

A. FPS 640 N TUSTIN AVENUE, STE 200 SANTA ANA, CA 03043-0943 FINAL SETTLEMENT STATEMENT		B. TYPE OF LOAN 1 <input type="checkbox"/> FHA 2 <input type="checkbox"/> RHA 3 <input type="checkbox"/> CONV. UNINS. 4 <input type="checkbox"/> VA 5 <input checked="" type="checkbox"/> CONV. INS. 6. File Number (Escrow) 7. Loan Number 1000-EO 12345678901234567890 8. Mortgage Insurance Case Number: 123456789012345	
C. NOTE: This form is furnished to give you a statement of actual settlements costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
D. NAME OF BORROWER SAMMY JONES 123 GREEN STREET, ANAHEIM, CA 09304-9394		E. NAME OF SELLER: MORGAN T FREEMAN 345 TEMPLE, GARDEN GROVE, CA 92839-8293	
F. NAME OF LENDER: Home Savings of America 300 East H Street, #1005 Chula Vista, CA 91910			
G. PROPERTY LOCATION 123 GREEN STREET ANAHEIM, CA 09304-9394		H. SETTLEMENT AGENT: FPS PLACE OF SETTLEMENT: 640 N TUSTIN AVENUE, STE 200, SANTA ANA, CA 03043-0943	
I. CLOSING DATE: 11/11/2009 DISBURSEMENT DATE: 12/01/2009 SETTLEMENT DATE: 12/02/2009		ESCROW NO: 1000-EO	
J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100 GROSS AMOUNT DUE FROM BORROWER:		400 GROSS AMOUNT DUE TO SELLER:	
101 Contract Sales Price	\$450,000.00	401 Contract Sales price	\$450,000.00
102 Personal property		402 Personal property	
103 Settlement Charges to borrower (line 1400)	\$15,381.50	403 Impound Credit	
104		404	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106 City/Town Taxes \$1.6667 07/01/09-12/31/09	\$298.34	406 City/Town Taxes \$1.6667 07/01/09-12/31/09	\$298.34
107 County Taxes \$19.4444 07/01/09-12/2/2009	\$2,955.55	407 County Taxes \$19.4444 07/01/09-12/02/09	\$2,955.55
108		408	
109		409	
110		410	
111		411 Comission Credit (See Attached)	\$500.00
112		412	
113		413	
114		414	
115		415	
116		416	
117		417	
118		418	
120 GROSS AMOUNT DUE FROM BORROWER	\$468,635.39	420 GROSS AMOUNT DUE TO SELLER	\$453,753.89
200 AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500 REDUCTIONS IN AMOUNT DUE TO SELLER:	
201 Deposit or earnest money	\$83,000.00	501 Excess deposit (see inst.)	
202 Principal amount of new loan(s)	\$330,000.00	502 Settlement charges to seller (line 1400)	\$36,950.00
203 Existing loan(s) taken subject to		503 Existing loan(s) taken subject to	
204 Second Mortgage Loan		504 Payoff To: Home Savings of America	\$155,000.00
		Interest Adjustment \$	
		Interest Deficit \$	
205		505 Payoff of second mortgage loan	
		Interest Adjustment \$	
206 Add. Credit Adjustment(s) - see Attached	\$1,050.00	506 Add. Debit Adjustment(s) - see Attached	\$1,050.00
		507	
		508	
		509	
Adjustments for items unpaid by seller		Adjustment for items unpaid by seller	
210 City/Town taxes		510 City/Town taxes	
211 County taxes		511 County taxes	
Associations \$0.5000 11/01/09-12/02/09	\$15.50	Associations \$0.5000 11/01/09-12/02/09	\$15.50
Other Proration	\$180.83	Other Proration	\$180.83
212		512	
213		513	
214		514	
215 Commission Credit (See Attached)	\$200.00	515	
216		516	
217		517	
218		518	
219 Total Rent Prorations	\$1,136.67	519 Total Rent Prorations	\$1,136.67
220 TOTAL PAID BY/FOR BORROWER	\$415,583.00	520 TOTAL REDUCTION AMOUNT DUE SELLER	\$194,333.00
300 CASH AT SETTLEMENT FROM/TO BORROWER:		600 CASH AT SETTLEMENT TO/FROM SELLER:	
301 Gross amount due from borrower (line 120)	\$468,635.39	601 Gross amount due to seller (line 420)	\$453,753.89
302 Less amounts paid by/for borrower (line 220)	\$415,583.00	602 Less reductions in amount due seller (line 520)	\$194,333.00
303 CASH FROM BORROWER	\$53,052.39	603 CASH TO SELLER	\$259,420.89

Closing Disclosure

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

Closing Information

Date Issued 4/15/2013
Closing Date 4/15/2013
Disbursement Date 4/15/2013
Settlement Agent Epsilon Title Co.
File # 12-3456
Property 456 Somewhere Ave
 Anytown, ST 12345
Sale Price \$180,000

Transaction Information

Borrower Michael Jones and Mary Stone
 123 Anywhere Street
 Anytown, ST 12345
Seller Steve Cole and Amy Doe
 321 Somewhere Drive
 Anytown, ST 12345
Lender Ficus Bank

Loan Information

Loan Term 30 years
Purpose Purchase
Product Fixed Rate
Loan Type ☒ Conventional ☐ FHA
☐ VA ☐ _____
Loan ID # 123456789
MIC # 000654321

Loan Terms

		Can this amount increase after closing?
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$761.78	NO
Does the loan have these features?		
Prepayment Penalty	YES	• As high as \$3,240 if you pay off the loan during the first 2 years
Balloon Payment	NO	

Projected Payments

Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ 82.35	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 206.13	+ 206.13
Estimated Total Monthly Payment	\$1,050.26	\$967.91
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$356.13 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowner's Association Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow? YES YES NO

Costs at Closing

Closing Costs	\$9,712.10	Includes \$4,694.05 in Loan Costs + \$5,018.05 in Other Costs – \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$14,147.26	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>