OMB Approval No. 2502-0265



A. Settlement Statement (HUD-1)

0,00,20,0 2,20,01,

CASTAIN DEVELOR							
B. Type of Loan							
1.□FHA 2.□RHS	3.⊠ Conv. Unins.	6. File N	lumber:	7.	Loan Number:	8. Mortgage Insurance	e Case Number:
4. □ VA 5. □ Conv. Ins		152019	3317	00	90544578		
C. Note:	This form is furnished	ed to give	you a statement of ac	tual s	ettlement costș. Amounts pa	aid to and by the settleme	nt agent are shown.
	Items marked "(PO	C)" were	paid outside the closing	; they	are shown here for informa	tional purposes and are r	ot included
D. Name & Address	in the totals.	1 Falls C.	Total con Distance T	V 335			· · · · · · · · · · · · · · · · · · ·
of Borrower:	Christine Shank, 43	1 FOIK C	rest Lane, Dickinson, T	X 775	39		
E. Name & Address	Glen Broomfield, 59	15 Delec	on Trail Trail, Spring, TX	7737	20		
of Seller:	Vanessa M Broomfi	eld	or rial rial, opiling, 17		3		
F. Name & Address	Freedom Mortgage	Corporat	ion 907 Pleasant Valley	Ave	#3, Mount Laurel, NH 08054		
of Lender:							
G. Property Location:	Property Address						
	5915 Deleon Trail Tr	rail Sprin	g, Texas 77379				
	Subdivision						
	Lot 29, Block 3, Cyp	ress Tra	ce, Section 2, Harris Co	ounty,	Texas		
H. Settlement Agent:	Stewart Title Compa	ny, 8687	Louetta Road, Suite 1	50, Sp	oring, TX 77379, (281) 374-8	3700	
Place of Settlement:	8687 Louetta Road,	Suite 15					
I. Settlement Date:	4/1/2015		Proration Date:	4/1/2	015	Disbursemen	t Date: 4/1/2015
J. Summary of Born	rower's Transaction	n			K. Summary of Seller's	Transaction	
100. Gross Amount Due	from Borrower			400.			
101. Contract sales price			\$205,000.00	401.			\$205,000.00
102. Personal property				402.		***************************************	1
103. Settlement charges	to borrower (line 14	00)	\$7,787.67	403.			
104.				404.			
105.				405.			
Adjustments for items pa	aid by seller in adva	ance		Adju	stments for items paid b	y seller in advance	
106. City/town taxes				406.	City/town taxes		
107. County taxes				407.	County taxes		
108. Assessments				408.	Assessments		
109. Maintenance 4/1/20	15 to 1/1/2016		\$320.21		Maintenance 4/1/2015 to	o 1/1/2016	\$320.21
110. "				410.			
111.				411.			
112.				412.			
120. Gross Amount Due			\$213,107.88				\$205,320.21
200. Amounts Pald by or 201. Deposit or earnest n		wer			Reductions in Amount		
			\$2,000.00				
202. Principal amount of203. Existing loan(s) take			\$164,000.00				\$13,066.95
204.	ii subject to			503.			2400 240 00
205.				504. 505.			\$128,813.86
206. Seller paid deed pre	n		\$100.00		,	ige loan	6400.00
207. Option Fee	<u>r</u>				Seller paid deed prep Option Fee		\$100.00 \$200.00
208. Seller Paid CC per o	ontract		\$2,000.00			act	\$2,000.00
209. Seller Credit for OTF			\$1,457.00			401	\$1,457.00
Adjustments for items un					stments for items unpaid	d by seller	μ φ1,457.00
210. City/town taxes				510.		y	·
211. County taxes				511.			
212. Assessments				512.			
213. School taxes				513.			
214. MUD taxes				514.	MUD taxes		
215. All Taxes 1/1/2015 to	o 4/1/2015		\$1,215.62			1/2015	\$1,215.62
216.				516.			
217.				517.			
218.				518.			
219.				519.			
220. Total Paid by/for Bo			\$170,972.62		Total Reduction Amour		\$146,853.43
300. Cash at Settlement					Cash at Settlement to/fr		<u> </u>
301. Gross amount due fr					Gross amount due to sel		\$205,320.21
302. Less amounts paid by		0)			Less reductions in amoun		(\$146,853.43)
303. Cash ⊠From ☐ To I	Borrower		\$42,135.26	603.	Cash ⊠To□From Selle)[\$58,466.78

700. Total Real Estate Broker Fees based on price \$205,000.00	@ 6.000000% = \$12,300.00	Paid From	Paid From
Division of commission (line 700) as follows:		Borrower's	Seller's
701. \$6,150.00 to Hunter Real Estate Group		Funds at	Funds at
702. \$6,150.00 to RE/MAX Top Realty		Settlement	Settlement
703. Commission paid at settlement \$12,300.00			\$12,300.0
704.			
800. Items Payable in Connection with Loan 801. Our origination charge **			
	\$4,785.00 (from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen803. Your adjusted origination charges to .	(\$4,270.56) (from GFE #2)	6514.44	
804. Appraisal fee to Streetlinks Lender Solutions	(from GFE A) (from GFE #3) POCB \$285.00	\$514.44	
805. Credit report to Kroll Factual Data c/o SML	(from GFE #3)	\$28.67	
806. Tax service to Madison Credit Services	(from GFE #3) POCL \$85.00	¥20.07	
807. Flood certification to Madison Credit Services	(from GFE #3) POCL \$18.00		***************************************
808. Doc Prep \$275 included in line 801 to Black Mann & Graham			
809. Appraisal Management fee to Streetlinks	POCB \$170.00		
810. Broker \$4510.00 to Statewide Mortgage			
900. Items Required by Lender to Be Paid in Advance			
901. Daily interest charges from 4/1/15 to 5/1/15 @ \$17.9900/day	(from GFE #10)	\$539.70	
902. Mortgage insurance premium for 903. Homeowner's insurance for 1 year to USAA Insurance	(from GFE #3)		
903. Homeowner's insurance for 1 year to USAA Insurance 904. Flood Insurance	(from GFE #11)	\$1,859.02	
905. Windstorm Insurance			
1000.Reserves Deposited with Lender	<u></u>		
1001. Initial deposit for your escrow account	Mean 055 40)	60.074.041	
1002. Homeowner's insurance 2 mo. @ \$154.9100 per mo.	(from GFE #9) \$309.82	\$2,371.64	
1003. Mortgage insurance	\$309.62		
1004. City property taxes			
1005. County property taxes 8 mo. @ \$373.9100 per mo.	\$2,991.28		
1006. School taxes			,
1007. MUD taxes			
1008. Flood Insurance			
1009. Windstorm Insurance			
1010. Aggregate Adjustment	(\$929.46)		
1100.Title Charges		Brighten and the	
1101. Title services and lender's title insurance	(from GFE #4)	\$597.50	
1102. Settlement or closing fee to Stewart Title Company	\$300.00		\$300.0
1103. Owner's title insurance to Stewart Title Company 1104. Lender's title insurance to Stewart Title Company	(from GFE #5)	\$1,602.70	
Not Payable Taxes Charge only No Form STG \$5.00	\$236.50		
T30 Tax Deletion STG \$20.00			
T36 EPL STG \$25.00 T17 PUD STG \$25.00			
T19 r 1 14 REM STG \$61.50			
1105. Lender's title policy limit \$164,000.00			
1106. Owner's title policy limit \$205,000.00			
1107. Agent's portion of the total title insurance premium to Stewart Title Com	pany \$1,563.32		
1108. Underwriter's portion of the total title insurance premium to Stewart Title	Guaranty Company \$275.88		
1109. Title Insurance Binder			
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company			\$64.9
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company	\$55.00		\$64.98
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee			\$64.9
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee			\$64.9
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee 1114.	\$55.00		
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee 1114. 1115. e-Recording Processing Fee to Stewart Title Company			
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee 1114. 1115. e-Recording Processing Fee to Stewart Title Company 1200. Government Recording and Transfer Charges	\$55.00 \$6.00	6124.00	
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee 1114. 1115. e-Recording Processing Fee to Stewart Title Company 1200.Government Recording and Transfer Charges 1201. Government recording charges	\$55.00 \$6.00 (from GFE #7)	\$124.00	\$3.00
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee 1114. 1115. e-Recording Processing Fee to Stewart Title Company 1200. Government Recording and Transfer Charges 1201. Government recording charges 1202. Deed Mortgage Releases	\$55.00 \$6.00 (from GFE #7) \$124.00	\$124.00	\$3.00
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee 1114. 1115. e-Recording Processing Fee to Stewart Title Company 1200. Government Recording and Transfer Charges 1201. Government recording charges 1202. Deed Mortgage Releases 1203. Transfer taxes	\$55.00 \$6.00 (from GFE #7)	\$124.00	\$3.00
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee 1114. 1115. e-Recording Processing Fee to Stewart Title Company 1200. Government Recording and Transfer Charges 1201. Government recording charges 1202. Deed Mortgage Releases 1203. Transfer taxes 1204. City/County tax/stamps	\$55.00 \$6.00 (from GFE #7) \$124.00	\$124.00	\$3.00
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee 1114. 1115. e-Recording Processing Fee to Stewart Title Company 1200. Government Recording and Transfer Charges 1201. Government recording charges 1202. Deed Mortgage Releases 1203. Transfer taxes 1204. City/County tax/stamps 1205. State tax/stamps	\$55.00 \$6.00 (from GFE #7) \$124.00	\$124.00	\$3.00
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee 1114. 1115. e-Recording Processing Fee to Stewart Title Company 1200. Government Recording and Transfer Charges 1201. Government recording charges 1202. Deed Mortgage Releases 1203. Transfer taxes 1204. City/County tax/stamps 1205. State tax/stamps 1206. 1300. Additional Settlement Charges	\$55.00 \$6.00 (from GFE #7) \$124.00	\$124.00	\$3.00
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee 1114. 1115. e-Recording Processing Fee to Stewart Title Company 1200. Government Recording and Transfer Charges 1201. Government recording charges 1202. Deed Mortgage Releases 1203. Transfer taxes 1204. City/County tax/stamps 1205. State tax/stamps 1206. 1300. Additional Settlement Charges 1301. Required services that you can shop for	\$55.00 \$6.00 (from GFE #7) \$124.00	\$124.00	\$3.00
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee 1114. 1115. e-Recording Processing Fee to Stewart Title Company 1200. Government Recording and Transfer Charges 1201. Government recording charges 1202. Deed Mortgage Releases 1203. Transfer taxes 1204. City/County tax/stamps 1205. State tax/stamps 1206. 1300. Additional Settlement Charges 1301. Required services that you can shop for	\$55.00 \$6.00 (from GFE #7) \$124.00 (from GFE #8)	\$124.00	\$3.00
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee 1114. 1115. e-Recording Processing Fee to Stewart Title Company 1200. Government Recording and Transfer Charges 1201. Government recording charges 1202. Deed Mortgage Releases 1203. Transfer taxes 1204. City/County tax/stamps 1205. State tax/stamps 1206. 1300. Additional Settlement Charges 1301. Required services that you can shop for 1302. Existing Survey 1303. Home Warranty to Warranty	\$55.00 \$6.00 (from GFE #7) \$124.00 (from GFE #8)	\$124.00	\$64.98 \$3.00 \$24.00 \$375.00
1109. Title Insurance Binder 1110. Tax Certificate to Stewart Title Company 1111. Messenger/Doc Delivery Fee to Stewart Title Company 1112. GARC Fee 1113. GARF Fee 1114. 1115. e-Recording Processing Fee to Stewart Title Company 1200. Government Recording and Transfer Charges 1201. Government recording charges 1202. Deed Mortgage Releases 1203. Transfer taxes 1204. City/County tax/stamps 1205. State tax/stamps 1206. 1300. Additional Settlement Charges 1301. Required services that you can shop for	\$55.00 \$6.00 (from GFE #7) \$124.00 (from GFE #8)	\$124.00 \$150.00	\$3.00 \$24.00

^{1400.} Total Settlement Charges (enter on lines 103, Section J and 502, Section K)

** Includes Origination Point (\$4,785.00).

Items marked "POC" were paid outside the closing by: Borrower (POCB), Lender (POCL), Mortgage Broker (POCM), Other (POCO), Real Estate Agent (POCR), or Seller (POCS).

	Good Faith Estimate	HUD-1
HUD-1 Line Number		
# 801	\$4,785.00	\$4,785.00
# 802	 	(\$4,270.56
# 803	\$514,44	\$514.44
# 1203	\$0.00	\$0.00
	# 801 # 802 # 803	# 801 \$4,785.00 # 802 (\$4,270.56) # 803 \$514.44

Charges That in Total Cannot Increase More Than 10%		4.4		Good Faith Estimate	HUD-1
Government recording charges	#	1201		\$200.00	
Appraisal fee to Streetlinks Lender Solutions	#	804		\$515.00	\$285.00
Credit report to Kroll Factual Data c/o SML	#	805		\$99.00	\$28.67
Tax service to Madison Credit Services	#	806		\$85.00	\$85.00
Flood certification to Madison Credit Services	#	807	/	\$19.00	\$18.00
Appraisal Management fee to Streetlinks	#	809		\$0.00	\$170.00
	#				
	#				
	#		• ••••		
	#		· · · · · · · · · · · · · · · · · · ·		
			Total	\$918.00	\$710.67
	Increase between GF	Eand	HUD-1 Charges	(\$207.33) o	

Charges That Can Change				Good Faith Estimate	HUD-1
Initial deposit for your escrow account	# 100	1		\$2,082.12	\$2,371.64
Daily interest charges	# 90	1	\$17.9900/day		\$539.70
Homeowner's insurance	# 900	3		\$1,332.48	\$1,859.02
Title services and lender's title insurance	# 1101			\$1,355.00	\$597.50
Owner's title insurance to Stewart Title Company	# 1103	3		\$1,557.00	\$1,602.70
	#				
	#				
	#				
	#		***************************************		

i oan	Terms
Lvaii	1611113

Your initial loan amount is	\$164,000.00
Your loan term is	30.00years N/A
Your initial interest rate is	3.950%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$778.25 includes VI Principal
Can your interest rate rise?	No Yes, it can rise to a maximum of%. The first change will be on and can change again every after Every change date, your interest rate can increase or decrease by%. Over the life of the loan, your interest rate is guaranteed to never be lower than% or higher than%.
Even if you make payments on time, can your loan balance rise?	No Yes, it can rise to a maximum of Unknown
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	We not have to wed can rise to The maximum it can ever rise to is
Does your loan have a prepayment penalty?	No Yes, your maximum prepayment penalty is
Does your loan have a balloon payment?	Yes, you have a balloon payment of due in years on
Total monthly amount owed including escrow account payments	You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself.
*Paid by or through draws from the principal limit.	You have an additional monthly escrow payment of \$528.82 that results in a total initial monthly amount owed of\$1,307.07. This includes principal, interest, any mortgage insurance and any items checked below: Property taxes Homeowner's insurance Flood insurance

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

OMB Approval No. 2502-0265



A. Settlement Statement (HUD-1)

CHAMIN DEASTERN						
B. Type of Loan						
1.□ FHA 2.□ RH 4.□ VA 5.□ Co		6. File Number: 1520193317		. Loan Number: 090544578	8. Mortgage Insuran	ce Case Number:
C. Note:	This form is furnishing terms marked "(PO) in the totals.	I ed to give you a statement o C)" were paid outside the clo	of actual osing; the	settlement costs. Amoun ey are shown here for info	its paid to and by the settlemormational purposes and are	ent agent are shown. not included
D. Name & Address of Borrower:	Christine Shank, 43	1 Folk Crest Lane, Dickinso	n, TX 77	539		
E. Name & Address of Seller:	Glen Broomfield, 59 Vanessa M Broomfi	15 Deleon Trail Trail, Spring), TX 773	79		
F. Name & Address		Corporation 907 Pleasant V	alley Ave	#3, Mount Laurel, NH 0	8054	
of Lender: G. Property Locatio	n: Property Address					
		rail Spring, Texas 77379				
	Subdivision	orace Trace Section 2 Harri	a Caunh	. Tavas		
H. Settlement Agent Place of Settleme	t: Stewart Title Compa	oress Trace, Section 2, Harri any, 8687 Louetta Road, Sui Suite 150, Spring, TX 7737	te 150, S	or, Texas Spring, TX 77379, (281) 3	374-8700	
I. Settlement Date:	4/1/2015	Proration Date		2015	Disburseme	nt Date: 4/1/2015
J. Summary o	f Borrower's Transaction	n		K. Summary of Sell	ler's Transaction	
	t Due from Borrower		400	Gross Amount Due		
101. Contract sales	s price	\$205,000				\$205,000.00
102. Personal prop			402	. Personal property		
	arges to borrower (line 14	00) \$7,787	7.67 403			
104.			404			
105.			405			
	ms paid by seller in adv	ance			aid by seller in advance	
106. City/town taxe 107. County taxes	S		406			
107. County taxes 108. Assessments			407			
	4/1/2015 to 1/1/2016	\$200	408		ME to 4/4/0040	***************************************
110.	7 172010 10 17 172010	- 	410		715 to 1/1/2016	\$320.21
111.		····	411			
112.			412			
120. Gross Amoun	t Due from Borrower	\$213,107			to Seller	\$205,320.21
200. Amounts Paid	by or in Behalf of Borro			. Reductions in Amo		4200,020.21
201. Deposit or ear	nest money	\$2,000	.00 501			
	unt of new loan(s)	\$164,000	.00 502			\$13,066.95
	s) taken subject to		503	. Existing loan(s) take	en subject to	
204.			504		age loan to Wells Fargo	\$128,813.86
205.			505			
 Seller paid der Option Fee 	ed prep		.00 506		ep .	\$100.00
207. Option Fee 208. Seller Paid CC	ner contract		.00 507			\$200.00
209. Seller Credit for			.00 508 .00 509			\$2,000.00
Adjustments for iter		\$1,457		Seller Credit for OTI ustments for Items ur		\$1,457.00
210. City/town taxes			510		thaid by seller	1
211. County taxes			511			
212. Assessments			512			
213. School taxes			513			
214. MUD taxes			514			
	2015 to 4/1/2015	\$1,215	.62 515	All Taxes 1/1/2015 t	o 4/1/2015	\$1,215.62
216.			516			
217. 218.			517			
219.	·		518			
220. Total Paid by/	for Borrower	6470.070	519		nount Due Callan	0440 070 40
	ment from/to Borrower	\$170,972		Total Reduction An Cash at Settlement		\$146,853.43
	due from borrower (line 1	20) \$213.107		Gross amount due to		\$205,320.21
	paid by/for borrower (line 22				nount due seller (line 520)	(\$146,853.43)
303. Cash ⊠From				Cash ⊠To□From		\$58,466.78
		¥72,100		-4011 M 10 M 10 M 1	J J 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	400,400.70

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

Previous editions are obsolete

Page 1

HUE

1305

1303. Home Warranty to Warranty

1304. HOA transfer fee to Spectrum Association

1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)

** Includes Origination Point (\$4,785.00).

Items marked "POC" were paid outside the closing by: Borrower (POCB), Lender (POCL), Mortgage Broker (POCM), Other (POCO), Real Estate Agent (POCR), or Seller (POCS).

\$375.00

\$13,066.95

\$150.00

\$7,787.67

	Good Foith Fotimate	11115.4
HUD-1 Line Number	Good Faith Estimate	HUD-1
# 801	\$4,785.00	\$4,785.00
# 802	(\$4,270.56)	(\$4,270.56)
# 803	\$514.44	\$514.44
# 1203	\$0.00	\$0.00
	# 801 # 802 # 803	# 801 \$4,785.00 # 802 (\$4,270.56) # 803 \$514.44

Charges That in Total Cannot Increase More Than 10%			Good Faith Estimate	HUD-1
Government recording charges	. #	1201	\$200.00	\$124,00
Appraisal fee to Streetlinks Lender Solutions	#	804	\$515.00	\$285.00
Credit report to Kroll Factual Data c/o SML	#	805	\$99.00	\$28.67
Tax service to Madison Credit Services	#	806	\$85.00	\$85.00
Flood certification to Madison Credit Services	#	807	\$19.00	\$18.00
Appraisal Management fee to Streetlinks	#	809	\$0.00	\$170.00
	#			-
	#			
	#			· · · · · · · · · · · · · · · · · · ·
	#			•
	deith the inc	Total	\$918.00	\$710.67
Inc	rease between GF	E and HUD-1 Charges	(\$207.33) or	-22.584967%

Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	# 1001	\$2,082.12	\$2,371.64
Daily interest charges	# 901 \$17.9900/day	\$269.92	\$539.70
Homeowner's insurance	# 903	\$1,332.48	\$1,859.02
Title services and lender's title insurance	# 1101	\$1,355.00	\$597.50
Owner's title insurance to Stewart Title Company	# 1103	\$1,557.00	\$1,602.70
	#		
	#		
	#		
	#		

Loan Terms Your initial loan amount is \$164,000.00 Your loan term is ☐ N/A 30.00 years Your initial interest rate is 3.950% Your initial monthly amount owed for principal, interest, \$778.25 includes and any mortgage insurance is ✓ Principal □ N/A Interest Mortgage Insurance Can your interest rate rise? [V] No Yes, it can rise to a maximum of ______%. The first change will be on and can change again every_____ after____. Every change date, your interest rate can increase or decrease by______%. Over the life of the loan, your interest rate is guaranteed to never be lower than ______% or higher than _____%. Even if you make payments on time, can your loan No Yes, it can rise to a maximum of Unknown balance rise? Even if you make payments on time, can your monthly Yes, the first increase can be on_____ and the monthly amount amount owed for principal, interest, and mortgage insurance rise? owed can rise to___ The maximum it can ever rise to is____ Does your loan have a prepayment penalty? No Yes, your maximum prepayment penalty is____ Does your loan have a balloon payment? No Yes, you have a balloon payment of You do not have a monthly escrow payment for items, such as property taxes Total monthly amount owed including escrow account and homeowner's insurance. You must pay these items directly yourself. *Paid by or through draws from the principal limit. You have an additional monthly escrow payment of \$528.82 that results in a total initial monthly amount owed of\$1,307.07. This includes principal, interest, any mortgage insurance and any items checked below: ✓ Property taxes Homeowner's insurance Flood insurance

