

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 05/23/2017
Closing Date 04/03/2000
Disbursement Date 01/07/2008
Settlement Agent Christina Tregale
File # L0W7Q2Q0G1N9A1T4F5R4
Property 9396 Melrose Plaza
 Oklahoma City, OK 73135
Sale Price \$ 53,804.20

Transaction Information

Borrower Shannah Dunge and North Causbey
 7131 Dakota Terrace
 Wichita, KS 67210
Seller Brice Corse and Rafaela Dymond
 07 Golf View Crossing
 New York City, NY 10280
Lender Wolf Group

Loan Information

Loan Term 20 years
Purpose Purchase
Product Fixed Rate
Loan Type Conventional FHA
 VA _____
Loan ID # 6504813222
MIC # 2963813756

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$ 129,002.95	NO
Interest Rate	9.22%	YES
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$ 1,864.16	NO
Does the loan have these features?		
Prepayment Penalty	YES	* As high as \$2,161.88 if you pay off the loan during the first 5 years
Balloon Payment	YES	

Projected Payments	1-10	11-20	21-30	31-40
Payment Calculation				
Principal & Interest <i>only interest</i>	\$ 649.56	\$ 995.84	\$ 1,202.85	\$ 1,253.26
Mortgage Insurance	+ 109.75	+ 80.51	+ 0.00	+ \$ 0.00
Estimated Escrow <i>Amount can increase over time</i>	+ 212.36	+ 89.40	+ 143.08	+ 224.90
Estimated Total Monthly Payment	\$ 971.67	\$ 1,165.75	\$ 1,345.93	\$ 1,478.16
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$ 227.83 a month	This estimate includes <input type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other:		In escrow? YES NO NO

Costs at Closing	
Closing Costs	\$ 51,677.59
Cash to Close	\$ 166,619.83

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$ 13,364.86				
01 0.03 % of Loan Amount (Points)	\$ 893.03	\$ 1,043.88	\$ 108.83	\$ 604.08	\$ 120.62
02 Wire Transfer Fee	\$ 799.21	\$ 424.28	\$ 526.39	\$ 523.72	\$ 344.63
03 Underwriting Fee	\$ 292.65	\$ 487.34	\$ 119.03	\$ 204.00	\$ 676.63
04 Appraisal Fee	\$ 1,476.74	\$ 526.81	\$ 180.69	\$ 486.88	\$ 534.48
05 HOA Processing Fee	\$ 1,425.60	\$ 1,070.37	\$ 164.72	\$ 406.66	\$ 175.05
06 Tax Reserves	\$ 847.47	\$ 625.61	\$ 331.32	\$ 426.45	\$ 560.71
07 Home Warranty Fee	\$ 1,354.51	\$ 291.53	\$ 407.57	\$ 260.24	\$ 384.40
08 Tax Reserves	\$ 639.91	\$ 1,165.92	\$ 141.76	\$ 708.32	\$ 128.69
B. Services Borrower Did Not Shop For	\$ 3,781.86				
01 Mortgage Broker Fee to Witting, Ondricka and Kreiger	\$ 288.70	\$ 88.83	\$ 180.43	\$ 34.88	\$ 141.06
02 Title - Lender's Title Insurance to Grimes, Beer and McCullough	\$ 278.30	\$ 138.87	\$ 36.89	\$ 52.36	\$ 190.81
03 Home Warranty Fee to Hahn-Champlin	\$ 190.53	\$ 74.02	\$ 43.30	\$ 83.99	\$ 73.08
04 Flood Monitoring Fee to Cronin-Abernathy	\$ 66.08	\$ 139.11	\$ 34.44	\$ 84.89	\$ 91.80
05 Title Report/Title Insurance to Trantow Inc	\$ 277.01	\$ 53.86	\$ 189.91	\$ 126.04	\$ 162.23
06 Tax Service Fee to Abernathy-Price	\$ 315.06	\$ 275.69	\$ 128.20	\$ 39.92	\$ 56.98
07 Flood Certification to Haag LLC	\$ 113.35	\$ 257.64	\$ 197.76	\$ 45.26	\$ 149.47
08 Tax Monitoring Fee to Stark-Daniel	\$ 182.10	\$ 152.60	\$ 148.80	\$ 41.14	\$ 155.54
09 Pest Inspection Fee to Schowalter-Vandervort	\$ 337.19	\$ 161.51	\$ 110.18	\$ 196.62	\$ 111.94
10 Tax Status Research Fee to Cummings-Price	\$ 291.15	\$ 100.26	\$ 79.55	\$ 108.70	\$ 114.79
C. Services Borrower Did Shop For	\$ 14,430.85				
01 Mortgage Broker Fee to Thiel Group	\$ 617.58	\$ 898.63	\$ 186.69	\$ 193.58	\$ 304.33
02 Credit Report Fee to Abernathy LLC	\$ 1,146.13	\$ 379.20	\$ 181.81	\$ 583.70	\$ 492.05
03 Property Taxes to Wilkinson, Reichert and Parker	\$ 989.73	\$ 364.91	\$ 178.17	\$ 209.42	\$ 734.81
04 Title - Title Search to Fadel and Sons	\$ 947.48	\$ 1,278.44	\$ 90.74	\$ 240.09	\$ 514.93
05 Recording Fee to Jacobi, Hoppe and Greenholt	\$ 633.64	\$ 1,452.91	\$ 685.28	\$ 426.78	\$ 239.58
06 HOA Processing Fee to Hammes-Stracke	\$ 782.59	\$ 784.59	\$ 342.70	\$ 613.51	\$ 643.18
07 Flood Monitoring Fee to Schaefer, Kerluke and Bins	\$ 1,453.05	\$ 386.74	\$ 624.04	\$ 599.43	\$ 744.94
08 Underwriting Fee to Crist-Kreiger	\$ 1,415.64	\$ 899.59	\$ 469.99	\$ 496.06	\$ 369.80
D. TOTAL LOAN COSTS (Borrower-Paid)	\$ 31,577.57				
Loan Costs Subtotals (A + B + C)	\$ 18,054.43	\$ 13,523.14			
Other Costs					
E. Taxes and Other Government Fees	\$ 424.05				
01 Recording Fees Deed: \$ 66.38 Mortgage: \$ 101.53	\$ 167.91	\$ 105.75	\$ 99.60	\$ 43.87	\$ 102.31
02 Transfer Tax to Funk, Strosin and Cole	\$ 93.46	\$ 56.93	\$ 93.05	\$ 65.04	\$ 121.05
F. Prepays	\$ 5,002.90				
01 Homeowner's Insurance Premium (24 mo.) to Christiansen and Sons	\$ 1,108.96	\$ 148.30	\$ 530.07	\$ 675.74	\$ 468.49
02 Mortgage Insurance Premium (3 mo.) to Hand-Prohaska	\$ 898.72	\$ 496.27	\$ 551.75	\$ 406.50	\$ 136.22
03 Prepaid Interest (\$ 13.53 per day from 6/4/00 to 6/25/07)	\$ 785.34	\$ 735.17	\$ 427.26	\$ 474.16	\$ 142.94
04 Property Taxes (12 mo.) to Simpson County	\$ 581.25	\$ 248.89	\$ 551.96	\$ 429.25	\$ 597.91
05					
G. Initial Escrow Payment at Closing	\$ 5,039.20				
01 Homeowner's Insurance \$ 136.46 per month for 20 mo.	\$ 2,729.20				
02 Mortgage Insurance \$ 87.23 per month for 19 mo.	\$ 1,657.37				
03 Property Taxes \$ 119.86 per month for 5 mo.	\$ 599.30				
04					
05					
06					
07					
08 Aggregate Adjustment	\$ 53.33				
H. Other	\$ 9,633.87				
01 Mortgage Insurance to Kilback-Brakus	\$ 1,051.24	\$ 356.37	\$ 4,492.73	\$ 849.85	\$ 432.58
02 Home Inspection Fee to Hirthe-Hagenes	\$ 1,065.45	\$ 82.92	\$ 4,994.16	\$ 543.96	\$ 118.43
03 Real Estate Commission to Weimann, Reichel and Kovacek	\$ 195.11	\$ 444.15	\$ 1,813.26	\$ 819.88	\$ 244.01
04 Flood Insurance to Corkery, Gislason and Huel	\$ 1,087.50	\$ 113.05	\$ 2,353.74	\$ 543.67	\$ 102.97
05 Appraisal Fee to Dach, Dibbert and Koss	\$ 355.78	\$ 304.02	\$ 5,925.87	\$ 866.34	\$ 450.67
06 Pest Inspection Fee to Hane, Koss and Ritchie	\$ 405.45	\$ 557.23	\$ 2,529.36	\$ 714.64	\$ 244.32
07 Title - Title Search to Gerhold and Sons	\$ 1,469.87	\$ 737.90	\$ 1,321.09	\$ 929.06	\$ 243.78
08 Title - Insurance Binder to Mitchell, Hudson and Wisozk	\$ 746.04	\$ 661.79	\$ 5,660.71	\$ 982.34	\$ 651.21
I. TOTAL OTHER COSTS (Borrower-Paid)	\$ 20,100.02				
Other Costs Subtotals (E + F + G + H)	\$ 15,051.28	\$ 5,048.74			
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$ 51,677.59				
Closing Costs Subtotals (D + I)	\$ 33,105.71	\$ 18,571.88			
Lender Credits	\$ 283.11	\$ 159.48			

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)	\$ 42,375.62	\$ 51,677.59	YES Duis mattis egestas metus.
Closing Costs Paid Before Closing	-\$ 1,220.92	-\$ 1,494.60	YES Mauris lacinia sapien quis libero.
Closing Costs Financed (Paid from your Loan Amount)	-\$ 1,220.92	-\$ 1,494.60	YES Ut at dolor quis odio consequat varius.
Down Payment/Funds from Borrower	-\$ 1,220.92	-\$ 1,494.60	NO
Deposit	-\$ 1,220.92	-\$ 1,494.60	YES Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus.
Funds for Borrower	-\$ 1,220.92	-\$ 1,494.60	NO
Seller Credits	-\$ 1,220.92	-\$ 1,494.60	NO
Adjustments and Other Credits	-\$ 1,220.92	-\$ 1,494.60	YES Nulla ac enim.
Cash to Close	\$ 33,829.18	\$ 41,215.39	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing		\$ 302,773.80
01	Sale Price of Property	\$ 231,796.61
02	Sale Price of Any Personal Property Included in Sale	\$ 10,436.83
03	Closing Costs Paid at Closing (J)	\$ 51,677.59
04		

Adjustments

05	Ut tellus.	\$ 3,694.82
06	Nulla mollis molestie lorem. Quisque ut erat.	\$ 2,195.20
07	Etiam faucibus cursus urna. Ut tellus.	\$ 2,641.07

Adjustments for Items Paid by Seller in Advance

08	City/Town Taxes	9/5/2004 to 1/18/2015	\$ 55.37
09	County Taxes	3/4/2011 to 8/26/2015	\$ 99.47
10	Assessments	1/4/2008 to 8/21/2009	\$ 176.84
11			
12			
13			
14			
15			

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

		\$ 136,153.97
01	Deposit	\$ 20,730.55
02	Loan Amount	\$ 105,970.83
03	Existing Loan(s) Assumed or Taken Subject to	\$ 1,834.70
04		

Other Credits

06	In hac habitasse platea dictumst. Etiam faucibus cursus urna.	\$ 1,089.43
07	Fusce consequat.	\$ 1,146.64

Adjustments

08	Maecenas rhoncus aliquam lacus. Morbi quis tortor id nulla	\$ 597.06
09	Vivamus vel nulla eget eros elementum pellentesque.	\$ 741.46
10	Praesent lectus.	\$ 896.15
11	Mauris sit amet eros. Suspendisse accumsan tortor quis turpis.	\$ 511.31

Adjustments for Items Unpaid by Seller

12	City/Town Taxes	8/16/2013 to 12/19/2007	\$ 120.12
13	County Taxes	7/12/2011 to 5/14/2008	\$ 142.87
14	Assessments	6/23/2001 to 12/6/2008	\$ 246.38
15			
16			
17			

CALCULATION

Total Due from Borrower at Closing (K)	\$ 302,773.80
Total Paid Already by or on Behalf of Borrower at Closing (L)	\$ 136,153.97
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$ 166,619.83

SELLER'S TRANSACTION

M. Due to Seller at Closing		\$ 238,734.40
01	Sale Price of Property	\$ 231,796.61
02	Sale Price of Any Personal Property Included in Sale	\$ 6,507.72
03		
04		
05		
06		
07		
08		

Adjustments for Items Paid by Seller in Advance

09	City/Town Taxes	12/30/2009 to 6/23/2018	\$ 111.92
10	County Taxes	5/2/2011 to 2/17/2001	\$ 212.81
11	Assessments	8/24/2012 to 11/1/2008	\$ 105.34
12			
13			
14			
15			
16			

N. Due from Seller at Closing

		\$ 294,020.86
01	Excess Deposit	\$ 6,617.14
02	Closing Costs Paid at Closing (J)	\$ 6,603.02
03	Existing Loan(s) Assumed or Taken Subject to	\$ 5,384.86
04	Payoff of First Mortgage Loan	\$ 74,511.44
05	Payoff of Second Mortgage Loan	\$ 75,534.19
06		

08	Seller Credit	\$ 124,574.35
09		
10		
11		
12		
13		

Adjustments for Items Unpaid by Seller

14	City/Town Taxes	10/13/2013 to 1/1/2014	\$ 222.36
15	County Taxes	2/27/2014 to 7/12/2013	\$ 292.96
16	Assessments	7/16/2014 to 3/15/2011	\$ 280.54
17			
18			
19			

CALCULATION

Total Due to Seller at Closing (M)	\$ 238,734.40
Total Due from Seller at Closing (N)	\$ 294,020.86
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	-\$ 55,286.46

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 20 days late, your lender will charge a late fee of 7% of the monthly 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 _____

73 Sunbrook Park

Joliet, IL 60435

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	\$ 329.25	Estimated total amount over year 1 for your escrowed property costs: consequat metus sapien ut penatibus et magnis
Non-Escrowed Property Costs over Year 1	\$ 1,840.18	Estimated total amount over year 1 for your non-escrowed property costs: cubilia curae sed interdum You may have other property costs.
Initial Escrow Payment	\$ 1,203.17	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$ 796.28	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.	\$ 193,504.43
Finance Charge. The dollar amount the loan will cost you.	\$ 64,501.48
Amount Financed. The loan amount available after paying your upfront finance charge.	\$ 129,002.95
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	8.620%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	51.440%



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	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Miller-Abshire	Bartell and Sons	Carroll, Spinka and Schaefer	Homenick, Quitzon and O'Connell	Kassulke and Keeling
Address	8373 Onsgard Junction Fullerton, VA 92835	6 Birchwood Park Springfield, CA 62723	0 Weeping Birch Point Arlington, MS 22225	4 Vermont Junction San Jose, FL 95128	95 Corscot Avenue Gulfport, IN 39505
NMLS ID	8279820563	5084493702	6058626109	9069566704	6449089579
CA License ID	0327653978	1719273365	6185318206	3653319505	7836105701
Contact	Lilian Newcomen	Ellery Ambrogioni	Wilden Lailey	Demetra Barrable	Belle Ballantine
Contact NMLS ID	7629339402	6919394981	6178329829	7583826903	9662566723
Contact IL License ID	8926039477	2406043805	1360403534	8458492809	6976250351
Email	bballantinee@issuu.com	bballantinee@elegantthemes.com	bballantinee@typepad.com	bballantinee@bravesites.com	bantin@reference.com
Phone	(405) 323-6358	(316) 467-3190	(917) 870-6915	(815) 597-6458	(714) 938-1217

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.



11/09/2015

Applicant Signature

Date



11/09/2015

Co-Applicant Signature

Date