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	08/25/2013
Closing Date	09/17/2017
Disbursement Date	04/12/2000
Settlement Agent	Karla Bullough
File #	R4Q7E6F2N3L4P0T6Q8U7
Property	98366 Barnett Terrace Washington, DC 20073
Sale Price	$ 241,293.39

Transaction Information

Borrower	Spike Bister and Astrix Shah 49425 Grasskamp Parkway Minneapolis, MN 55417
Seller	Hilliary Neale and Catrina Rowswell 2681 Crest Line Trail Cambridge, MA 02142
Lender	Jaskolski, Hoppe and Cole

Loan Information

Loan Term	25 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☒ Conventional ☐ FHA ☐ VA ☐ _____
Loan ID #	6145222292
MIC #	6166977376

Loan Terms

		Can this amount increase after closing?
Loan Amount	$ 206,628.53	YES
Interest Rate	7.94%	NO
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$ 1,016.74	YES
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments

Payment Calculation	1-10	11-20	21-30	31-40
Principal & Interest	$ 748.92 *only interest*	$ 844.26	$ 1,241.77	$ 1,404.92
Mortgage Insurance	+ 219.91	+ 219.53	+ 0.00	+ $ 0.00
Estimated Escrow *Amount can increase over time*	+ 227.29	+ 103.02	+ 144.70	+ 177.68
Estimated Total Monthly Payment	$ 1,196.12	$ 1,166.81	$ 1,386.47	$ 1,582.60

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$ 201.73 a month	☒ Property Taxes ☐ Homeowner's Insurance ☒ Other:	**YES** **YES** **NO**

Costs at Closing

Closing Costs	$ 47,825.86
Cash to Close	$ 142,207.98