

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	10/12/2010	Borrower	Melody Rallinshaw and Maribelle Reppaport 61920 Carioca Avenue Scottsdale, AZ 85271	Loan Term	30 years
Closing Date	01/18/2004			Purpose	Purchase
Disbursement Date	11/02/2005			Product	Fixed Rate
Settlement Agent	Christian Grishunin	Seller	Kele Sheers and Vladimir Cattermole 6937 Macpherson Center Birmingham, AL 35244	Loan Type	<input type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	S5J3B1Z1Z1N5R1X7F5T2				<input checked="" type="checkbox"/> VA <input type="checkbox"/> _____
Property	27916 Meadow Valley Way Lancaster, PA 17605	Lender	Rodriguez, Ondricka and Murphy	Loan ID #	3537197900
Sale Price	\$ 46,179.46			MIC #	9532597080

Loan Terms		Can this amount increase after closing?
Loan Amount	\$ 41,983.54	NO
Interest Rate	8.60%	YES
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$ 1,351.14	YES
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments				
Payment Calculation	1-10	11-20	21-30	31-40
Principal & Interest	\$ 516.27 <i>only interest</i>	\$ 981.49	\$ 1,000.13	\$ 1,412.85
Mortgage Insurance	+ 179.79	+ 173.20	+ 0.00	+ \$ 0.00
Estimated Escrow <i>Amount can increase over time</i>	+ 200.20	+ 135.26	+ 87.84	+ 219.24
Estimated Total Monthly Payment	\$ 896.26	\$ 1,289.95	\$ 1,087.97	\$ 1,632.09
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$ 424.16 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other:		In escrow? NO NO YES

Costs at Closing	
Closing Costs	\$ 54,192.37
Cash to Close	\$ 103,189.31

Closing Cost Details

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$ 15,443.83				
01	0.01 % of Loan Amount (Points)	\$ 1,284.20	\$ 1,356.97	\$ 715.94	\$ 91.82	\$ 485.33
02	Credit Report Fee	\$ 977.64	\$ 1,298.71	\$ 724.24	\$ 576.40	\$ 238.60
03	Tax Service Fee	\$ 496.66	\$ 1,013.16	\$ 283.10	\$ 395.97	\$ 645.60
04	Home Warranty Fee	\$ 1,486.51	\$ 1,073.65	\$ 156.38	\$ 315.24	\$ 241.42
05	Underwriting Fee	\$ 251.90	\$ 164.12	\$ 348.33	\$ 321.55	\$ 210.02
06	Lock-in Fee	\$ 921.37	\$ 1,256.31	\$ 672.77	\$ 371.54	\$ 665.64
07	Property Taxes	\$ 256.73	\$ 981.34	\$ 301.06	\$ 276.75	\$ 404.57
08	Underwriting Fee	\$ 1,168.98	\$ 1,455.58	\$ 474.93	\$ 304.07	\$ 568.52
B. Services Borrower Did Not Shop For		\$ 3,961.38				
01	Flood Monitoring Fee to Treutel Group	\$ 255.29	\$ 333.23	\$ 196.81	\$ 105.99	\$ 41.81
02	Tax Monitoring Fee to Conn LLC	\$ 91.11	\$ 312.26	\$ 199.82	\$ 76.53	\$ 182.81
03	Pest Inspection Fee to Buckridge-Skiles	\$ 148.06	\$ 100.21	\$ 147.74	\$ 77.33	\$ 167.07
04	Courier Fee/Postage Fee to Corwin-Marvin	\$ 155.19	\$ 197.53	\$ 113.59	\$ 29.16	\$ 123.10
05	HOA Capital Contribution to Dooley-Braun	\$ 85.26	\$ 266.31	\$ 190.69	\$ 65.23	\$ 38.18
06	Flood Insurance to Bradtke Group	\$ 337.08	\$ 201.27	\$ 161.12	\$ 98.71	\$ 39.39
07	Flood Insurance to Romaguera and Sons	\$ 243.26	\$ 228.57	\$ 104.90	\$ 91.95	\$ 88.14
08	Closing Protection Letter (CPL) to Rohan Inc	\$ 80.34	\$ 141.58	\$ 135.91	\$ 86.37	\$ 104.51
09	Transfer Taxes to Wunsch-Botsford	\$ 189.17	\$ 132.68	\$ 134.88	\$ 59.68	\$ 138.44
10	Home Inspection Fee to Zulauf Inc	\$ 156.15	\$ 306.83	\$ 195.11	\$ 193.09	\$ 147.16
C. Services Borrower Did Shop For		\$ 13,877.10				
01	Mortgage Insurance Premium to Brown, Leffler and Carter	\$ 332.71	\$ 465.72	\$ 229.13	\$ 296.83	\$ 674.38
02	Homeowners Insurance to Wunsch, Miller and Swaniawski	\$ 1,400.03	\$ 706.40	\$ 536.64	\$ 81.98	\$ 227.05
03	Discount Fee to Borer-Kozey	\$ 1,413.29	\$ 689.90	\$ 688.97	\$ 592.71	\$ 624.98
04	Title Report/Title Insurance to Mayert-Prohaska	\$ 1,339.11	\$ 887.02	\$ 114.05	\$ 519.00	\$ 389.23
05	Flood Monitoring Fee to Wolf-Leannon	\$ 1,298.71	\$ 1,130.28	\$ 144.30	\$ 285.04	\$ 253.57
06	Mortgage Broker Fee to Wilkinson-Herzog	\$ 952.24	\$ 719.72	\$ 261.90	\$ 746.40	\$ 210.22
07	Underwriting Fee to Feil Inc	\$ 699.94	\$ 524.99	\$ 144.92	\$ 219.06	\$ 391.46
08	Mortgage Insurance to Schmeler-Carter	\$ 823.04	\$ 494.00	\$ 386.65	\$ 577.40	\$ 520.27
D. TOTAL LOAN COSTS (Borrower-Paid)		\$ 33,282.31				
Loan Costs Subtotals (A + B + C)		\$ 16,843.97	\$ 16,438.34			
Other Costs						
E. Taxes and Other Government Fees		\$ 455.33				
01	Recording Fees Deed: \$ 46.86 Mortgage: \$ 113.05	\$ 159.91	\$ 109.86	\$ 129.40	\$ 149.07	\$ 33.89
02	Transfer Tax to Yundt, Lockman and Jenkins	\$ 133.03	\$ 52.53	\$ 156.19	\$ 150.91	\$ 75.97
F. Prepays		\$ 5,955.79				
01	Homeowner's Insurance Premium (9 mo.) to Dickinson, VonRueden and Farrell	\$ 1,012.90	\$ 542.03	\$ 233.72	\$ 714.28	\$ 622.04
02	Mortgage Insurance Premium (6 mo.) to Corwin, Gutkowski and Oberbrunner	\$ 987.87	\$ 405.39	\$ 144.77	\$ 349.12	\$ 701.25
03	Prepaid Interest (\$ 15.99 per day from 7/22/01 to 8/27/15)	\$ 1,251.57	\$ 666.27	\$ 706.21	\$ 427.17	\$ 153.17
04	Property Taxes (16 mo.) to Frontier County	\$ 655.31	\$ 434.45	\$ 738.88	\$ 329.17	\$ 630.65
05						
G. Initial Escrow Payment at Closing		\$ 4,585.17				
01	Homeowner's Insurance \$ 100.42 per month for 15mo.	\$ 1,506.30				
02	Mortgage Insurance \$ 125.28 per month for 10 mo.	\$ 1,252.80				
03	Property Taxes \$ 124.14 per month for 13mo.	\$ 1,613.82				
04						
05						
06						
07						
08	Aggregate Adjustment	\$ 212.25				
H. Other		\$ 9,913.77				
01	Home Inspection Fee to O'Kon-Becker	\$ 1,076.96	\$ 609.93	\$ 1,758.44	\$ 488.31	\$ 319.98
02	Mortgage Insurance Premium to Frami and Sons	\$ 1,224.09	\$ 740.20	\$ 4,519.45	\$ 309.59	\$ 671.79
03	Tax Reserves to Powlowski, White and Krajcik	\$ 1,422.87	\$ 729.63	\$ 1,165.08	\$ 642.72	\$ 551.42
04	Processing Fee to Huels Group	\$ 709.21	\$ 145.79	\$ 1,178.45	\$ 154.61	\$ 215.33
05	Transfer Taxes to Corkery-Parisian	\$ 208.85	\$ 200.97	\$ 1,010.28	\$ 287.00	\$ 681.14
06	Closing Protection Letter (CPL) to Marks Group	\$ 308.53	\$ 119.69	\$ 720.97	\$ 822.05	\$ 406.18
07	Underwriting Fee to Toy LLC	\$ 838.86	\$ 557.34	\$ 1,340.63	\$ 750.33	\$ 365.94
08	Wire Transfer Fee to Mayer-Stark	\$ 406.77	\$ 614.08	\$ 3,080.94	\$ 596.55	\$ 507.72
I. TOTAL OTHER COSTS (Borrower-Paid)		\$ 20,910.06				
Other Costs Subtotals (E + F + G + H)		\$ 14,981.90	\$ 5,928.16			
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$ 54,192.37				
Closing Costs Subtotals (D + I)		\$ 31,825.87	\$ 22,366.50			
Lender Credits		\$ 333.17	\$ 219.58			

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)	\$ 44,437.74	\$ 54,192.37	NO
Closing Costs Paid Before Closing	-\$ 1,002.97	-\$ 1,267.12	NO
Closing Costs Financed (Paid from your Loan Amount)	-\$ 1,002.97	-\$ 1,267.12	NO
Down Payment/Funds from Borrower	-\$ 1,002.97	-\$ 1,267.12	YES Morbi odio odio, elementum eu, interdum eu, tincidunt in, leo. Maecenas pulvinar
Deposit	-\$ 1,002.97	-\$ 1,267.12	NO
Funds for Borrower	-\$ 1,002.97	-\$ 1,267.12	NO
Seller Credits	-\$ 1,002.97	-\$ 1,267.12	YES Nulla suscipit ligula in lacus.
Adjustments and Other Credits	-\$ 1,002.97	-\$ 1,267.12	NO
Cash to Close	\$ 37,416.95	\$ 45,322.53	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$ 203,400.66
01 Sale Price of Property	\$ 113,075.61
02 Sale Price of Any Personal Property Included in Sale	\$ 11,732.76
03 Closing Costs Paid at Closing (J)	\$ 54,192.37
04	
Adjustments	
05 Maecenas rhoncus aliquam lacus. Morbi quis tortor id nulla	\$ 11,135.77
06 Curabitur gravida nisi at nibh.	\$ 8,185.83
07 Aliquam quis turpis eget elit sodales scelerisque.	\$ 4,844.52
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes 7/15/2006 to 4/8/2014	\$ 102.56
09 County Taxes 4/7/2005 to 5/1/2001	\$ 79.67
10 Assessments 1/11/2001 to 12/17/2008	\$ 51.57
11	
12	
13	
14	
15	

L. Paid Already by or on Behalf of Borrower at Closing	\$ 100,211.35
01 Deposit	\$ 11,149.93
02 Loan Amount	\$ 71,190.23
03 Existing Loan(s) Assumed or Taken Subject to	\$ 10,621.97
04	
05 Seller Credit	\$ 1,640.90
Other Credits	
06 Mauris enim leo, rhoncus sed, vestibulum sit amet	\$ 511.20
07 Pellentesque ultrices mattis odio. Donec vitae nisi.	\$ 775.53
Adjustments	
08 Nulla mollis molestie lorem. Quisque ut erat.	\$ 965.94
09 Mauris enim leo, rhoncus sed, vestibulum sit amet, cursus id	\$ 1,026.47
10 Etiam justo. Etiam pretium iaculis justo.	\$ 701.22
11 Integer pede justo, lacinia eget, tincidunt eget, tempus vel	\$ 1,087.40

Adjustments for Items Unpaid by Seller	
12 City/Town Taxes 9/6/2013 to 11/21/2008	\$ 106.90
13 County Taxes 3/16/2010 to 2/22/2009	\$ 201.97
14 Assessments 5/4/2007 to 7/5/2010	\$ 231.69
15	
16	
17	

CALCULATION

Total Due from Borrower at Closing (K)	\$ 203,400.66
Total Paid Already by or on Behalf of Borrower at Closing (L)	\$ 100,211.35
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$ 103,189.31

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$ 125,492.71
01 Sale Price of Property	\$ 113,075.61
02 Sale Price of Any Personal Property Included in Sale	\$ 11,854.39
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes 7/26/2006 to 8/25/2013	\$ 192.70
10 County Taxes 12/17/2002 to 2/21/2018	\$ 162.11
11 Assessments 6/8/2016 to 1/7/2001	\$ 207.90
12	
13	
14	
15	
16	

N. Due from Seller at Closing	\$ 218,048.71
01 Excess Deposit	\$ 8,834.08
02 Closing Costs Paid at Closing (J)	\$ 8,904.72
03 Existing Loan(s) Assumed or Taken Subject to	\$ 6,461.90
04 Payoff of First Mortgage Loan	\$ 83,617.55
05 Payoff of Second Mortgage Loan	\$ 58,371.19
06	
07	
08 Seller Credit	\$ 51,012.98
09	
10	
11	
12	
13	

Adjustments for Items Unpaid by Seller	
14 City/Town Taxes 7/23/2017 to 9/15/2013	\$ 196.67
15 County Taxes 6/7/2007 to 3/18/2018	\$ 335.81
16 Assessments 8/5/2011 to 6/6/2018	\$ 313.81
17	
18	
19	

CALCULATION

Total Due to Seller at Closing (M)	\$ 125,492.71
Total Due from Seller at Closing (N)	\$ 218,048.71
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	-\$ 92,556.00

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 1% 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 _____
87 Clove Court
Fort Worth, TX 76198

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	\$ 1,850.75	Estimated total amount over year 1 for your escrowed property costs: consequat dui id lobortis
Non-Escrowed Property Costs over Year 1	\$ 2,452.31	Estimated total amount over year 1 for your non-escrowed property costs: convallis morbi odio odio pellentesque quisque porta You may have other property costs.
Initial Escrow Payment	\$ 2,183.23	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$ 626.66	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.	\$ 62,975.31
Finance Charge. The dollar amount the loan will cost you.	\$ 20,991.77
Amount Financed. The loan amount available after paying your upfront finance charge.	\$ 41,983.54
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	2.840%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	50.100%



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	Mante Group	Mohr Group	Stokes, Smith and Von	Shields, Fahey and Corkery	Brakus and Sawayn
Address	462 Golf Avenue Portland, LA 97255	404 Fallview Pass Little Rock, CA 72222	3256 Sloan Place Lake Charles, FL 70607	438 Autumn Leaf Plaza Los Angeles, PA 90015	3 Hallows Crossing Miami, KY 33283
NMLS ID	6190543070	7699052048	8011071826	4476195914	3362414609
OR License ID	3956746025	9835246390	7243209668	7321364791	3297003771
Contact	Mora Mowson	Paul Clerc	Maurine Tumbridge	Melesa Spataro	Ashlee Pitfield
Contact NMLS ID	7603333920	8501251331	9250460844	8275255504	7283386146
Contact AR License ID	6871500644	8768193951	6519709576	2698653078	8069174140
Email	apitfieldc@examiner.com	apitfieldc@wikia.com	apitfieldc@shutterfly.com	apitfieldc@huffingtonpost.com	pitfield@wootles.com
Phone	(717) 917-4768	(480) 401-4754	(205) 598-8392	(682) 612-3597	(971) 455-2227

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

12/23/2013

Date


Co-Applicant Signature

12/23/2013

Date