

# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid By Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>					
01. % of Loan Amount (Points)					
02. Loan Origination Fee					
03.					
04.					
05.					
<b>B. Services Borrower Did Not Shop For</b>					
01. Appraisal Fee					
02. Credit Report Fee					
03.					
04.					
05.					
<b>C. Services Borrower Did Shop For</b>					
01. Attorney's Closing Fee					
02. Deed Preparation					
03. Title Ins Premium (Lender's and/or Owners Policy)					
04. Pest Inspection Report					
05. Survey					
06.					
<b>D. TOTAL LOAN COSTS (Borrower Paid)</b>					
Loan Costs Subtotals (A+B+C)					
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>					
01. Recording Fees      Deed:      Mortgage:					
02. Excise Tax					
<b>F. Prepaids</b>					
01. Homeowner's Insurance Premium (      mo.)					
02. Mortgage Insurance Premium (      mo.)					
03. Prepaid Interest (      per day from      to      )					
04. Property Taxes (      mo.)					
05.					
<b>G. Initial Escrow Payment at Closing</b>					
01. Homeowners Insurance      per month for      mo.					
02. Mortgage Insurance      per month for      mo.					
03. Property Taxes      per month for      mo.					
04.					
05.					
<b>H. Other</b>					
01. Brokerage Commission					
02. Home Inspection					
03. Home Warranty					
04. Courier Fee for Seller's Loan Payoff					
05. Courier Fee for docs to Buyer's Lender					
06.					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>					
Other Costs Subtotals (E+F+G+H)					
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)/Seller Paid</b>					
Closing Cost Subtotals (D+I)					
Lender Credits					



# CLOSING DISCLOSURE CORE

## Summaries of Transactions

### BORROWERS TRANSACTION

#### K. Due from Borrower at Closing

- 01. Sale Price of Property
- 02. Sale Price of Personal Property Included in Sale
- 03. Closing Costs Paid at Closing (J)
- 04.

#### Adjustments

- 05.
- 06.
- 07.

#### Adjustments for Items Paid by Seller in Advance

- 08. City/Town Taxes to
- 09. County Taxes to
- 10. Assessments to
- 11.
- 12.
- 13.
- 14.

#### L. Paid Already by or on Behalf of Borrower at Closing

- 01. Deposit
- 02. Loan Amount
- 03. Existing Loan(s) Assumed or Taken Subject to
- 04.
- 05. Seller Credit

#### Other Credits

- 06. Due Diligence Fees
- 07.

#### Adjustments

- 08.
- 09.
- 10.
- 11.

#### Adjustments for Items Unpaid by Seller

- 12. City/Town Taxes to
- 13. County Taxes to
- 14. Assessments to
- 15.
- 16.

#### CALCULATION

Total Due from Borrower at Closing (K)

Total Paid by or on Behalf of Borrower at Closing (L)

Cash to Close  From  To Borrower

#### M. Due to Seller at Closing

- 01. Sale Price of Property
- 02. Sale Price of Personal Property Included in Sale
- 03.
- 04.
- 05.
- 06.
- 07.
- 08.

#### Adjustments for Items Paid by Seller in Advance

- 09. City/Town Taxes to
- 10. County Taxes to
- 11. Assessments to
- 12.
- 13.
- 14.
- 15.

#### N. Due from Seller at Closing

- 01. Excess Deposit
- 02. Closing Costs Paid at Closing
- 03. Existing Loan(s) Assumed or Taken Subject to
- 04. Payoff of First Mortgage Loan
- 05. Payoff of Second Mortgage Loan

- 06.
- 07. Due Diligence Fee
- 08. Seller Credit

- 09.
- 10.
- 11.
- 12.
- 13.

#### Adjustments for Items Unpaid by Seller

- 13. City/Town Taxes to
- 14. County Taxes to
- 15. Assessments to
- 16.
- 17.

#### CALCULATION

Total Due to Seller at Closing (M)

Total Due from Seller at Closing (N)

Cash to Close  From  To Seller