,563.24				
03 Property Taxes \$ 88.46 per month for 14 mo.	\$ 1,238.44				
04					
05					
06					
07					
08 Aggregate Adjustment	\$ 50.39				
<b>H. Other</b>	<b>\$ 9,544.99</b>				
01 Transfer Taxes to Hackett-Gislason	\$ 278.93	\$ 586.46	\$ 3,009.01	\$ 174.95	\$ 180.56
02 Credit Report Fee to Zieme-Crist	\$ 421.01	\$ 599.39	\$ 4,459.23	\$ 488.79	\$ 641.94
03 Tax Service Fee to Berge LLC	\$ 930.24	\$ 658.78	\$ 828.71	\$ 337.16	\$ 534.62
04 Tax Service Fee to Haag-Robel	\$ 1,372.55	\$ 155.11	\$ 4,112.46	\$ 163.87	\$ 748.61
05 Appraisal Fee to Roberts Group	\$ 1,253.57	\$ 193.75	\$ 4,600.69	\$ 675.78	\$ 695.02
06 Home Warranty Fee to Carroll-Weber	\$ 1,094.40	\$ 377.96	\$ 2,175.74	\$ 888.97	\$ 515.24
07 Closing Protection Letter (CPL) to Ritchie-Cremin	\$ 905.26	\$ 335.94	\$ 502.49	\$ 555.06	\$ 389.54
08 Lock-in Fee to Legros, Collins and Fadel	\$ 247.14	\$ 134.50	\$ 2,420.82	\$ 175.61	\$ 568.40
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$ 19,327.49</b>				
Other Costs Subtotals (E + F + G + H)	\$ 13,692.94	\$ 5,634.55			
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$ 50,668.52</b>				
Closing Costs Subtotals (D + I)	\$ 28,403.58	\$ 22,264.94			
Lender Credits	\$ 546.03	\$ 361.50			

## 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)	\$ 41,548.19	\$ 50,668.52	<b>YES</b> Nulla suscipit ligula in lacus. Curabitur at ipsum ac tellus semper interdum.
Closing Costs Paid Before Closing	-\$ 919.82	-\$ 729.63	<b>NO</b>
Closing Costs Financed (Paid from your Loan Amount)	-\$ 919.82	-\$ 729.63	<b>YES</b> Curabitur in libero ut massa volutpat convallis.
Down Payment/Funds from Borrower	-\$ 919.82	-\$ 729.63	<b>NO</b>
Deposit	-\$ 919.82	-\$ 729.63	<b>NO</b>
Funds for Borrower	-\$ 919.82	-\$ 729.63	<b>YES</b> Proin at turpis a pede posuere nonummy.
Seller Credits	-\$ 919.82	-\$ 729.63	<b>NO</b>
Adjustments and Other Credits	-\$ 919.82	-\$ 729.63	<b>NO</b>
<b>Cash to Close</b>	<b>\$ 35,109.45</b>	<b>\$ 45,561.11</b>	

## Summaries of Transactions

Use this table to see a summary of your transaction.

### BORROWER'S TRANSACTION

<b>K. Due from Borrower at Closing</b>		<b>\$ 300,631.50</b>
01	Sale Price of Property	\$ 231,079.89
02	Sale Price of Any Personal Property Included in Sale	\$ 4,470.26
03	Closing Costs Paid at Closing (J)	\$ 50,668.52
04		
<b>Adjustments</b>		
05	In eleifend quam a odio.	\$ 4,527.97
06	Phasellus id sapien in sapien iaculis congue.	\$ 6,487.48
07	Proin risus.	\$ 2,958.62
<b>Adjustments for Items Paid by Seller in Advance</b>		
08	City/Town Taxes 9/2/2015 to 11/13/2006	\$ 78.05
09	County Taxes 5/26/2005 to 12/19/2008	\$ 178.63
10	Assessments 6/19/2017 to 1/13/2010	\$ 182.08
11		
12		
13		
14		
15		

<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		<b>\$ 124,989.76</b>
01	Deposit	\$ 8,831.39
02	Loan Amount	\$ 105,221.03
03	Existing Loan(s) Assumed or Taken Subject to	\$ 3,938.18
04		
05	Seller Credit	\$ 1,963.61
<b>Other Credits</b>		
06	Vestibulum rutrum rutrum neque. Aenean auctor gravida sem.	\$ 916.92
07	Vestibulum ante ipsum primis in faucibus orci luctus	\$ 718.80
<b>Adjustments</b>		
08	Morbi a ipsum.	\$ 892.94
09	Suspendisse potenti.	\$ 674.19
10	Vivamus metus arcu, adipiscing molestie, hendrerit	\$ 661.88
11	Vivamus vel nulla eget eros elementum pellentesque.	\$ 719.34
<b>Adjustments for Items Unpaid by Seller</b>		
12	City/Town Taxes 11/5/2005 to 9/17/2008	\$ 79.20
13	County Taxes 7/8/2003 to 2/16/2006	\$ 130.60
14	Assessments 3/25/2008 to 4/14/2018	\$ 241.68
15		
16		
17		

### CALCULATION

Total Due from Borrower at Closing (K)	\$ 300,631.50
Total Paid Already by or on Behalf of Borrower at Closing (L)	\$ 124,989.76
<b>Cash to Close</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<b>\$ 175,641.75</b>

### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>		<b>\$ 242,500.87</b>
01	Sale Price of Property	\$ 231,079.89
02	Sale Price of Any Personal Property Included in Sale	\$ 11,060.64
03		
04		
05		
06		
07		
08		
<b>Adjustments for Items Paid by Seller in Advance</b>		
09	City/Town Taxes 11/1/2010 to 6/23/2016	\$ 88.55
10	County Taxes 6/13/2014 to 2/13/2010	\$ 132.80
11	Assessments 11/12/2004 to 12/2/2009	\$ 138.99
12		
13		
14		
15		
16		

<b>N. Due from Seller at Closing</b>		<b>\$ 277,022.89</b>
01	Excess Deposit	\$ 7,917.03
02	Closing Costs Paid at Closing (J)	\$ 13,909.73
03	Existing Loan(s) Assumed or Taken Subject to	\$ 5,079.14
04	Payoff of First Mortgage Loan	\$ 62,528.06
05	Payoff of Second Mortgage Loan	\$ 45,044.71
06		
07		
08	Seller Credit	\$ 142,007.29
09		
10		
11		
12		
13		
<b>Adjustments for Items Unpaid by Seller</b>		
14	City/Town Taxes 5/27/2010 to 4/2/2004	\$ 229.54
15	County Taxes 11/12/2006 to 7/28/2012	\$ 135.92
16	Assessments 2/3/2015 to 10/4/2012	\$ 171.47
17		
18		
19		

### CALCULATION

Total Due to Seller at Closing (M)	\$ 242,500.87
Total Due from Seller at Closing (N)	\$ 277,022.89
<b>Cash</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Seller	<b>-\$ 34,522.02</b>

# 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 40 days late, your lender will charge a late fee of 8% 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 \_\_\_\_\_  
77 Kensington Alley  
Simi Valley, CA 93094

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	\$ 4,380.24	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	\$ 4,280.93	

### 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

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$ 248,228.42
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$ 82,742.81
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$ 165,485.61
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	7.300%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	53.920%



**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](http://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

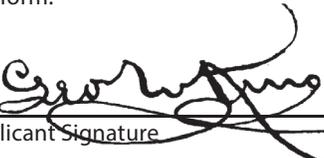
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

## Contact Information

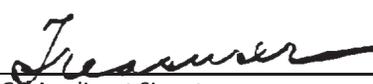
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>	Reilly and Sons	Lakin-Miller	Boehm, Luetgen and Witting	Hartmann and Sons	Gaylord-Stanton
<b>Address</b>	9691 Morningstar Drive Philadelphia, DC 19115	161 Burning Wood Alley San Diego, CA 92115	00256 Walton Avenue Washington, OK 20088	2069 Sugar Pass San Diego, WI 92127	18442 Walton Plaza Oklahoma City, DC 73142
<b>NMLS ID</b>	1037017198	6976516740	5196409523	6084121825	9955093053
<b>PA License ID</b>	5162270336	8990330177	8178199633	4947231418	9249854411
<b>Contact</b>	Ferrel Kirstein	Leslie Koch	Bobbette Shelp	D'arcy Maginot	Cozmo Kristufek
<b>Contact NMLS ID</b>	0186476942	1582890325	5983772140	3645694395	9996809474
<b>Contact CA License ID</b>	9364754100	1213399972	5697078265	4613582681	0305610488
<b>Email</b>	ckristufekj@altervista.org	ckristufekj@biglobe.ne.jp	ckristufekj@google.de	ckristufekj@sohu.com	ckristufekj@ameblo.jp
<b>Phone</b>	(712) 720-7276	(865) 552-2209	(309) 210-2742	(805) 821-0620	(215) 557-3129

## 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

01/25/2014  
Date

  
Co-Applicant Signature

01/25/2014  
Date