

Closing Information		Transaction Information		Loan Information	
Date Issued	2021-04-22T00:00:01	Borrower	Michael Jones and Mary Stone	Loan Term	30 years
Closing Date	2021-04-22T00:00:01	Seller	Steve Cole and Amy Doe	Purpose	Purchase
Disbursement Date	2021-04-12T00:00:01	Lender	Ficus Bank	Product	Fixed rate
Settlement Agent	Epsilon Title Co.			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	12-3456			<input type="checkbox"/> VA <input type="checkbox"/>	
Property	456 Somewhere Ave, Anytown, ST 12345			Loan ID #	123456789
				MIC #	654321
Sale Price	\$180,000.00				

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$162,000.00	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$761.78	NO
Prepayment Penalty	Does the loan have these features? YES As high as \$3,240.00 if you pay off the loan during the first 2 years	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ \$82.35	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ \$206.13	+ \$206.13
Estimated Total Monthly Payment	\$1,050.26	\$967.91
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	This estimate includes \$356.13 a month <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowner's Association Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	
	In escrow? YES YES NO	

Costs at Closing		
Closing Costs	\$9,712.10	Includes \$4,694.05 in Loan Costs + \$5,018.05 – \$0.00 Lender Credits. See page 2 for details
Cash to Close	\$14,147.26	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.