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	10/28/2009
Closing Date	06/10/2000
Disbursement Date	09/24/2004
Settlement Agent	Belia Winchcombe
File #	E3I2B1C9E9I4X2Y8I9Z1
Property	3977 Hermina Lane Honolulu, HI 96825
Sale Price	$ 103,296.31

Transaction Information

Borrower	Cindi Truwert and Audrey Feak 11707 Lighthouse Bay Park Flint, MI 48505
Seller	Barbra Watsam and Roda Jackling 9 Cherokee Trail Rockville, MD 20851
Lender	Adams-Denesik

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☐ Conventional ☒ FHA ☐ VA ☐ _____
Loan ID #	2321760713
MIC #	1664876719

Loan Terms

		Can this amount increase after closing?
Loan Amount	$ 129,306.50	NO
Interest Rate	0.61%	NO
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$ 2,383.07	NO

	Does the loan have these features?
Prepayment Penalty	NO
Balloon Payment	YES

Projected Payments

Payment Calculation	1-10	11-20	21-30	31-40
Principal & Interest	$ 509.91 *only interest*	$ 936.74	$ 1,082.00	$ 1,335.38
Mortgage Insurance	+ 209.47	+ 123.77	+ 0.00	+ $ 0.00
Estimated Escrow *Amount can increase over time*	+ 108.65	+ 204.32	+ 211.70	+ 228.47
Estimated Total Monthly Payment	$ 828.03	$ 1,264.83	$ 1,293.70	$ 1,563.85

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$ 304.73 a month	☐ Property Taxes ☒ Homeowner's Insurance ☒ Other:	**YES** **NO** **NO**

Costs at Closing

Closing Costs	$ 53,985.49
Cash to Close	$ 184,184.26