

# Closing Disclosure

## Closing Information

**Date Issued** \_\_\_\_\_  
**Closing Date** \_\_\_\_\_  
**Disbursement Date** \_\_\_\_\_  
**Settlement Agent** \_\_\_\_\_  
**File #** \_\_\_\_\_  
**Property** \_\_\_\_\_  
  
**Sales Price** \_\_\_\_\_

## Transaction Information

**Borrower** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
**Seller** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### Summaries of Transactions

### Contact Information

#### 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 \_\_\_\_\_  
 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**

#### REAL ESTATE BROKER (B)


**Name** \_\_\_\_\_  
**Address** \_\_\_\_\_  
 \_\_\_\_\_  
**ST License ID** \_\_\_\_\_  
**Contact** \_\_\_\_\_  
**Contact ST License ID** \_\_\_\_\_  
**Email** \_\_\_\_\_  
**Phone** \_\_\_\_\_

#### REAL ESTATE BROKER (S)

**Name** \_\_\_\_\_  
**Address** \_\_\_\_\_  
 \_\_\_\_\_  
**ST License ID** \_\_\_\_\_  
**Contact** \_\_\_\_\_  
**Contact ST License ID** \_\_\_\_\_  
**Email** \_\_\_\_\_  
**Phone** \_\_\_\_\_

#### SETTLEMENT AGENT

**Name** \_\_\_\_\_  
**Address** \_\_\_\_\_  
 \_\_\_\_\_  
**ST License ID** \_\_\_\_\_  
**Contact** \_\_\_\_\_  
**Contact ST 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		
09		
10		
<b>C. Services Borrower Did Shop For</b>		
01		
02		
03		
04		
05		
06		
07		
08		
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		
Loan Costs Subtotals (A + B + C)		

Other Costs			
<b>E. Taxes and Other Government Fees</b>			
01	Recording Fees	Deed: Mortgage:	
02			
<b>F. Prepaids</b>			
01	Homeowner's Insurance Premium		
02	Mortgage Insurance Premium		
03	Prepaid Interest		
04	Property Taxes		
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			
<b>I. TOTAL OTHER COSTS</b>			
Other Costs Subtotals (E + F + G + H)			
<b>J. TOTAL CLOSING COSTS</b>			

## Signatures

By signing, you are only confirming that you have received this form

## Sellers

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Date

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Date

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Date

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Date