Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information Transaction Information Loan Information SATINDER Suri VINOD Suri 19803 BROOKWAY CYPRESS CT SPRING, TX 77379-2835 Loan Term 15 years Date Issued 03/06/2020 Borrower 03/06/2020 Purchase **Closing Date** Purpose 03/06/2020 Product Fixed Rate Disbursement Date David Wilson 23516 Twin Oaks DR SPRING, TX 77389 Settlement Agent Texas American Title Comp Seller File# 2756520 00953 Loan Type ☑ Conventional ☐ FHA 18626 Partners Voice DR CYPRESS, TX 77433 Property Lender Wells Fargo Bank, N.A. XXXXXX2757-008 Loan ID# Sale Price \$338,000.00 MIC#

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$200,000	NO	
Interest Rate	2.875%	NO	
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$1,369.18	NO	
Prepayment Penalty		Does the loan have these features?	
Balloon Payment		NO	
Projected Payments			
Payment Calculation		Years 1-15	
Principal & Interest		\$1,369.18	
Mortgage Insurance		+ 0	
Estimated Escrow Amount can increase over time		+ 171.00	
Estimated Total Monthly Payment		\$1,540.18	Assault Administration and Administration of the Control of the Co
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details	\$1,317.15 a month	This estimate includes 図 Property Taxes 図 Homeowner's Insurance 図 Other: Homeowners Association Dues See Escrow Account on page 4 for details. You must pay fo	In escrow? NO YES NO or other property
Costs at Closing			
Closing Costs	\$1,669.45	Includes \$1,259.00 in Loan Costs + \$960.88 in Other Cost Lender Credits. See page 2 for details.	ts - \$550.43 in
Cash to Close	\$133,632.02	Includes Closing Costs. See Calculating Cash to Close on pag	ne 3 for details.

Closing Cost Details

Loan Costs	Borrower-Paid	Seller-Paid	Paid by
	At Closing Before Closing	At Closing Before Closing	Others
A. Origination Charges			
01 % of Loan Amount (Points)			64 475 0
02 Processing			\$1,175.0
03 Tax Service			\$80.0
04			
05			
06			
07			
80			
B. Services Borrower Did Not Shop For			
01 Appraisal to Solidifi			\$535.0
02 Credit Report to Corelogic Credco, LLC			\$15.4
03 Loan Doc Prep-Texas Atty to Polunsky Beitel Green			\$100.0
04			
05			
06			
07			
08			
09			
10			
C. Services Borrower Did Shop For	\$1,259.00		
01 Title-All Endorsements to Texas American Title Company			\$142.9
02 Title-Closing/Escrow to Texas American Title Company			\$450.00
03 Title-Lender's Policy to Texas American Title Company	\$1,259.00		\$100.00
04 TX Policy Guaranty Fee to Ttiga			\$2.00
05			
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$1,259.00		
Costs Subtotals (A + B + C) Other Costs	\$1,259.00		
Costs Subtotals (A + B + C) Other Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00	\$1,259.00		\$156.00
Other Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids			
Costs Subtotals (A + B + C) Other Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com	\$1,259.00 \$960.88		
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 2 Mortgage Insurance Premium (mo.)	\$1,259.00 \$960.88		\$1,091.12
Costs Subtotals (A + B + C) Other Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20)	\$1,259.00 \$960.88		\$1,091.12
Costs Subtotals (A + B + C) Other Costs E. Taxes and Other Government Fees 11 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 12 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 13 Mortgage Insurance Premium (mo.) 14 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 15 Property Taxes (mo.)	\$1,259.00 \$960.88		\$1,091.12
Costs Subtotals (A + B + C) Other Costs E. Taxes and Other Government Fees 01 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 01 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 64 Property Taxes (mo.)	\$1,259.00 \$960.88 \$960.88		\$1,091.12
Costs Subtotals (A + B + C) Other Costs E. Taxes and Other Government Fees 01 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 01 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing	\$1,259.00 \$960.88		\$1,091.12 \$409.50
Other Costs E. Taxes and Other Government Fees 01 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 01 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 04 Property Taxes (mo.) 05 G. Initial Escrow Payment at Closing 04 Homeowner's Insurance \$171.00 per month for 3 mo.	\$1,259.00 \$960.88 \$960.88		\$1,091.12 \$409.50
Cother Costs E. Taxes and Other Government Fees Of Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids Of Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com Of Mortgage Insurance Premium (mo.) Of Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) Of Property Taxes (mo.) Of Commonwealth of the Mortgage Insurance Service Mortgage Insurance Premium (mo.) Of Mortgage Insurance Service Mortgage Insurance Premium (mo.) Of Mortgage In	\$1,259.00 \$960.88 \$960.88		\$1,091.12 \$409.50
Cother Costs E. Taxes and Other Government Fees Of Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids Of Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com Of Mortgage Insurance Premium (mo.) Of Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) Of Property Taxes (mo.) Of Initial Escrow Payment at Closing Of Homeowner's Insurance \$171.00 per month for 3 mo. Of Mortgage Insurance per month for mo. Of Property Taxes per month for mo.	\$1,259.00 \$960.88 \$960.88		\$1,091.12 \$409.50
Cother Costs E. Taxes and Other Government Fees Of Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids Of Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com Of Mortgage Insurance Premium (mo.) Of Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) Of Property Taxes (mo.) Of Initial Escrow Payment at Closing Of Homeowner's Insurance \$171.00 per month for mo. Of Mortgage Insurance per month for mo. Of Property Taxes per month for mo.	\$1,259.00 \$960.88 \$960.88		\$1,091.12 \$409.50
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 4 Property Taxes (mo.) 5 G. Initial Escrow Payment at Closing 1 Homeowner's Insurance \$171.00 per month for mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes per month for mo. 4 Property Taxes per month for mo. 5 Property Taxes per month for mo.	\$1,259.00 \$960.88 \$960.88		\$1,091.12 \$409.50
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 4 Property Taxes (mo.) 5 G. Initial Escrow Payment at Closing 1 Homeowner's Insurance \$171.00 per month for 3 mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes per month for mo. 4 Property Taxes per month for mo.	\$1,259.00 \$960.88 \$960.88		\$1,091.12 \$409.50
Cother Costs E. Taxes and Other Government Fees 11 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 12 Mortgage Insurance Premium (12 mo.) to Auto Club Indemnity Com 13 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 14 Property Taxes (mo.) 15 16 Initial Escrow Payment at Closing 17 Homeowner's Insurance \$171.00 per month for 3 mo. 18 Mortgage Insurance premium (mo.) 19 Property Taxes (mo.) 10 Property Taxes (mo.) 10 Property Taxes (mo.) 10 Property Taxes (mo.) 11 Homeowner's Insurance per month for mo. 12 Mortgage Insurance per month for mo. 13 Property Taxes (mo.) 14 Property Taxes (mo.)	\$1,259.00 \$960.88 \$960.88 \$0.00		\$1,091.12 \$409.50
Other Costs E. Taxes and Other Government Fees 10 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 11 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 14 Property Taxes (mo.) 15 G. Initial Escrow Payment at Closing 16 Homeowner's Insurance \$171.00 per month for 3 mo. 17 Mortgage Insurance per month for mo. 18 Mortgage Insurance per month for mo. 19 Property Taxes per month for mo. 10 Property Taxes per month for mo.	\$1,259.00 \$960.88 \$960.88		\$1,091.12 \$409.50
Cother Costs E. Taxes and Other Government Fees 11 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 12 Mortgage Insurance Premium (12 mo.) to Auto Club Indemnity Com 13 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 14 Property Taxes (mo.) 15 16 G. Initial Escrow Payment at Closing 17 Homeowner's Insurance \$171.00 per month for 3 mo. 18 Mortgage Insurance per month for mo. 19 Mortgage Insurance per month for mo. 20 Mortgage Insurance per month for mo. 21 Mortgage Insurance per month for mo. 22 Mortgage Insurance per month for mo. 23 Property Taxes per month for mo. 24 Mortgage Insurance per month for mo. 25 Mortgage Insurance per month for mo. 26 Mortgage Insurance per month for mo. 27 Mortgage Insurance per month for mo.	\$1,259.00 \$960.88 \$960.88 \$0.00		\$1,091.12 \$409.50 \$513.0
Cother Costs E. Taxes and Other Government Fees Of Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids Of Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com Of Mortgage Insurance Premium (mo.) Of Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) Of Property Taxes (mo.) Of Homeowner's Insurance \$171.00 per month for 3 mo. Of Mortgage Insurance per month for mo. Of Property Taxes per month for mo. Of Property Taxes per month for mo. Of Property Taxes to mo.) Of Property Taxes to mo. Of Property Taxes to mo. Of Property Taxes to mo. Of Mortgage Insurance per month for mo. Of Property Taxes to mo. Of Mortgage Insurance	\$1,259.00 \$960.88 \$960.88 \$0.00	\$500.00	\$1,091.12 \$409.50 \$513.0 \$250.00
Costs Subtotals (A + B + C) Other Costs E. Taxes and Other Government Fees 11 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 12 Mortgage Insurance Premium (12 mo.) to Auto Club Indemnity Com 13 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 14 Property Taxes (mo.) 15 G. Initial Escrow Payment at Closing 16 Homeowner's Insurance \$171.00 per month for 3 mo. 17 Mortgage Insurance per month for mo. 18 Property Taxes per month for mo. 19 Property Taxes per month for mo. 10 Property Taxes per month for mo. 10 Property Taxes per month for mo. 11 Mortgage Insurance per month for mo. 12 Mortgage Insurance per month for mo. 13 Property Taxes per month for mo. 14 Mortgage Insurance per month for mo. 15 Property Taxes per month for mo. 16 Mortgage Insurance per month for mo. 17 Mortgage Insurance per month for mo. 18 Aggregate Adjustment Home Shield	\$1,259.00 \$960.88 \$960.88 \$0.00		\$1,091.12 \$409.50 \$513.0 \$250.00
Costs Subtotals (A + B + C) Other Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 4 Property Taxes (mo.) 5 6 Initial Escrow Payment at Closing 1 Homeowner's Insurance \$171.00 per month for 3 mo. 6 Mortgage Insurance \$171.00 per month for mo. 6 Property Taxes per month for mo. 6 Aggregate Adjustment H. Other 1 HOA - Transfer Fee to Inframark 6 Home Warranty (Optional) to American Home Shield 6 Real Estate Commission(B)	\$1,259.00 \$960.88 \$960.88 \$0.00	\$10,140.00	\$1,091.12 \$409.50 \$513.0 \$250.00
Costs Subtotals (A + B + C) Other Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 4 Property Taxes (mo.) 5 6 Initial Escrow Payment at Closing 6 Indemowner's Insurance \$171.00 per month for 3 mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes per month for mo. 4 5 6 6 7 7 8 Aggregate Adjustment H. Other 1 HOA - Transfer Fee to Inframark 2 Home Warranty (Optional) to American Home Shield 3 Real Estate Commission(B) to Remax 4 Real Estate Commission(S) to Next Home Realty	\$1,259.00 \$960.88 \$960.88 \$0.00	\$10,140.00 \$10,140.00	\$1,091.12 \$409.50 \$513.0 \$250.00
Costs Subtotals (A + B + C) Other Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 4 Property Taxes (mo.) 5 G. Initial Escrow Payment at Closing 1 Homeowner's Insurance \$171.00 per month for 3 mo. 2 Mortgage Insurance \$171.00 per month for mo. 3 Property Taxes per month for mo. 4 Property Taxes per month for mo. 4 H. Other 1 H. Other 1 H. Other 1 H. Other 2 Home Warranty (Optional) to American Home Shield 3 Real Estate Commission(B) to Remax 4 Real Estate Commission(S) to Next Home Realty 5 Title-Owner Pol(optional) to Texas American Title Company	\$1,259.00 \$960.88 \$960.88 \$0.00	\$10,140.00	\$1,091.12 \$409.50 \$513.0 \$250.00
Cother Costs E. Taxes and Other Government Fees 11 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 12 Mortgage Insurance Premium (12 mo.) to Auto Club Indemnity Com 13 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 14 Property Taxes (mo.) 15 16 Initial Escrow Payment at Closing 17 Homeowner's Insurance \$171.00 per month for mo. 18 Property Taxes per month for mo. 19 Property Taxes per month for mo. 10 Adaptive Payment at Closing 10 Homeowner's Insurance per month for mo. 10 Property Taxes per month for mo. 11 HoA - Transfer Fee to Inframark 12 HoA - Transfer Fee to Inframark 13 HoA - Transfer Fee to American Home Shield 14 Real Estate Commission(B) to Remax 15 Real Estate Commission(S) to Next Home Realty 16 Title-Owner Pol(optional)	\$1,259.00 \$960.88 \$960.88 \$0.00	\$10,140.00 \$10,140.00	\$1,091.12 \$409.50 \$513.0 \$250.00
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 4 Property Taxes (mo.) 5 G. Initial Escrow Payment at Closing Homeowner's Insurance \$171.00 per month for mo. Mortgage Insurance per month for mo. Additional Property Taxes per month for mo. Additional Property Taxes per month for mo. In Honeowner's Insurance per month for mo. Additional Property Taxes per month for mo.	\$1,259.00 \$960.88 \$960.88 \$0.00	\$10,140.00 \$10,140.00	\$1,091.12 \$409.50 \$513.0 \$250.00
Costs Subtotals (A + B + C) Other Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 4 Property Taxes (mo.) 5 G. Initial Escrow Payment at Closing 1 Homeowner's Insurance \$171.00 per month for 3 mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes per month for mo. 4 Property Taxes per month for mo. 5 Property Taxes to Inframark to Inframark Cother 1 HOA - Transfer Fee to Inframark Cother 1 HOA - Transfer Fee to Real Estate Commission(B) to Remax Cother Real Estate Commission(S) to Next Home Realty Cother Pol(optional) to Texas American Title Company Cother Pol(optional) to Texas American Title Company Cother Pol(optional)	\$1,259.00 \$960.88 \$960.88 \$0.00	\$10,140.00 \$10,140.00	\$1,091.12 \$409.50 \$513.0 \$250.00
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com Mortgage Insurance Premium (mo.) Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) I Property Taxes (mo.) G. Initial Escrow Payment at Closing Homeowner's Insurance \$171.00 per month for a mo. Mortgage Insurance per month for mo. Mortgage Insurance per month for mo. Aproperty Taxes per month for mo. Aproperty	\$1,259.00 \$960.88 \$960.88 \$0.00 \$0.00	\$10,140.00 \$10,140.00	\$1,091.12 \$409.50 \$513.0 \$250.00
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com Mortgage Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) Mortgage Insurance (mo.) Mortgage Insurance \$171.00 per month for mo. Mortgage Insurance premium (12 mo.) to Mortgage: \$92.00 Mortgage: \$92	\$1,259.00 \$960.88 \$960.88 \$0.00	\$10,140.00 \$10,140.00	\$1,091.12 \$409.50 \$513.0 \$250.00
Other Costs E. Taxes and Other Government Fees Of Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids Of Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com Official Interest (\$15.75 per day from 03/06/20 to 03/31/20) Official Escrow Payment at Closing Official Homeowner's Insurance \$171.00 per month for 3 mo. Official Escrow Payment at Closing Official Homeowner's Insurance \$171.00 per month for mo. Official Property Taxes p	\$960.88 \$960.88 \$90.00 \$0.00 \$0.00	\$10,140.00 \$10,140.00	\$1,091.12 \$409.50 \$513.0 \$250.00
Cother Costs E. Taxes and Other Government Fees 1 Recording Fees Deed: \$20.00 Mortgage: \$92.00 F. Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20) 4 Property Taxes (mo.) 5 G. Initial Escrow Payment at Closing 1 Homeowner's Insurance \$171.00 per month for 3 mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes per month for mo. 4 Property Taxes per month for mo. 5 Property Taxes per month for mo. 6 Property Taxes per month for mo. 6 Property Taxes per month for mo. 7 Property Taxes per month for mo. 8 Property Taxes per month for mo. 9 Prop	\$1,259.00 \$960.88 \$960.88 \$0.00 \$0.00	\$10,140.00 \$10,140.00	\$156.00 \$1,091.12 \$409.50 \$513.0 \$250.00 \$50.00

Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.				
	Loan Estimate Final		Did this change?		
Total Closing Costs (J)	\$14,651	\$1,669.45	YES	See Total Loan Costs (D) and Total Other Costs (I)	
Closing Costs Paid Before Closing	\$0	\$0	NO		
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO		
Down Payment/Funds from Borrower	\$138,000	\$138,000.00	NO		
Deposit	- \$3,300	- \$3,550.00	YES	• You decreased this payment. See Deposit in Section L	
Funds for Borrower	\$0	\$0	NO		
Seller Credits	\$4,488	\$0	YES	See Seller Credits in Seller-Paid Column and in Section L	
Adjustments and Other Credits	\$0	- \$2,487.43	YES	See details in Sections K and L	
Cash to Close	\$144,863	\$133,632.02			

Funds for Borrower	\$0	\$0	NO
Seller Credits	\$4,488	\$0	YES See Seller Credits in Seller-Paid Column and in Section L
Adjustments and Other Credits	\$0	- \$2,487.43	YES • See details in Sections K and L
Cash to Close	\$144,863	\$133,632.02	
Summaries of Transactions			
	Use this tabl	e to see a sumn	nary of your transaction.
BORROWER'S TRANSACTION		£240.000.44	SELLER'S TRANSACTION
K. Due from Borrower at Closing		\$340,698.14	M. Due to Selfer at Closing
01 Sale Price of Property	-1:- O-1-	\$338,000.00	01 Sale Price of Property
02 Sale Price of Any Personal Property Include	d in Sale	#4.000.4F	02 Sale Price of Any Personal Property Included in Sale
03 Closing Costs Paid at Closing (J)		\$1,669.45	03
04			04
Adjustments			05
05			06
06			07
07			08
Adjustments for Items Paid by Seller in Adva	nce		Adjustments for Items Paid by Seller in Advance
08 City/Town Taxes to			09 City/Town Taxes
09 County Taxes to			10 County Taxes
10 Assessments to			11 Assessments
11 HOA Dues 1 03/07/20 to 01/01/21		\$573.77	12
12 HOA Dues 2 03/07/20 to 01/01/21		\$454.92	13
13			14
14			15
15			16
L. Paid Already by or on Behalf of Borrower a	at Closing	\$207,066.12	N. Due from Seller at Closing
01 Deposit		\$3,550.00	01 Excess Deposit
02 Loan Amount		\$200,000.00	02 Closing Costs Paid at Closing (J)
© Existing Loan(s) Assumed or Taken Subject	to		03 Existing Loan(s) Assumed or Taken Subject to
04			04 Payoff of First Mortgage Loan
୍ର Seller Credit			05 Payoff of Second Mortgage Loan
Other Credits			()6
06			() 7
- 97			08 Seller Credit
Adjustments			V9
08 Title Premium Adjustment		\$1,259.00	1()
09			11
10			12
11			13
Adjustments for Items Unpaid by Seller	de contrator de l'about de l'about de la destination della de la destination de la destination de la destination de la d		Adjustments for Items Unpaid by Seller
City/Town Taxes to			14 City/Town Taxes
County Taxes 01/01/20 to 03/07/20		\$2,257.12	15 County Taxes
Assessments to		, ,	16 Assessments
1.5			17
			18
			19
CALCULATION			CALCULATION
Total Due from Borrower at Closing (K)		\$340,698.14	Total Due to Seller at Closing (M)
Total Paid Already by or on Behalf of Borrower a	t Closing (L)	\$207,066.12	Total Due from Seller at Closing (N)
Cash to Close X From To Borrower	(Closing (L)	\$133,632.02	Cash From To Seller
Cash to Close Di From Li 10 Borrower		\$133,632.02	CASILIT FROM IT TO Seller

Additional Information About This Loan

Loan Disclosures **Escrow Account** Assumption If you sell or transfer this property to another person, your lender For now, your loan will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow will allow, under certain conditions, this person to assume this loan on the original terms. account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment. will not allow assumption of this loan on the original terms. **Demand Feature** Your loan Escrow has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. Escrowed \$2,052.00 Estimated total amount over year 1 for does not have a demand feature. Property Costs your escrowed property costs: over Year 1 Late Payment Hazard/Home Owners Insurance If your payment is more than 15 days late, a charge of 5% of the overdue payment of principal and interest will be assessed. Non-Escrowed \$13,753,73 Estimated total amount over year 1 for Property Costs your non-escrowed property costs: Negative Amortization (Increase in Loan Amount) over Year 1 MUD Tax, School District Tax, County Tax, Under your loan terms, you Home Owner Association Dues are scheduled to make monthly payments that do not pay all of the nterest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger You may have other property costs. than your original loan amount. Increases in your loan amount lower the equity you have in this property. Initial Escrow \$0.00 A cushion for the escrow account you pay at closing. See Section G on page 2. may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower Payment Monthly Escrow \$171.00 The amount included in your total Payment monthly payment. the equity you have in this property \square will not have an escrow account because \square you declined it \square your lender does not require or offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact ☑ do not have a negative amortization feature. **Partial Payments** your lender to ask if your loan can have an escrow account. Your lender may accept payments that are less than the full amount due No Escrow (partial payments) and apply them to your loan. Estimated total amount over year 1. You must pay these costs directly, possibly Estimated may hold them in a separate account until you pay the rest of the Property Costs payment, and then apply the full payment to your loan. in one or two large payments a year. over Year 1 does not accept any partial payments. Escrow Waiver Fee

In the future.

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in 18626 Partners Voice DR, CYPRESS, TX 77433

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$247,709.49
Finance Charge. The dollar amount the loan will cost you.	\$46,450.49
Amount Financed. The loan amount available after paying your upfront finance charge.	\$200,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	2.846%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	23.225%



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

Other Disclosures

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- · what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Wells Fargo Bank, N.A.		Re/Max Universal	NextHome Realty Center	Texas American Title Company
Address	2701 Wells Fargo Way Minneapolis, MN 55467-8000		16410 Cypress Rosehill Rd Cypress, TX 77429	14106 Mueschke Rd, Suite 140 Cypress, TX 77433	11734 Barker Cypress Rd, Cypress, TX 77433
NMLS ID	399801				
TX License ID			9006233	567056	146916
Contact	Christopher Paul Gant		Monty Singh	Whitney Bilyeu	Tricia Uzzle
Contact NMLS ID	287679				
Contact TX License ID			0564648	691083	1311892
Email	christopher.p.gant @wellsfargo.com		montysingh@remax.n et	whitney@whitneybil yeu.com	tuzzle@texasameric an.com
Phone	832-374-2005		832-434-6572	281-433-4966	281-376-9798

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form

SATINDER Suri

CLOSING DISCLOSURE

Wolters Kluwer Financial Services

2020030417.1.0.4574-J20180529Y

PAGE 5 OF 5

• LOAN ID # XXXXXX2757-008 Borrower Only - 02/15

473814120202

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information Transaction Information Loan Information 03/06/2020 SATINDER Suri Date Issued Borrower Loan Term 15 years VINOD Suri 03/06/2020 Closing Date Purchase Purpose 19803 BROOKWAY CYPRESS CT 03/06/2020 **Disbursement Date** Product Fixed Rate SPRING, TX 77379-2835 Settlement Agent Texas American Title Comp Seller David Wilson 23516 Twin Oaks DR 2756520 00953 File # Loan Type ☑ Conventional ☐ FHA SPRING, TX 77389 18626 Partners Voice DR CYPRESS, TX 77433 Property Wells Fargo Bank, N.A. Lender Loan ID# XXXXXX2757-008 \$338,000.00 Sale Price MIC# **Loan Terms** Can this amount increase after closing? \$200,000 NO Loan Amount 2.875% NO Interest Rate \$1,369.18 NO **Monthly Principal & Interest** See Projected Payments below for your Estimated Total Monthly Payment Does the loan have these features? NO **Prepayment Penalty Balloon Payment** NO **Projected Payments Payment Calculation** Years 1-15 Principal & Interest \$1,369.18 Mortgage Insurance 0 **Estimated Escrow** 171.00 Amount can increase over time **Estimated Total Monthly Payment** \$1,540.18 This estimate includes In escrow? Estimated Taxes, Insurance ☑ Property Taxes NO \$1,317.15 ☑ Homeowner's Insurance YES Amount can increase over time ☑ Other: Homeowners Association Dues a month See page 4 for details See Escrow Account on page 4 for details. You must pay for other property costs separately. **Costs at Closing** \$1,669.45 **Closing Costs** Includes \$1,259.00 in Loan Costs + \$960.88 in Other Costs - \$550.43 in Lender Credits. See page 2 for details. \$133,632.02 Cash to Close Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs	Borrov At Closing	wer-Paid Before Closing	Seller-Paid At Closing Before Cl	Paid by Osing Others
A. Origination Charges	490040000000000000000000000000000000000			
01 % of Loan Amount (Points)				
02 Processing				\$1,175.00
03 Tax Service				\$80.00
04				
05			······································	
06				
07				
08				
B. Services Borrower Did Not Shop For				¢525.00
01 Appraisal to Solidifi				\$535.00
02 Credit Report to Corelogic Credco, LLC				\$15.43
03 Loan Doc Prep-Texas Atty to Polunsky Beitel Green				\$100.00
04				
05				
06				
07				
08				
09				
10		1		
C. Services Borrower Did Shop For	\$1,2	59.00		
01 Title-All Endorsements to Texas American Title Company				\$142.95
02 Title-Closing/Escrow to Texas American Title Company	01.050.00	ļ I		\$450.00
03 Title-Lender's Policy to Texas American Title Company	\$1,259.00	ļ		\$100.00
04 TX Policy Guaranty Fee to Ttiga				\$2.00
05				
06				
07				
08		<u></u>		
D. TOTAL LOAN COSTS (Borrower-Paid)		59.00		
Loan Costs Subtotals (A + B + C)	\$1,259.00			
E. Taxes and Other Government Fees O1 Recording Fees Deed: \$20.00 Mortgage: \$92.00				\$156.00
F. Prepaids	1	0.88		
01 Homeowner's Insurance Premium (12 mo.) to Auto Club Indemnity Com	\$960.88			\$1,091.12
02 Mortgage Insurance Premium (mo.)				£400 F0
03 Prepaid Interest (\$15.75 per day from 03/06/20 to 03/31/20)		-		\$409.50
04 Property Taxes (mo.)		-		
05				
G. Initial Escrow Payment at Closing Homeowner's Insurance \$171.00 per month for 3 mo.	ΨU	0.00	T T T T T T T T T T T T T T T T T T T	\$513.00
		-		\$313.00
02 Mortgage Insurance per month for mo.				
D3 Property Taxes per month for mo.				
95		-		
96				
07				
	\$0.00	 		
08 Aggregate Adjustment H. Other	\$0.00	<u> </u>		
				\$250.00
) azou.uu
01 HOA - Transfer Fee to Inframark			\$500.00	
91 HOA - Transfer Fee to Inframark 92 Home Warranty (Optional) to American Home Shield			\$500.00 \$10.140.00	\$50.00
01 HOA - Transfer Fee to Inframark 02 Home Warranty (Optional) to American Home Shield 03 Real Estate Commission(B) to Remax			\$10,140.00	
01 HOA - Transfer Fee to Inframark 02 Home Warranty (Optional) to American Home Shield 03 Real Estate Commission(B) to Remax 04 Real Estate Commission(S) to Next Home Realty			\$10,140.00 \$10,140.00	
01 HOA - Transfer Fee to Inframark 02 Home Warranty (Optional) to American Home Shield 03 Real Estate Commission(B) to Remax 04 Real Estate Commission(S) to Next Home Realty 05 Title-Owner Pol(optional) to Texas American Title Company			\$10,140.00	
01 HOA - Transfer Fee to Inframark 02 Home Warranty (Optional) to American Home Shield 03 Real Estate Commission(B) to Remax 04 Real Estate Commission(S) to Next Home Realty 05 Title-Owner Pol(optional) to Texas American Title Company 06			\$10,140.00 \$10,140.00	
01 HOA - Transfer Fee to Inframark 02 Home Warranty (Optional) to American Home Shield 03 Real Estate Commission(B) to Remax 04 Real Estate Commission(S) to Next Home Realty 05 Title-Owner Pol(optional) to Texas American Title Company 06 07			\$10,140.00 \$10,140.00	
01 HOA - Transfer Fee to Inframark 02 Home Warranty (Optional) to American Home Shield 03 Real Estate Commission(B) to Remax 04 Real Estate Commission(S) to Next Home Realty 05 Title-Owner Pol(optional) to Texas American Title Company 06 07		0.00	\$10,140.00 \$10,140.00	
01 HOA - Transfer Fee to Inframark 02 Home Warranty (Optional) to American Home Shield 03 Real Estate Commission(B) to Remax 04 Real Estate Commission(S) to Next Home Realty 05 Title-Owner Pol(optional) to Texas American Title Company 06 07 08 I. TOTAL OTHER COSTS (Borrower-Paid)		0.88	\$10,140.00 \$10,140.00	
01 HOA - Transfer Fee to Inframark 02 Home Warranty (Optional) to American Home Shield 03 Real Estate Commission(B) to Remax 04 Real Estate Commission(S) to Next Home Realty 05 Title-Owner Pol(optional) to Texas American Title Company 06 07	\$96 \$960.88	0.88	\$10,140.00 \$10,140.00	
01 HOA - Transfer Fee to Inframark 02 Home Warranty (Optional) to American Home Shield 03 Real Estate Commission(B) to Remax 04 Real Estate Commission(S) to Next Home Realty 05 Title-Owner Pol(optional) to Texas American Title Company 06 07 08 I. TOTAL OTHER COSTS (Borrower-Paid) Other Costs Subtotals (E + F + G + H)	\$960.88		\$10,140.00 \$10,140.00	
01 HOA - Transfer Fee to Inframark 02 Home Warranty (Optional) to American Home Shield 03 Real Estate Commission(B) to Remax 04 Real Estate Commission(S) to Next Home Realty 05 Title-Owner Pol(optional) to Texas American Title Company 06 07 08 I. TOTAL OTHER COSTS (Borrower-Paid) Other Costs Subtotals (E + F + G + H) J. TOTAL CLOSING COSTS (Borrower-Paid)	\$960.88 \$1,60	0.88	\$10,140.00 \$10,140.00 \$827.00	\$50.00
01 HOA - Transfer Fee to Inframark 02 Home Warranty (Optional) to American Home Shield 03 Real Estate Commission(B) to Remax 04 Real Estate Commission(S) to Next Home Realty 05 Title-Owner Pol(optional) to Texas American Title Company 06 07 08 I. TOTAL OTHER COSTS (Borrower-Paid) Other Costs Subtotals (E + F + G + H)	\$960.88		\$10,140.00 \$10,140.00	

	Loan Estimate	Final	Did this change?			
Total Closing Costs (J)	\$14,651	\$1,669.45	YES • See Total Loan Costs (D) and Total Other Costs			
Closing Costs Paid Before Closing	\$0	\$0	NO			
Closing Costs Financed Paid from your Loan Amount)	\$0	\$0	NO			
own Payment/Funds from Borrower	\$138,000	\$138,000.00	NO			
Peposit	- \$3,300	- \$3,550.00	YES	You decreased this payment. See Deposit in Section L		
unds for Borrower	\$0	\$0	NO			
eller Credits	- \$4,488	\$0	YES	See Seller Credits in Seller-Paid Column and in Section L		
djustments and Other Credits	\$0	- \$2,487.43	YES	See details in Sections K and L		
ash to Close	\$144,863	\$133,632.02		1.00.00		

Seller Credits	- \$4,488	\$0	YES See Seller Credits in Seller-Paid Column and in Section L.
Adjustments and Other Credits	\$0	- \$2,487.43	YES • See details in Sections K and L
Cash to Close	\$144,863	\$133,632.02	
Summaries of Transactions			
	Use this tabl	e to see a sumn	mary of your transaction.
BORROWER'S TRANSACTION			SELLER'S TRANSACTION
K. Due from Borrower at Closing		\$340,698.14	M. Due to Seller at Closing
01 Sale Price of Property		\$338,000.00	01 Sale Price of Property
02 Sale Price of Any Personal Property Include	d in Sale		02 Sale Price of Any Personal Property Included in Sale
03 Closing Costs Paid at Closing (J)		\$1,669.45	03
04			04
Adjustments			05
05			06
06			07
07			08
Adjustments for Items Paid by Seller in Adva	ince		Adjustments for Items Paid by Seller in Advance
08 City/Town Taxes to			09 City/Town Taxes
09 County Taxes to			10 County Taxes
10 Assessments to			11 Assessments
11 HOA Dues 1 03/07/20 to 01/01/21		\$573.77	12
12 HOA Dues 2 03/07/20 to 01/01/21		\$454.92	13
13			14
14			15
15			16
L. Paid Already by or on Behalf of Borrower	at Closing	\$207,066.12	N. Due from Seller at Closing
01 Deposit		\$3,550.00	01 Excess Deposit
02 Loan Amount		\$200,000.00	02 Closing Costs Paid at Closing (J)
03 Existing Loan(s) Assumed or Taken Subject	to		03 Existing Loan(s) Assumed or Taken Subject to
04			04 Payoff of First Mortgage Loan
06 Seller Credit			05 Payoff of Second Mortgage Loan
Other Credits			06
06			07
07			08 Seller Credit
Adjustments		**************************************	09
08 Title Premium Adjustment		\$1,259.00	10
09			11
10			12
11			13
Adjustments for Items Unpaid by Seller			Adjustments for Items Unpaid by Seller
City/Town Taxes to			14 City/Town Taxes
13 County Taxes 01/01/20 to 03/07/20	V-1	\$2,257.12	15 County Taxes
14 Assessments to		¥=,EV1.12	16 Assessments
15			17
100 100			18
-17			19
CALCULATION			CALCULATION
		\$240 000 44	Total Due to Seller at Closing (M)
Total Due from Borrower at Closing (K)	t Clasine (1)	\$340,698.14	Total Due to Seller at Closing (M) Total Due from Seller at Closing (N)
Total Paid Already by or on Behalf of Borrower a Cash to Close ☑ From ☐ To Borrower	it Closing (L)	\$207,066.12	Cash From To Seller
Cash to Close La From La To Borrower		\$133,632.02	Cash L From L 10 Seller

Additional Information About This Loan

Loan Disclosures **Escrow Account** Assumption If you sell or transfer this property to another person, your lender For now, your loan will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms. **Demand Feature** Your loan has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. does not have a demand feature. Late Payment If your payment is more than 15 days late, a charge of 5% of the overdue payment of principal and interest will be assessed. Negative Amortization (Increase in Loan Amount) Under your loan terms, you are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. do not have a negative amortization feature. **Partial Payments** your lender to ask if your loan can have an escrow account. Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan. ☑ does not accept any partial payments.

Security Interest

You are granting a security interest in 18626 Partners Voice DR, CYPRESS, TX 77433

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

If this loan is sold, your new lender may have a different policy.

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrowed Property Costs over Year 1	\$2,052.00	Estimated total amount over year 1 for your escrowed property costs: Hazard/Home Owners Insurance
Non-Escrowed Property Costs over Year 1	\$13,753.73	Estimated total amount over year 1 for your non-escrowed property costs: MUD Tax, School District Tax, County Tax, Home Owner Association Dues You may have other property costs.
Initial Escrow Payment	\$0.00	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$171.00	The amount included in your total monthly payment.

No Escrow	200
Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$247,709.49
Finance Charge. The dollar amount the loan will cost you.	\$46,450.49
Amount Financed. The loan amount available after paying your upfront finance charge.	\$200,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	2.846%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	23.225%



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

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- · what happens if you fail to make your payments,
- · what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- · the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Wells Fargo Bank, N.A.		Re/Max Universal	NextHome Realty Center	Texas American Title Company
Address	2701 Wells Fargo Way Minneapolis, MN 55467-8000		16410 Cypress Rosehill Rd Cypress, TX 77429	14106 Mueschke Rd, Suite 140 Cypress, TX 77433	11734 Barker Cypress Rd, Cypress, TX 77433
NMLS ID	399801				
TX License ID			9006233	567056	146916
Contact	Christopher Paul Gant		Monty Singh	Whitney Bilyeu	Tricia Uzzle
Contact NMLS ID	287679				
Contact TX License ID			0564648	691083	1311892
Email	christopher.p.gant @wellsfargo.com		montysingh@remax.n et	whitney@whitneybil yeu.com	tuzzle@texasameric an.com
Phone	832-374-2005		832-434-6572	281-433-4966	281-376-9798

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

ATINDER Suri

CLOSING DISCLOSURE

Wolters Kluwer Financial Services

03/06/20

2020030417.1.0.4574-J20180529Y

473814120203

PAGE 5 OF 5

Date ' /
• LOAN ID # XXXXXX2757-008

Borrower Only - 02/15

Texas Disclosure

Form T-64

Closing Information

Transaction Information

Closing

Disclosure

Issued Date: 03/04/2020 Closing Date: 03/06/2020

GF#: Sales Price: 2756520-00953 \$338,000.00

\$200,000.00

Loan Amount: **Property** Address:

18626 Partners Voice Dr, Cypress, TX 77433

County: Harris Lot: 12 Block: 3

Subdivision: Shores

Borrower(s): Satinder Suri and Vinod Suri

Address(es):

19803 Brookway Cypress Ct

Spring, TX 77379

Seller(s): Address(es): David M. Wilson 23516 Twin Oaks Drive

Spring, TX 77389

Lender and Settlement Agent

Lender: Address: Wells Fargo Bank, N.A.

2701 Wells Fargo Way

Settlement Agent:

Texas American Title Company

Address:

11734 Barker Cypress, Suite 105

Minneapolis, MN 55408

Cypress, TX 77433

Title Insurance Premiums

If you are buying both an owner's policy and a loan policy, the title insurance premiums on this form might be different than the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure will probably be lower than on this form, and the loan policy premium will probably be higher. If you add the two policies' premiums on the Closing Disclosure together, however, the total should be the same as the total of the two premiums on this form.

The premiums are different on the two forms because the Closing Disclosure is governed by federal law, while this form is governed by Texas law. The owner's policy and loan policy premiums are set by the Texas commissioner of insurance. When you buy both an owner's policy and a loan policy in the same transaction, you are charged the full premium for the owner's policy but receive a discount on the loan policy premium. Federal and Texas law differ on where the discount is shown. Texas law requires the discount to be reflected in the loan policy premium, while federal law requires the discount to be reflected in the loan policy premium

Title Agent:

Texas American Title Company

Underwritter: Title Resources Guaranty Company

Owner's Policy \$2,086.00

Loan Policy

Endorsement

\$142.95

Other

\$0.00

\$100.00

TOTAL \$2,328.95

Of this amount 15% will be paid to the underwriter; the Title Agent will retain 85%; and the remainder of the premium will be paid to the other parties as follows:

Amount (\$ or %)	To Whom	For Services

	Fees Paid to Se	ettlement Agent	
Fees Paid to Settlement Agent on the Closing Disclosure inch	ıde:		
Title - Escrow Fee	\$900.00		

GF # 2756520-00953 Page 1 of 2 This form provides additional disclosures and acknowledgements required in Texas. It is used with the federal Closing Disclosure form.

Form T-64

Real Estate Commission Disbursement	
Portions of the Real Estate Commissions disclosed on the Closing Disclosure were disbursed to:	
Commission Listing	Next Home Realty Ctr
Commission Listing	Whitney Bilyeu
Commission Selling	ReMax Universal

		isclosures	
Although not required, this section may be used to disclo. of other charges that were combined on the Closing Disc		s included on Line 01 of Section E of the Closing Disclosur	re, or to disclose a breakdown
Document Name	Recording Fee	Document Name	Recording Fee
Recording Fees for Deed	\$20.00	Recording Fees for Mortgage	\$92.00
Other Recording Fees - None MUD	\$24.00	Other Recording Fees - None Water Notice	\$20.00
Closing Disclosure Charge Name	Included in Closing Disclosure Charge		

The Closing Disclosure was assembled from the best information available from other sources. The Settlement Agent cannot guarantee the accuracy of that information.

Tax and insurance prorations and reserves were based on figures for the preceding year or supplied by others, or are estimates for current year. If there is any change for the current year, all necessary adjustments must be made directly between Seller and Borrower, if applicable.

I (We) acknowledge receiving this Texas Disclosure and the Closing Disclosure. I (We) authorize the Settlement Agent to make the expenditures and disbursements on the Closing Disclosure and I (we) approved those payments. If I am (we are) the Borrower(s), I (we) acknowledge receiving the Loan Funds, if applicable, in the amount on the Closing Disclosure.

Sellers:

Lalmed	1 pm
Satinder Suri	153
Vinod Suri	
Settlement Agent:	
Texas American Title Company	
By: Escrow Officer	

Closing Disclosure

Closing Information

 Date Issued
 03/04/2020

 Closing Date
 03/06/2020

 Disbursement Date
 03/06/2020

Settlement Agent

Texas American Title Company

File # 2756520-00953

Property 18626 Partners Voice Dr ,

Cypress, TX 77433 County: Harris Lot: 12

Block: 3

Subdivision: Shores

Sale Price \$338,000.00

Transaction Information

Borrower Satinder Suri and Vinod Suri

19803 Brookway Cypress Ct

Spring, TX 77379

Seller David M. Wilson

23516 Twin Oaks Drive Spring, TX 77389

Summaries of Transactions

SELLER'S TRANSACTION	ON .	
Due to Seller at Clo		\$339,028.69
01 Sale Price of Proper	ty	\$338,000.00
	ersonal Property Included in Sale	a tradition (Contraction) and the contraction of th
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 HOA	3/7/2020 to 1/1/2021	\$573.77
13 HOA	3/7/2020 to 1/1/2021	\$454.92
14		
15		
16		
Due from Seller at C	Closing	\$27,765.07
01 Excess Deposit		i Ammada
02 Closing Costs Paid a	t Closing (J)	\$23,998.95
	umed or Taken Subject to	
04 Payoff of First Mortg	age Loan	. 14. 1. 14
05 Payoff of Second Mo	ALL CORRESPONDED AND AND AND AND AND AND AND AND AND AN	en e
06 Adjustment for Title I	y a sa Danas a Cana a ann ann an ann an ann an ann an	\$1,259.00
07 Option Fee		\$250.00
08		
09		
10		
11		on de reconserva anné discourre crete année de la modifie te serve artifes ar les destre
12		
13	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	***************************************
Adjustments for Items	Unpaid by Seller	***************************************
14 City/Town Taxes	to	
15 County Taxes	to	
16 Assessments	to	
17 All Taxes	1/1/2020 to 3/7/2020	\$2,257.12
18		
19		·····
CALCULATION		
Total Due to Seller at Clo	osina	\$339,028.69
Total Due from Seller at	sa a cara da Tara e terra terra como a certa como como como como como con como con el como como terra terra de cara como como como como como como como com	-\$27,765.07
Cash ☐ From ☒ To		\$311,263.62
		Ψ0.1.,200.02

Contact Information		
REAL ESTATE BROKER (B)		
Name	ReMax Universal	
Address	16410 Cypress Rosehill Road	
	Cypress, TX 77429	
TX License ID	9006233	
Contact	Monty Singh	
Contact TX License ID	0564648	
Email	montysingh@remax.net	
Phone	832-434-6572	
REAL ESTATE BROKER (S)		
Name	Next Home Realty Ctr	
	14106 Mueschke Rd., Suite 140	
Address	O	
	Cypress, TX 77433	
TX License ID	567056	
Contact	Whitney Bilyeu	
Contact TX License ID	691083	
Email 	whitney@whitneybilyeu.com	
Phone	281-433-4966	
SETTLEMENT AGENT		
Name	Texas American Title Company	
Address	11734 Barker Cypress, Suite 105	
Address	Cypress, TX 77433	
TX License ID	146916	
Contact	Elise Buck	
Contact TX License ID	1307540	
Email	ebuck@texasamerican.com	
Phone	832-220-4955	



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

CLOSING DISCLOSURE PAGE 1 OF 2

Closing Cost Details

			Seller-Paid	
Loan Costs		At Closing	Before Closing	
A. Origination Charges			V 444 11 11 11 11 11 11 11 11 11 11 11 11	
01 % of Loan Amount (Points)				
12				
04				
04 95	1919/11/14/2019/17/14/2019/19/19/19/2019/2019/2019/2019/2019/		**************************************	
96 96				
3. Services Borrower Did Not Shop For				
31 01			**************************************	
12	мания до при на при			
93			***************************************	
14			/h 19490 1 / 11 - 11 - 11 - 12 - 12 - 12 - 12 -	
5				
6	anna anna anna anna anna anna anna ann		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
7				
9				
. Services Borrower Did Shop For			***************************************	
1 Doc Prep-Warranty Deed	to Polunsky Beitel Green, L.L.P.	\$150.00		
2 Title - Escrow Fee	to Texas American Title Company	\$450.00		
3 Title - Tax Certificate	to Processing Solutions, Inc.	\$99.95		
4 Title - Texas Policy Guaranty Fee - Owner to TA	TCO/F.B.O PGF	\$2.00		
5				
6				
7				
8				
Other Costs				
Other Costs		788		
. Taxes and Other Government Fees			·	
1 Recording Fees	Deed: \$20.00 Mortgage: \$92.00			
2				
. Prepaids				
1 Homeowner's Insurance Premium (mo.)				
2 Mortgage Insurance Premium (mo.)				
3 Prepaid Interest (per day from to)	999-1999-1999-1999-1999-1999-1999-1999	300 S		
4 Property Taxes (mo.)	•			
5				
i. Initial Escrow Payment at Closing			3	
1 Homeowner's Insurance	per month for mo.	iii		
2 Mortgage Insurance	per month for mo.		Annes de la companya	
3 Property Taxes	per month for mo.		-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-100-0-1	
4	por month to mo.			
5				
6				
7				
8 Aggregate Adjustment				
. Other			1	
	to Next Hame Books Ctr	\$75.00		
1 Commission Listing	to Next Home Realty Ctr	- A		
2 Commission Listing	to Whitney Bilyeu	\$10,065.00		
3 Commission Selling	to ReMax Universal	\$10,140.00		
4 HOA Conveyance Fee	to Bridgeland Council, Inc.	\$1,690.00		
5 Home Warranty	to American Home Shield	\$500.00		
6 Title - Owner's Coverage (Company) (optional) to	o Texas American Title Company	\$827.00		
7				
TOTAL CLOSING COSTS		\$23,998.95	1	

CLOSING DISCLOSURE PAGE 2 OF 2

Sellers Only Closing Disclosure Addendum

Closing Information

Date Issued Closing Date Disbursement Date 03/04/2020 03/06/2020 03/06/2020

Settlement Agent

Texas American Title Company

File # Property

2756520-00953 18626 Partners Voice Dr ,

Cypress, TX 77433 County: Harris Lot: 12

Lot: 12 Block: 3

Subdivision: Shores

Sale Price

\$338,000.00

Transaction Information

Borrower

Satinder Suri and Vinod Suri 19803 Brookway Cypress Ct

Spring, TX 77379

Seller

David M. Wilson 23516 Twin Oaks Drive Spring, TX 77389

I have carefully reviewed the Closing Disclosure and to the best of my knowledge and belief, it is a true and accurate statement of the information and charges for this transaction.

David M. Wilson

Date