

# Closing Disclosure

## Closing Information

**Date Issued**  
**Closing Date**  
**Disbursement Date**  
**Settlement Agent**  
**File #**  
**Property**

**Sale Price**

## Transaction Information

**Borrower**

**Seller**

### Summaries of Transactions

#### SELLER'S TRANSACTION

##### Due to Seller at Closing

01 Sale Price of Property  
 02 Sale Price of Any 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  
 16

##### Due from Seller at Closing

01 Excess Deposit  
 02 Closing Costs Paid at Closing (J)  
 03 Existing Loan(s) Assumed or Taken Subject to  
 04 Payoff of First Mortgage Loan  
 05 Payoff of Second Mortgage Loan  
 06  
 07  
 08 Seller Credit  
 09  
 10  
 11  
 12  
 13

##### Adjustments for Items Unpaid by Seller

14 City/Town Taxes to  
 15 County Taxes to  
 16 Assessments to  
 17  
 18  
 19

#### CALCULATION

Total Due to Seller at Closing  
 Total Due from Seller at Closing

**Cash**  **From**  **To Seller**

### Contact Information

#### REAL ESTATE BROKER (B)

**Name**

**Address**

**\_\_ License ID**

**Contact**

**Contact \_\_ License ID**

**Email**

**Phone**

#### REAL ESTATE BROKER (S)

**Name**

**Address**

**\_\_ License ID**

**Contact**

**Contact \_\_ License ID**

**Email**

**Phone**

#### SETTLEMENT AGENT

**Name**

**Address**

**\_\_ License ID**

**Contact**

**Contact \_\_ License ID**

**Email**

**Phone**



**Questions?** If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

# Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
<b>A. Origination Charges</b>		
01 % of Loan Amount (Points)		
02		
03		
04		
05		
06		
07		
08		
<b>B. Services Borrower Did Not Shop For</b>		
01		
02		
03		
04		
05		
06		
07		
08		
<b>C. Services Borrower Did Shop For</b>		
01		
02		
03		
04		
05		
06		
07		
08		

Other Costs		
<b>E. Taxes and Other Government Fees</b>		
01 Recording Fees	Deed:	Mortgage:
02		
<b>F. Prepays</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 Homeowner's Insurance	per month for	mo.
02 Mortgage Insurance	per month for	mo.
03 Property Taxes	per month for	mo.
04		
05		
06		
07		
08 Aggregate Adjustment		
<b>H. Other</b>		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		

<b>J. TOTAL CLOSING COSTS</b>		
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