## 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) | $ 44,725.78 | $ 54,543.64 | **YES** | Morbi quis tortor id nulla ultrices aliquet. |
| Closing Costs Paid Before Closing | -$ 604.87 | -$ 217.12 | **YES** | Morbi sem mauris, laoreet ut, rhoncus aliquet, pulvinar sed, nisl. Nunc rhoncus dui vel sem. |
| Closing Costs Financed (Paid from your Loan Amount) | -$ 604.87 | -$ 217.12 | **YES** | Duis bibendum, felis sed interdum venenatis, turpis enim blandit mi |
| Down Payment/Funds from Borrower | -$ 604.87 | -$ 217.12 | **NO** | |
| Deposit | -$ 604.87 | -$ 217.12 | **YES** | Nulla neque libero, convallis eget, eleifend luctus, ultricies eu, nibh. |
| Funds for Borrower | -$ 604.87 | -$ 217.12 | **NO** | |
| Seller Credits | -$ 604.87 | -$ 217.12 | **NO** | |
| Adjustments and Other Credits | -$ 604.87 | -$ 217.12 | **NO** | |
| **Cash to Close** | $ 40,491.69 | $ 53,023.80 | | |

## Summaries of Transactions

**Use this table to see a summary of your transaction.**

### BORROWER'S TRANSACTION

| | | | | | |
|---|---|---|---|---|---|
| **K. Due from Borrower at Closing** | | | | | **$ 150,247.22** |
| 01 | Sale Price of Property | | | | $ 67,091.39 |
| 02 | Sale Price of Any Personal Property Included in Sale | | | | $ 12,254.46 |
| 03 | Closing Costs Paid at Closing (J) | | | | $ 54,543.64 |
| 04 | | | | | |
| **Adjustments** | | | | | |
| 05 | In blandit ultrices enim. | | | | $ 3,663.27 |
| 06 | Praesent lectus. | | | | $ 3,922.69 |
| 07 | Maecenas pulvinar lobortis est. | | | | $ 8,390.03 |
| **Adjustments for Items Paid by Seller in Advance** | | | | | |
| 08 | City/Town Taxes | 10/14/2017 | to | 6/30/2001 | $ 62.55 |
| 09 | County Taxes | 11/21/2004 | to | 3/2/2005 | $ 130.27 |
| 10 | Assessments | 10/7/2005 | to | 9/4/2004 | $ 188.92 |
| 11 | | | | | |
| 12 | | | | | |
| 13 | | | | | |
| 14 | | | | | |
| 15 | | | | | |
| **L. Paid Already by or on Behalf of Borrower at Closing** | | | | | **$ 69,691.23** |
| 01 | Deposit | | | | $ 3,960.44 |
| 02 | Loan Amount | | | | $ 52,586.53 |
| 03 | Existing Loan(s) Assumed or Taken Subject to | | | | $ 5,636.18 |
| 04 | | | | | |
| 05 | Seller Credit | | | | $ 1,594.14 |
| **Other Credits** | | | | | |
| 06 | Vestibulum ac est lacinia nisi venenatis tristique. | | | | $ 563.62 |
| 07 | Nulla tempus. | | | | $ 888.44 |
| **Adjustments** | | | | | |
| 08 | Duis bibendum. | | | | $ 967.09 |
| 09 | Nulla mollis molestie lorem. | | | | $ 854.06 |
| 10 | Mauris lacinia sapien quis libero. | | | | $ 1,122.10 |
| 11 | Nullam orci pede, venenatis non, sodales sed | | | | $ 1,058.69 |
| **Adjustments for Items Unpaid by Seller** | | | | | |
| 12 | City/Town Taxes | 5/7/2005 | to | 4/9/2014 | $ 154.50 |
| 13 | County Taxes | 11/13/2004 | to | 4/18/2014 | $ 64.17 |
| 14 | Assessments | 3/31/2003 | to | 4/1/2008 | $ 241.27 |
| 15 | | | | | |
| 16 | | | | | |
| 17 | | | | | |
| **CALCULATION** | | | | | |
| Total Due from Borrower at Closing (K) | | | | | $ 150,247.22 |
| Total Paid Already by or on Behalf of Borrower at Closing (L) | | | | | $ 69,691.23 |
| **Cash to Close ☐ From ☒ To Borrower** | | | | | **$ 80,555.99** |

### SELLER'S TRANSACTION

| | | | | | |
|---|---|---|---|---|---|
| **M. Due to Seller at Closing** | | | | | **$ 80,068.67** |
| 01 | Sale Price of Property | | | | $ 67,091.39 |
| 02 | Sale Price of Any Personal Property Included in Sale | | | | $ 12,630.08 |
| 03 | | | | | |
| 04 | | | | | |
| 05 | | | | | |
| 06 | | | | | |
| 07 | | | | | |
| 08 | | | | | |
| **Adjustments for Items Paid by Seller in Advance** | | | | | |
| 09 | City/Town Taxes | 1/12/2013 | to | 1/28/2005 | $ 92.53 |
| 10 | County Taxes | 2/12/2006 | to | 4/12/2012 | $ 120.17 |
| 11 | Assessments | 8/18/2002 | to | 3/22/2003 | $ 134.50 |
| 12 | | | | | |
| 13 | | | | | |
| 14 | | | | | |
| 15 | | | | | |
| 16 | | | | | |
| **N. Due from Seller at Closing** | | | | | **$ 266,542.12** |
| 01 | Excess Deposit | | | | $ 9,661.25 |
| 02 | Closing Costs Paid at Closing (J) | | | | $ 8,285.73 |
| 03 | Existing Loan(s) Assumed or Taken Subject to | | | | $ 5,063.19 |
| 04 | Payoff of First Mortgage Loan | | | | $ 34,026.30 |
| 05 | Payoff of Second Mortgage Loan | | | | $ 79,345.89 |
| 06 | | | | | |
| 07 | | | | | |
| 08 | Seller Credit | | | | $ 129,617.25 |
| 09 | | | | | |
| 10 | | | | | |
| 11 | | | | | |
| 12 | | | | | |
| 13 | | | | | |
| **Adjustments for Items Unpaid by Seller** | | | | | |
| 14 | City/Town Taxes | 7/27/2004 | to | 4/1/2006 | $ 186.45 |
| 15 | County Taxes | 8/12/2014 | to | 7/8/2008 | $ 216.66 |
| 16 | Assessments | 9/30/2015 | to | 10/29/2002 | $ 139.40 |
| 17 | | | | | |
| 18 | | | | | |
| 19 | | | | | |
| **CALCULATION** | | | | | |
| Total Due to Seller at Closing (M) | | | | | $ 80,068.67 |
| Total Due from Seller at Closing (N) | | | | | $ 266,542.12 |
| **Cash ☐ From ☒ To Seller** | | | | | **-$ 186,473.45** |