

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	03/29/2014	Borrower	Loan Term 35 years
Closing Date	10/03/2011		Purpose Purchase
Disbursement Date	12/09/2007		Product Fixed Rate
Settlement Agent	Madelle Karim	Seller	Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	V6S3F1M0O1C9M8P3Z8E1		<input type="checkbox"/> VA <input checked="" type="checkbox"/> consequat dui
Property	3006 Toban Center Shawnee Mission, KS 66220	Lender	Loan ID # 7156921809
Sale Price	\$ 103,498.39		MIC # 0221208456

Loan Terms		Can this amount increase after closing?
Loan Amount	\$ 109,325.93	NO
Interest Rate	5.41%	YES
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$ 1,082.73	YES
Does the loan have these features?		
Prepayment Penalty	YES	* As high as \$1,542.52 if you pay off the loan during the first 4 years
Balloon Payment	YES	

Projected Payments				
Payment Calculation	1-10	11-20	21-30	31-40
Principal & Interest	\$ 744.14 <i>only interest</i>	\$ 785.62	\$ 1,190.77	\$ 1,486.89
Mortgage Insurance	+ 224.80	+ 83.29	+ 0.00	+ \$ 0.00
Estimated Escrow <i>Amount can increase over time</i>	+ 127.26	+ 182.37	+ 77.76	+ 223.27
Estimated Total Monthly Payment	\$ 1,096.20	\$ 1,051.28	\$ 1,268.53	\$ 1,710.16
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$ 383.07 a month	This estimate includes <input checked="" 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	\$ 51,326.57
Cash to Close	\$ 155,695.66

## 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>\$ 13,017.14</b>				
01	0.05 % of Loan Amount (Points)	\$ 521.63	\$ 820.75	\$ 743.15	\$ 146.68	\$ 712.68
02	Mortgage Broker Fee	\$ 1,240.32	\$ 605.33	\$ 202.18	\$ 589.98	\$ 706.93
03	Flood Monitoring Fee	\$ 1,244.36	\$ 522.09	\$ 429.07	\$ 395.19	\$ 457.05
04	Title - Insurance Binder	\$ 574.53	\$ 1,069.29	\$ 317.33	\$ 119.55	\$ 471.28
05	Transfer Taxes	\$ 246.19	\$ 1,446.97	\$ 335.01	\$ 739.13	\$ 466.16
06	Survey Fee	\$ 1,270.54	\$ 468.79	\$ 173.42	\$ 293.15	\$ 514.51
07	Wire Transfer Fee	\$ 621.56	\$ 921.57	\$ 345.19	\$ 159.46	\$ 541.22
08	Transfer Taxes	\$ 1,273.95	\$ 169.27	\$ 385.11	\$ 616.74	\$ 678.45
<b>B. Services Borrower Did Not Shop For</b>		<b>\$ 4,083.26</b>				
01	Title - Title Search to Doyle, Torp and Leuschke	\$ 203.63	\$ 128.63	\$ 190.74	\$ 125.82	\$ 73.59
02	Home Warranty Fee to Botsford and Sons	\$ 98.61	\$ 346.59	\$ 37.36	\$ 109.64	\$ 78.73
03	Mortgage Insurance to Kessler, Kilback and Farrell	\$ 201.94	\$ 296.36	\$ 131.55	\$ 125.05	\$ 101.61
04	Mortgage Insurance Premium to Douglas-Langosh	\$ 333.01	\$ 227.05	\$ 150.93	\$ 80.73	\$ 196.14
05	Wire Transfer Fee to Kuvalis and Sons	\$ 77.74	\$ 128.69	\$ 52.81	\$ 174.30	\$ 68.66
06	Pest Inspection Fee to Gerhold-Kiehn	\$ 169.10	\$ 323.47	\$ 73.81	\$ 120.26	\$ 195.53
07	Title - Lender's Title Insurance to Kerluke and Sons	\$ 325.59	\$ 186.87	\$ 186.69	\$ 105.22	\$ 29.17
08	Title - Owner's Title Insurance to Gusikowski, Walter and Heaney	\$ 111.82	\$ 253.87	\$ 30.44	\$ 120.46	\$ 185.90
09	Discount Fee to Conroy, Reinger and Feil	\$ 136.82	\$ 182.34	\$ 90.20	\$ 162.84	\$ 65.81
10	Homeowners Insurance Premium to Zieme-White	\$ 222.48	\$ 128.65	\$ 109.90	\$ 182.68	\$ 58.15
<b>C. Services Borrower Did Shop For</b>		<b>\$ 15,124.98</b>				
01	Homeowners Insurance Premium to Paucek, Orn and Schaefer	\$ 765.97	\$ 1,047.38	\$ 526.91	\$ 123.53	\$ 75.36
02	Title - Title Search to Lakin Group	\$ 1,267.99	\$ 436.29	\$ 638.48	\$ 534.00	\$ 557.48
03	Mortgage Broker Fee to Collins, Dibbert and Glover	\$ 278.56	\$ 673.34	\$ 85.57	\$ 143.75	\$ 315.14
04	Lock-in Fee to Cronin, Pfannerstill and Casper	\$ 1,359.48	\$ 1,272.74	\$ 656.67	\$ 87.67	\$ 421.43
05	Tax Service Fee to Kuhlman, Waelchi and Wuckert	\$ 1,179.81	\$ 1,388.39	\$ 248.02	\$ 476.21	\$ 646.70
06	HOA Processing Fee to Abbott, Bednar and Murazik	\$ 806.65	\$ 819.02	\$ 216.74	\$ 365.08	\$ 141.94
07	Real Estate Commission to Skiles Group	\$ 512.06	\$ 800.76	\$ 347.34	\$ 101.03	\$ 177.84
08	Mortgage Insurance to Romaguera and Sons	\$ 1,301.05	\$ 1,215.49	\$ 92.29	\$ 324.84	\$ 234.85
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		<b>\$ 32,225.38</b>				
Loan Costs Subtotals (A + B + C)		\$ 16,345.39	\$ 15,879.99			
<b>Other Costs</b>						
<b>E. Taxes and Other Government Fees</b>		<b>\$ 348.28</b>				
01	Recording Fees Deed: \$ 66.49 Mortgage: \$ 103.20	\$ 169.69	\$ 102.72	\$ 157.61	\$ 32.21	\$ 161.86
02	Transfer Tax to Barrows and Sons	\$ 47.95	\$ 27.92	\$ 139.67	\$ 81.90	\$ 109.13
<b>F. Prepays</b>		<b>\$ 4,617.44</b>				
01	Homeowner's Insurance Premium (5 mo.) to Luetgen LLC	\$ 293.10	\$ 266.82	\$ 329.27	\$ 726.64	\$ 472.82
02	Mortgage Insurance Premium (15 mo.) to Leuschke Group	\$ 576.69	\$ 740.22	\$ 152.29	\$ 446.43	\$ 540.74
03	Prepaid Interest (\$ 12.41 per day from 2/2/11 to 11/18/12 )	\$ 460.08	\$ 174.23	\$ 306.83	\$ 647.95	\$ 325.75
04	Property Taxes (17 mo.) to Hudspeth County	\$ 1,433.37	\$ 672.93	\$ 351.59	\$ 268.28	\$ 746.74
05						
<b>G. Initial Escrow Payment at Closing</b>		<b>\$ 4,593.60</b>				
01	Homeowner's Insurance \$ 84.09 per month for 3 mo.	\$ 252.27				
02	Mortgage Insurance \$ 93.88 per month for 23 mo.	\$ 2,159.24				
03	Property Taxes \$ 88.37 per month for 22 mo.	\$ 1,944.14				
04						
05						
06						
07						
08	Aggregate Adjustment	\$ 237.95				
<b>H. Other</b>		<b>\$ 9,541.87</b>				
01	Closing Protection Letter (CPL) to Rosenbaum LLC	\$ 334.22	\$ 640.51	\$ 3,125.73	\$ 571.66	\$ 216.78
02	Property Taxes to Volkman LLC	\$ 1,384.63	\$ 90.94	\$ 1,927.56	\$ 912.36	\$ 523.05
03	Courier Fee/Postage Fee to Waters, Kris and Tillman	\$ 1,225.10	\$ 726.98	\$ 764.22	\$ 578.17	\$ 619.35
04	Processing Fee to Bins Group	\$ 1,231.22	\$ 559.08	\$ 1,791.14	\$ 877.58	\$ 489.46
05	Title - Owner's Title Insurance to Feeney Group	\$ 435.59	\$ 131.16	\$ 1,769.69	\$ 440.40	\$ 703.25
06	Lock-in Fee to Turner Group	\$ 848.66	\$ 123.40	\$ 4,087.46	\$ 716.87	\$ 708.46
07	Courier Fee/Postage Fee to Bode, Russel and Borer	\$ 747.28	\$ 310.55	\$ 2,819.83	\$ 471.38	\$ 520.18
08	Homeowners Insurance Premium to Kuphal Inc	\$ 179.29	\$ 573.26	\$ 4,258.78	\$ 696.91	\$ 444.57
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		<b>\$ 19,101.19</b>				
Other Costs Subtotals (E + F + G + H)		\$ 13,960.47	\$ 5,140.72			
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		<b>\$ 51,326.57</b>				
Closing Costs Subtotals (D + I)		\$ 30,305.86	\$ 21,020.71			
Lender Credits		\$ 550.28	\$ 393.82			

## 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)	\$ 42,087.79	\$ 51,326.57	NO
Closing Costs Paid Before Closing	-\$ 702.98	-\$ 1,131.84	NO
Closing Costs Financed (Paid from your Loan Amount)	-\$ 702.98	-\$ 1,131.84	NO
Down Payment/Funds from Borrower	-\$ 702.98	-\$ 1,131.84	YES Nulla justo. Aliquam quis turpis eget elit sodales scelerisque.
Deposit	-\$ 702.98	-\$ 1,131.84	NO
Funds for Borrower	-\$ 702.98	-\$ 1,131.84	YES Nam dui.
Seller Credits	-\$ 702.98	-\$ 1,131.84	NO
Adjustments and Other Credits	-\$ 702.98	-\$ 1,131.84	YES Fusce congue, diam id ornare imperdiet, sapien urna pretium
<b>Cash to Close</b>	<b>\$ 37,166.93</b>	<b>\$ 43,403.69</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>\$ 288,635.99</b>
01	Sale Price of Property	\$ 205,122.17
02	Sale Price of Any Personal Property Included in Sale	\$ 21,323.80
03	Closing Costs Paid at Closing (J)	\$ 51,326.57
04		
<b>Adjustments</b>		
05	Donec odio justo, sollicitudin ut, suscipit a, feugiat et, eros.	\$ 4,953.93
06	Aenean fermentum. Donec ut mauris eget massa tempor	\$ 2,855.69
07	Donec ut dolor.	\$ 2,646.56
<b>Adjustments for Items Paid by Seller in Advance</b>		
08	City/Town Taxes 9/4/2018 to 1/24/2018	\$ 91.09
09	County Taxes 12/12/2013 to 3/1/2009	\$ 80.38
10	Assessments 3/8/2006 to 11/10/2005	\$ 235.80
11		
12		
13		
14		
15		
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		<b>\$ 132,940.33</b>
01	Deposit	\$ 16,363.56
02	Loan Amount	\$ 101,022.60
03	Existing Loan(s) Assumed or Taken Subject to	\$ 7,715.60
04		
05	Seller Credit	\$ 2,132.19
<b>Other Credits</b>		
06	Lorem ipsum dolor sit amet, consectetur adipiscing elit.	\$ 824.91
07	Duis consequat dui nec nisi volutpat eleifend.	\$ 1,057.11
<b>Adjustments</b>		
08	Aliquam augue quam, sollicitudin vitae, consectetur eget	\$ 1,218.79
09	Duis bibendum. Morbi non quam nec dui luctus rutrum.	\$ 572.79
10	Phasellus id sapien in sapien iaculis congue.	\$ 906.59
11	Donec ut dolor. Morbi vel lectus in quam fringilla rhoncus.	\$ 706.88
<b>Adjustments for Items Unpaid by Seller</b>		
12	City/Town Taxes 3/30/2016 to 2/28/2015	\$ 165.36
13	County Taxes 6/11/2013 to 7/17/2004	\$ 66.70
14	Assessments 7/14/2016 to 7/23/2014	\$ 187.25
15		
16		
17		
<b>CALCULATION</b>		
Total Due from Borrower at Closing (K)		\$ 288,635.99
Total Paid Already by or on Behalf of Borrower at Closing (L)		\$ 132,940.33
<b>Cash to Close</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower		<b>\$ 155,695.66</b>

### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>		<b>\$ 221,533.37</b>
01	Sale Price of Property	\$ 205,122.17
02	Sale Price of Any Personal Property Included in Sale	\$ 15,838.74
03		
04		
05		
06		
07		
08		
<b>Adjustments for Items Paid by Seller in Advance</b>		
09	City/Town Taxes 11/25/2006 to 6/16/2006	\$ 88.10
10	County Taxes 3/4/2012 to 11/1/2008	\$ 236.42
11	Assessments 6/11/2010 to 10/3/2008	\$ 247.94
12		
13		
14		
15		
16		
<b>N. Due from Seller at Closing</b>		<b>\$ 270,827.35</b>
01	Excess Deposit	\$ 4,971.88
02	Closing Costs Paid at Closing (J)	\$ 8,681.48
03	Existing Loan(s) Assumed or Taken Subject to	\$ 1,484.12
04	Payoff of First Mortgage Loan	\$ 61,125.73
05	Payoff of Second Mortgage Loan	\$ 81,924.07
06		
07		
08	Seller Credit	\$ 112,024.52
09		
10		
11		
12		
13		
<b>Adjustments for Items Unpaid by Seller</b>		
14	City/Town Taxes 1/15/2017 to 5/4/2011	\$ 269.97
15	County Taxes 9/1/2005 to 10/7/2007	\$ 157.09
16	Assessments 5/5/2002 to 6/14/2007	\$ 188.49
17		
18		
19		
<b>CALCULATION</b>		
Total Due to Seller at Closing (M)		\$ 221,533.37
Total Due from Seller at Closing (N)		\$ 270,827.35
<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller		<b>-\$ 49,293.98</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 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 \_\_\_\_\_  
5348 Garrison Avenue  
Columbus, OH 43268

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	\$ 4,195.72	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	\$ 4,185.79	

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.	\$ 163,988.90
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$ 54,662.97
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$ 109,325.93
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	8.620%
<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.	60.990%



**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>	Zieme, Wolf and Williamson	Shanahan-Wisozk	Jakubowski Inc	Lemke, DuBuque and Mayer	Douglas-VonRueden
<b>Address</b>	8105 Lakeland Circle Albuquerque, CA 87105	0744 Algoma Trail Chattanooga, DC 37450	055 Fair Oaks Junction Sacramento, DC 94280	08 Lerdahl Crossing Washington, TX 20057	2 Northwestern Pass Washington, NY 20319
<b>NMLS ID</b>	0072680111	7332394260	0555490024	4743708029	2773540339
<b>NM License ID</b>	6882549221	7620690162	5218108476	3779167780	1290377444
<b>Contact</b>	Alf Brookwood	Josey Griffin	Shellysheldon Stanhope	Paula Samwyse	Herrick Satchell
<b>Contact NMLS ID</b>	3517284716	0859933770	4176705579	1302135186	8369487928
<b>Contact TN License ID</b>	2989951758	1515539523	6498615337	4237481926	8040880304
<b>Email</b>	hsatchell6@is.gd	hsatchell6@tinyurl.com	hsatchell6@twitpic.com	hsatchell6@gnu.org	chell@friendfeed.com
<b>Phone</b>	(913) 568-0114	(704) 713-1121	(212) 813-2317	(614) 357-3343	(505) 335-1905

## 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

06/30/2008

Date

Co-Applicant Signature

Date