

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges					
01 % of Loan Amount (Points)					
02 Loan Origination Fee					
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For					
01 Appraisal Fee					
02 Credit Report Fee					
03					
04					
05					
06					
07					
08					
09					
10					
C. Services Borrower Did Shop For					
01 Attorney's Closing Fee					
02 Deed Preparation					
03 Title Ins Premium (Lender's and/or Owner's policy)					
04 Pest Inspection Report					
05 Survey					
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)					
Loan Costs Subtotals (A + B + C)					
Other Costs					
E. Taxes and Other Government Fees					
01 Recording Fees Deed: Mortgage:					
02 Excise Tax					
F. Prepays					
01 Homeowner's Insurance Premium (mo.)					
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (per day from to)					
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing					
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					
H. Other					
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					
07					
08					
I. TOTAL OTHER COSTS (Borrower-Paid)					
Other Costs Subtotals (E + F + G + H)					
J. TOTAL CLOSING COSTS (Borrower-Paid)/Seller-Paid					
Closing Costs Subtotals (D + I)					
Lender Credits					

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Use this table to see what has changed from your Loan Estimate.

Calculating Cash to Close

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)			
Closing Costs Paid Before Closing			
Closing Costs Financed (Paid from your Loan Amount)			
Down Payment/Funds from Borrower			
Deposit			
Funds for Borrower			
Seller Credits			
Adjustments and Other Credits			
Cash to Close			

O M I T

FOR TESTING PURPOSES

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing

01 Sale Price of Property
02 Sale Price of Any 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
15

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 Fee
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
17

CALCULATION

Total Due from Borrower at Closing (K)
Total Paid Already by or on Behalf of Borrower at Closing (L)

Cash to Close From To Borrower

SELLER'S TRANSACTION

M. 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

N. 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 Due Diligence Fee
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 (M)
Total Due from Seller at Closing (N)

Cash From To Seller