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	07/23/2000
Closing Date	01/26/2007
Disbursement Date	04/27/2016
Settlement Agent	Tommy Sandcroft
File #	L7D2L0X4K1X6Y5R4H2N8
Property	6599 Bowman Road Jersey City, NJ 07310
Sale Price	$ 206,811.08

Transaction Information

Borrower	Anselma O' Sullivan and Adrian Winspire 149 Nova Center Lake Charles, LA 70607
Seller	Juliann Apthorpe and Rochelle Pendrid 23731 Sundown Plaza Boston, MA 02104
Lender	Farrell-Littel

Loan Information

Loan Term	25 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	Conventional FHA VA _____
Loan ID #	5002245417
MIC #	3790839279

Loan Terms

		Can this amount increase after closing?
Loan Amount	$ 79,885.60	YES
Interest Rate	8.38%	NO
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$ 1,988.72	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	$ 717.43 *only interest*	$ 944.04	$ 1,191.72	$ 1,394.40
Mortgage Insurance	+ 91.62	+ 248.24	+ 0.00	+ $ 0.00
Estimated Escrow *Amount can increase over time*	+ 157.43	+ 236.11	+ 132.52	+ 198.16
Estimated Total Monthly Payment	$ 966.48	$ 1,428.39	$ 1,324.24	$ 1,592.56

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$ 126.21 a month	☒ Property Taxes	**NO**
		☐ Homeowner's Insurance	**NO**
		☒ Other:	**NO**

Costs at Closing

Closing Costs	$ 52,733.41
Cash to Close	$ 80,156.74