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	05/01/2013
Closing Date	10/18/2016
Disbursement Date	03/26/2016
Settlement Agent	Micheil Palfreeman
File #	X6Z5R2M0V5S8P7X7R7N9
Property	3786 Manufacturers Center Oakland, CA 94611
Sale Price	$ 46,731.41

Transaction Information

Borrower	Lauralee Propper and Zackariah Ivancevic 441 David Crossing Columbus, OH 43215
Seller	Mano Cusiter and Ryun Jiroutek 55112 Forster Plaza Cincinnati, OH 45264
Lender	Huel, Moore and Klocko

Loan Information

Loan Term	10 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☐ Conventional ☐ FHA ☐ VA ☒ ipsum dolor
Loan ID #	3803476315
MIC #	6822640471

Loan Terms

		Can this amount increase after closing?
Loan Amount	$ 227,580.68	NO
Interest Rate	4.08%	NO
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$ 1,335.57	NO

	Does the loan have these features?	
Prepayment Penalty	YES	• As high as $2,456.38 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	$ 641.47 *only interest*	$ 795.43	$ 1,139.06	$ 1,288.69
Mortgage Insurance	+ 140.80	+ 135.87	+ 0.00	+ 0.00
Estimated Escrow *Amount can increase over time*	+ 210.56	+ 109.99	+ 209.00	+ 226.43
Estimated Total Monthly Payment	$ 992.83	$ 1,041.29	$ 1,348.06	$ 1,515.12

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$ 220.27 a month	☐ Property Taxes ☒ Homeowner's Insurance ☒ Other:	**NO** **YES** **NO**

Costs at Closing

Closing Costs	$ 54,543.64
Cash to Close	$ 80,555.99