

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	07/09/2017	Borrower	Tam Disman and Brynne Harlick 68742 Dixon Pass Kansas City, MO 64109	Loan Term	25 years
Closing Date	10/11/2013			Purpose	Purchase
Disbursement Date	09/19/2017			Product	Fixed Rate
Settlement Agent	Ossie Roughsedge	Seller	Melloney Wilstead and Marjory Cuxson 5 Pleasure Pass Atlanta, GA 30301	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	F110V3N1M4W0A2C2L3J0				<input type="checkbox"/> VA <input type="checkbox"/> _____
Property	9 Vernon Plaza Fort Wayne, IN 46857	Lender	Hammes-Klein	Loan ID #	4011586981
Sale Price	\$ 173,574.07			MIC #	3730074077

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$ 236,556.97	YES	
Interest Rate	1.67%	YES	
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$ 2,137.02	YES	
		Does the loan have these features?	
Prepayment Penalty		YES      • As high as \$4,409.68 if you pay off the loan during the first 5 years	
Balloon Payment		YES	

Projected Payments				
Payment Calculation	1-10	11-20	21-30	31-40
Principal & Interest	\$ 565.64 <i>only interest</i>	\$ 992.60	\$ 1,083.68	\$ 1,353.49
Mortgage Insurance	+ 242.94	+ 240.07	+ 0.00	+ \$ 0.00
Estimated Escrow <i>Amount can increase over time</i>	+ 76.96	+ 134.19	+ 153.53	+ 226.03
Estimated Total Monthly Payment	\$ 885.54	\$ 1,366.86	\$ 1,237.21	\$ 1,579.52
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$ 432.69 a month	This estimate includes <input type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other:		In escrow? YES YES NO

Costs at Closing	
Closing Costs	\$ 53,868.69
Cash to Close	\$ 168,773.72

## 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>\$ 12,641.26</b>				
01	0.09 % of Loan Amount (Points)	\$ 1,133.01	\$ 434.10	\$ 697.14	\$ 224.67	\$ 490.62
02	HOA Capital Contribution	\$ 696.38	\$ 1,478.20	\$ 555.07	\$ 410.24	\$ 521.14
03	Application Fee	\$ 1,388.75	\$ 1,447.89	\$ 391.39	\$ 112.51	\$ 265.74
04	Processing Fee	\$ 686.81	\$ 412.77	\$ 562.50	\$ 393.23	\$ 299.67
05	Title - Settlement Agent Fee	\$ 364.52	\$ 934.65	\$ 621.68	\$ 352.86	\$ 378.89
06	Credit Report Fee	\$ 805.81	\$ 773.61	\$ 374.60	\$ 479.40	\$ 388.27
07	Tax Service Fee	\$ 300.68	\$ 1,155.48	\$ 647.90	\$ 225.33	\$ 685.27
08	Recording Fee	\$ 326.36	\$ 302.24	\$ 533.25	\$ 151.71	\$ 621.35
<b>B. Services Borrower Did Not Shop For</b>		<b>\$ 3,940.59</b>				
01	Homeowners Insurance Premium to Hartmann, Rempel and Schoen	\$ 85.05	\$ 277.46	\$ 35.20	\$ 101.90	\$ 53.32
02	Lock-in Fee to Halvorson LLC	\$ 140.47	\$ 263.66	\$ 119.18	\$ 69.66	\$ 97.40
03	Real Estate Commission to Torp-Mayert	\$ 333.42	\$ 275.71	\$ 37.84	\$ 124.29	\$ 113.14
04	HOA Capital Contribution to Spinka Group	\$ 221.57	\$ 329.68	\$ 41.92	\$ 66.40	\$ 166.22
05	Attorney Fees to Willms, Howell and Hilpert	\$ 220.19	\$ 83.38	\$ 194.27	\$ 71.52	\$ 183.61
06	Homeowners Insurance to Larkin-Hansen	\$ 153.03	\$ 340.52	\$ 168.66	\$ 103.50	\$ 197.20
07	Courier Fee/Postage Fee to Hickle-Reichel	\$ 100.46	\$ 103.92	\$ 98.63	\$ 140.33	\$ 136.31
08	Underwriting Fee to Veum and Sons	\$ 206.94	\$ 143.23	\$ 148.31	\$ 52.90	\$ 135.14
09	Survey Fee to Walker, Gislason and Nienow	\$ 251.73	\$ 81.02	\$ 112.85	\$ 85.02	\$ 55.86
10	Tax Monitoring Fee to Baumbach, Morissette and Jacobs	\$ 126.03	\$ 203.12	\$ 93.14	\$ 27.60	\$ 149.00
<b>C. Services Borrower Did Shop For</b>		<b>\$ 15,370.30</b>				
01	Real Estate Commission to Medhurst LLC	\$ 518.58	\$ 1,209.16	\$ 112.08	\$ 299.92	\$ 77.87
02	Home Warranty Fee to Reynolds, Hettinger and Rath	\$ 623.49	\$ 1,348.62	\$ 379.19	\$ 266.07	\$ 438.81
03	Lock-in Fee to McClure Inc	\$ 174.93	\$ 789.14	\$ 544.65	\$ 511.75	\$ 80.50
04	Title - Settlement Agent Fee to Kessler-Daugherty	\$ 886.82	\$ 1,448.97	\$ 387.12	\$ 417.54	\$ 440.85
05	Escrow Fee/Settlement Fee/Closing Fee to Poulos, Trantow and Stiedemann	\$ 165.60	\$ 1,384.17	\$ 218.08	\$ 257.17	\$ 414.90
06	Appraisal Fee to Weimann-Hansen	\$ 1,475.88	\$ 1,075.58	\$ 102.04	\$ 232.94	\$ 674.16
07	Tax Reserves to Grimes and Sons	\$ 1,348.06	\$ 1,227.92	\$ 587.56	\$ 473.82	\$ 557.86
08	Credit Report Fee to Haley-O'Reilly	\$ 1,074.81	\$ 618.57	\$ 596.35	\$ 722.77	\$ 330.86
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		<b>\$ 31,952.15</b>				
Loan Costs Subtotals (A + B + C)		\$ 13,809.38	\$ 18,142.77			
<b>Other Costs</b>						
<b>E. Taxes and Other Government Fees</b>		<b>\$ 370.48</b>				
01	Recording Fees Deed: \$ 29.55 Mortgage: \$ 105.97	\$ 135.52	\$ 84.33	\$ 94.37	\$ 126.21	\$ 123.48
02	Transfer Tax to Braun, Fisher and Lind	\$ 55.16	\$ 95.47	\$ 126.50	\$ 156.65	\$ 174.63
<b>F. Prepays</b>		<b>\$ 5,404.23</b>				
01	Homeowner's Insurance Premium (10 mo.) to Stehr LLC	\$ 1,027.08	\$ 538.51	\$ 654.99	\$ 354.05	\$ 358.55
02	Mortgage Insurance Premium (5 mo.) to Runte and Sons	\$ 678.34	\$ 645.02	\$ 576.68	\$ 637.51	\$ 143.83
03	Prepaid Interest (\$ 17.88 per day from 4/20/00 to 8/30/10 )	\$ 776.10	\$ 216.63	\$ 322.73	\$ 449.42	\$ 412.82
04	Property Taxes (24 mo.) to Lawrence County	\$ 1,103.47	\$ 419.08	\$ 263.51	\$ 512.47	\$ 153.85
05						
<b>G. Initial Escrow Payment at Closing</b>		<b>\$ 5,640.17</b>				
01	Homeowner's Insurance \$ 145.35 per month for 10mo.	\$ 1,453.50				
02	Mortgage Insurance \$ 109.09 per month for 8 mo.	\$ 872.72				
03	Property Taxes \$ 131.33 per month for 23mo.	\$ 3,020.59				
04						
05						
06						
07						
08	Aggregate Adjustment	\$ 293.36				
<b>H. Other</b>		<b>\$ 10,501.66</b>				
01	Mortgage Insurance Premium to Bechtelar, Little and Kautzer	\$ 733.70	\$ 732.24	\$ 1,901.56	\$ 207.49	\$ 504.89
02	Tax Monitoring Fee to Bergstrom Inc	\$ 548.58	\$ 319.95	\$ 1,953.00	\$ 159.90	\$ 182.64
03	Tax Service Fee to Roberts-Stamm	\$ 1,089.32	\$ 136.09	\$ 5,232.07	\$ 276.88	\$ 702.31
04	Home Inspection Fee to Walter, Macejkovic and Paucek	\$ 185.29	\$ 711.78	\$ 917.95	\$ 904.20	\$ 478.92
05	Title Report/Title Insurance to Sporer, Robel and Kunze	\$ 1,224.64	\$ 321.37	\$ 5,486.01	\$ 616.99	\$ 268.45
06	Tax Reserves to Bauch Inc	\$ 1,154.75	\$ 604.80	\$ 5,268.33	\$ 972.76	\$ 294.07
07	Home Inspection Fee to Mertz Inc	\$ 820.98	\$ 269.52	\$ 5,181.81	\$ 847.17	\$ 284.25
08	Title Report/Title Insurance to Stokes, Little and Bergstrom	\$ 1,303.70	\$ 344.95	\$ 3,944.19	\$ 683.36	\$ 417.42
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		<b>\$ 21,916.54</b>				
Other Costs Subtotals (E + F + G + H)		\$ 16,476.80	\$ 5,439.74			
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		<b>\$ 53,868.69</b>				
Closing Costs Subtotals (D + I)		\$ 30,286.18	\$ 23,582.51			
Lender Credits		\$ 381.92	\$ 113.05			

## 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)	\$ 44,172.33	\$ 53,868.69	YES Aenean lectus.
Closing Costs Paid Before Closing	-\$ 506.46	-\$ 1,059.75	YES Maecenas tristique, est et tempus semper, est quam pharetra magna
Closing Costs Financed (Paid from your Loan Amount)	-\$ 506.46	-\$ 1,059.75	NO
Down Payment/Funds from Borrower	-\$ 506.46	-\$ 1,059.75	YES In quis justo. Maecenas rhoncus aliquam lacus.
Deposit	-\$ 506.46	-\$ 1,059.75	NO
Funds for Borrower	-\$ 506.46	-\$ 1,059.75	NO
Seller Credits	-\$ 506.46	-\$ 1,059.75	NO
Adjustments and Other Credits	-\$ 506.46	-\$ 1,059.75	YES Integer ac neque.
<b>Cash to Close</b>	<b>\$ 40,627.11</b>	<b>\$ 46,450.44</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>\$ 297,068.17</b>
01 Sale Price of Property	\$ 211,039.11
02 Sale Price of Any Personal Property Included in Sale	\$ 5,478.07
03 Closing Costs Paid at Closing (J)	\$ 53,868.69
04	
<b>Adjustments</b>	
05 Vivamus metus arcu, adipiscing molestie, hendrerit	\$ 11,218.17
06 Nullam porttitor lacus at turpis. Donec posuere metus vitae ipsum.	\$ 8,921.95
07 In congue.	\$ 6,033.46
<b>Adjustments for Items Paid by Seller in Advance</b>	
08 City/Town Taxes 11/25/2008 to 7/21/2014	\$ 212.66
09 County Taxes 4/25/2007 to 11/12/2014	\$ 201.01
10 Assessments 3/28/2001 to 1/20/2005	\$ 95.05
11	
12	
13	
14	
15	
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>	<b>\$ 128,294.45</b>
01 Deposit	\$ 16,015.26
02 Loan Amount	\$ 103,973.86
03 Existing Loan(s) Assumed or Taken Subject to	\$ 1,560.54
04	
05 Seller Credit	\$ 1,262.81
<b>Other Credits</b>	
06 Curabitur in libero ut massa volutpat convallis.	\$ 747.04
07 Nulla tellus. In sagittis dui vel nisl.	\$ 1,191.34
<b>Adjustments</b>	
08 Morbi porttitor lorem id ligula.	\$ 515.19
09 Donec vitae nisi.	\$ 1,040.20
10 Donec ut dolor. Morbi vel lectus in quam fringilla rhoncus.	\$ 906.59
11 Vivamus vel nulla eget eros elementum pellentesque.	\$ 733.22
<b>Adjustments for Items Unpaid by Seller</b>	
12 City/Town Taxes 7/10/2005 to 7/4/2004	\$ 104.23
13 County Taxes 8/8/2018 to 11/8/2015	\$ 86.62
14 Assessments 3/8/2006 to 12/31/2003	\$ 157.55
15	
16	
17	

### CALCULATION

Total Due from Borrower at Closing (K)	\$ 297,068.17
Total Paid Already by or on Behalf of Borrower at Closing (L)	\$ 128,294.45
<b>Cash to Close</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<b>\$ 168,773.72</b>

### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>	<b>\$ 221,335.67</b>
01 Sale Price of Property	\$ 211,039.11
02 Sale Price of Any Personal Property Included in Sale	\$ 9,794.01
03	
04	
05	
06	
07	
08	
<b>Adjustments for Items Paid by Seller in Advance</b>	
09 City/Town Taxes 6/11/2016 to 9/18/2015	\$ 193.17
10 County Taxes 1/14/2002 to 6/10/2009	\$ 237.54
11 Assessments 11/6/2014 to 2/23/2018	\$ 71.84
12	
13	
14	
15	
16	
<b>N. Due from Seller at Closing</b>	<b>\$ 223,808.72</b>
01 Excess Deposit	\$ 8,811.24
02 Closing Costs Paid at Closing (J)	\$ 9,074.11
03 Existing Loan(s) Assumed or Taken Subject to	\$ 1,571.01
04 Payoff of First Mortgage Loan	\$ 98,527.12
05 Payoff of Second Mortgage Loan	\$ 79,506.41
06	
07	
08 Seller Credit	\$ 25,495.67
09	
10	
11	
12	
13	
<b>Adjustments for Items Unpaid by Seller</b>	
14 City/Town Taxes 1/28/2008 to 9/13/2014	\$ 181.43
15 County Taxes 12/5/2013 to 7/3/2018	\$ 296.42
16 Assessments 5/19/2015 to 4/24/2012	\$ 345.31
17	
18	
19	

### CALCULATION

Total Due to Seller at Closing (M)	\$ 221,335.67
Total Due from Seller at Closing (N)	\$ 223,808.72
<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	<b>-\$ 2,473.05</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 10% of the overdue 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 354 Cardinal Crossing  
Austin, TX 78744

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	\$ 1,676.25	Estimated total amount over year 1 for your escrowed property costs: eros elementum pellentesque nulla ut
Non-Escrowed Property Costs over Year 1	\$ 2,299.19	Estimated total amount over year 1 for your non-escrowed property costs: at lorem eu massa donec dapibus You may have other property costs.
Initial Escrow Payment	\$ 533.08	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$ 271.38	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

<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.	\$ 354,835.46
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$ 118,278.49
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$ 236,556.97
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	4.620%
<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.	56.100%



**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](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>	Abernathy, Gusikowski and Moen	Kohler-Botsford	Schumm-Muller	Crist-McClure	Walker, Boyer and Gorczany
<b>Address</b>	50387 Huxley Avenue Loretto, TX 55598	09062 Little Fleur Plaza Spokane, FL 99210	95 Cottonwood Pass Arlington, DC 76016	1557 Farmco Way Saint Petersburg, KY 33705	64391 Barby Point Washington, IN 20535
<b>NMLS ID</b>	5744757008	3875820050	4903300289	2867010174	0507219820
<b>MN License ID</b>	6265387123	5916888892	1326058704	2955224098	7084488571
<b>Contact</b>	Herculie Fudge	Leonelle Whitehurst	Moselle Paddeley	Christye Dodwell	Chance Davys
<b>Contact NMLS ID</b>	2160215170	8490669141	3751870155	2363139371	8825614147
<b>Contact WA License ID</b>	1254175695	7548920052	3805081955	0541802764	7350055455
<b>Email</b>	cdavysi@webnode.com	cdavysi@techcrunch.com	cdavysi@google.com.au	cdavysi@nps.gov	cdavysi@shutterfly.com
<b>Phone</b>	(260) 251-5658	(816) 672-6387	(678) 400-0707	(512) 454-4927	(763) 941-9461

## 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

11/21/2008

Date

Co-Applicant Signature

Date