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	01/31/2015
Closing Date	06/27/2003
Disbursement Date	03/14/2012
Settlement Agent	Kipp Gouldstraw
File #	G3C7Q4X4W7I7I0O4J9W3
Property	4 Sachs Park San Angelo, TX 76905
Sale Price	$ 73,731.11

Transaction Information

Borrower	Eddie Kusick and Ody Boeck 8427 Di Loreto Place Louisville, KY 40205
Seller	Heall Spear and Ashia Janoch 4 South Terrace Beaumont, TX 77713
Lender	Heaney-Bruen

Loan Information

Loan Term	10 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☐ Conventional ☒ FHA ☐ VA ☐ _____
Loan ID #	7212474362
MIC #	7728060943

Loan Terms

		Can this amount increase after closing?
Loan Amount	$ 235,587.95	NO
Interest Rate	6.51%	YES
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$ 1,607.13	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	$ 571.64 *only interest*	$ 798.67	$ 1,208.84	$ 1,304.13
Mortgage Insurance	+ 173.09	+ 185.97	+ 0.00	+ $ 0.00
Estimated Escrow *Amount can increase over time*	+ 146.96	+ 147.11	+ 110.76	+ 167.24
Estimated Total Monthly Payment	$ 891.69	$ 1,131.75	$ 1,319.60	$ 1,471.37

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$ 186.37 a month	☒ Property Taxes ☐ Homeowner's Insurance ☐ Other:	**NO** **YES** **NO**

Costs at Closing

Closing Costs	$ 49,309.91
Cash to Close	$ 153,929.36