



Uniform Closing Dataset (UCD) Specification v2.0

Numbered Closing Disclosures

Document Version 2.0

June 30, 2025

In support of the Integrated Mortgage Closing Disclosure under the Real Estate Settlement Procedures Act
(Regulation X) And the Truth In Lending Act (Regulation Z)

Issued by the Consumer Financial Protection Bureau (CFPB)

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Revision Log		
Date	Version No.	Descriptions
June 30, 2025	2.0	<ul style="list-style-type: none"> Removed End Notes. Simplified formatting, including removing gray line numbers. Added annotations to some CD fields to clarify data mapping. Removed boilerplate for descriptions of differences in Section 4.0 for line items for which only a “NO” answer is expected, as data supporting it is not expected in the UCD file. Added the following Form Field IDs omitted in error: 11.5.2, 11.5.3, 11.5.4, 12.6.2, 12.6.3, 12.7.2, 12.7.3, 12.7.4, 20.1.2, 20.3.1 Removed 12.6.1 and 12.7.1 because they do not collect data. Align with UCD v2.0 Specification Update Initiative’s focus on UCD data and removed Form Field IDs no longer in UCD v2.0 (Sections 14.0, 15.0, 16.0, 19.0 and 24.0)
May 1, 2023	1.7	<ul style="list-style-type: none"> Removed references in sections 5.6.3 – 5.6.5 and Section 18.2.1 and 18.3.1. Edited Section D to accommodate seller data requirements. Added Cross Reference for 25.1/11.4 (Liabilities) Deleted any rows in Cross-Reference table that referenced section 14-16 as Seller Data is no longer required or supported.
December 11, 2018	1.6	<ul style="list-style-type: none"> Removed references in sections 5.6.3 – 5.6.5 and Section 18.2.1 and 18.3.1. Edited Section D to accommodate seller data requirements.
June 06, 2017	1.5	Updated the following calculations: 9.1.1, 10.8.2, 18.2, 18.3 and 18.6.
March 29, 2016	1.4	Combined Purchase and Refinance forms into one document and integrated End Notes
November 17, 2015	1.3	<ul style="list-style-type: none"> Added numbering for 15.8 and 15.8.1 End Notes – updated cross references for 9.2.2 and 11.3.1
February 24, 2015	1.2	<ul style="list-style-type: none"> Corrected statements in 4.2.2 and 4.3.1 Corrected label in 20.1 Removed Loan Acceptance statement in 22.1
July 15, 2014	1.1	Added XPathS to End Notes for form values that have multiple MISMO mappings.
March 11, 2014	1.0	Initial version

I. Introduction

A. Background

To support the Uniform Closing Dataset (UCD), Freddie Mac and Fannie Mae (the GSEs) numbered sample Model and Alternate Closing Disclosures (CDs) with red “Form Field IDs” superimposed by each field. The Form Field IDs are cross-referenced to the UCD v2.0 data points supporting them. The numbered CD Model Form is based on Integrated Mortgage Closing Disclosure Regulation¹ (TRID) Exhibit H-25(A) Mortgage Loan Transaction Closing Disclosure – Model Form. The numbered CD Alternate Form is based on TRID Exhibit H-25(E) Mortgage Loan Transaction Closing Disclosure – Refinance Transaction Sample.

B. Text Color Legend

Black: CD headings and field labels based on TRID Exhibits H-25(A) and H-25(E).

Red: Form field IDs.

Blue: Completed fields or notes to aid in mapping to the supporting UCD v2.0 data.

C. Form Field ID Format

The Form Field IDs increase sequentially by CD section, generally moving from left to right and then down the form. The numbers have the following format, where “*n*” is a sequential number:

n.0 - Identifies a form section. Form section IDs do not map to any data points.

n.m – Identifies a Form Field (*m*) within a form section (*n*).

n.m.o – Identifies additional details (*o*) about a Form Field (*m*) within a form section (*n*).

D. Identical Values Required in More than one Form Location

When an identical value appears in more than one location on the CD, it generally is represented by the same XPath and data points and appears only once in the XML file. The UCD v2.0 Specification Closing Disclosure Cross Reference columns Q – V identify all the Form Fields supported by each data point.

¹ *Federal Register*, Vol. 78, No. 251, December 31, 2013. “Part II – Bureau of Consumer Financial Protection. 12 CFR Parts 1024 and 1026 Integrated Mortgage Disclosures Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth In Lending Act (Regulation Z).”

0.1 Closing Disclosure

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

1.0 Closing Information

1.1 Date Issued

1.2 Closing Date

1.3 Disbursement Date

1.4 Settlement Agent (Company Name)

1.5 File #

1.6 Property (Address)

1.7 Sale Price \$

2.0 Transaction Information

2.1 Borrower (Name(s))

2.1.1 (Address(es))

2.2 Seller (Name(s))

2.2.1 (Address(es))

2.3 Lender (Company Name)

3.0 Loan Information

3.1 Loan Term (Months)

3.2 Purpose (LoanPurposeType = "Purchase | Refinance")

3.3 Product

3.4 Loan Type • Conventional • FHA
• VA • _____

3.5 Loan ID #

3.6 MIC #

Loan Terms

4.0

Can this amount increase after closing? (Complete if "YES")

4.1 Loan Amount

4.1.1 \$

4.1.2 NO

4.2 Interest Rate

4.2.1 %

4.2.2 NO/YES 4.2.3

- Adjusts every *n* years starting in year *n*.
- Can go as high as % in year *n*.
- See AIR Table on page 4 for details.

4.3 Period Principal & Interest

4.3.1 \$

4.3.2 NO/YES 4.3.3

See Projected Payments below for
your Estimated Total Monthly Payment

- Adjusts every *n* years starting in year *n*.
- Can go as high as \$ in year *n*.

Does the loan have these features?

4.4 Prepayment Penalty

4.4.2 NO

4.5 Balloon Payment

4.5.2 NO

Projected Payments

5.0

5.1 Payment Calculation

5.1.1 Years 1 – *n*

5.1.2 Years *n* – *n*

5.1.3 Years *n* – *n*

5.1.4 Years *n* – *n*

5.2 Principal & Interest

5.2.1 \$ min

5.2.4 \$ min

5.2.6 \$ min

5.2.8 \$ min

5.2.2 \$ max

5.2.5 \$ max

5.2.7 \$ max

5.2.9 \$ max

5.2.3 Only Interest

5.3 Mortgage Insurance

5.3.1 + \$

5.3.2 + \$

5.3.3 + \$

5.3.4 + \$

5.4 Estimated Escrow

5.4.1 + \$

5.4.2 + \$

5.4.3 + \$

5.4.4 + \$

Amount can increase over time

5.5 Estimated Total
Period Payment

5.5.1 \$ min

5.5.3 \$ min

5.5.5 \$ min

5.5.7 \$ min

5.5.2 \$ max

5.5.4 \$ max

5.5.6 \$ max

5.5.8 \$ max

5.6 Estimated Taxes, Insurance
& Assessments

5.6.1 \$

5.6.2 a period

This estimate includes

5.6.3 ☒ Property Taxes

5.6.4 ☒ Homeowners Insurance

5.6.5 ☐ Other:

See Escrow Account on page 4 for details. You must pay for other property costs separately.

In escrow?

NO/SOME/YES

NO/SOME/YES

NO/SOME/YES

Costs at Closing

6.0

6.1 Closing Costs

6.1.1 \$

Includes 6.1.2 \$ in Loan Costs + 6.1.3 \$ in Other Costs – 6.1.4 \$ in Lender Credits. See page 2 for details.

6.2 Cash to Close

6.2.1 \$

Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
7.0						
7.1 A. Origination Charges		7.1.1				
7.2.1 % of 7.2 Loan Amount (Points)	7.2.1 to Payee Type	7.2.2 \$	7.2.3 \$	7.2.4 \$	7.2.5 \$	7.2.6 \$
7.3 Fee Item	7.3.1 to Payee Type & Name	7.3.2 \$	7.3.3 \$	7.3.4 \$	7.3.5 \$	7.3.6 \$
7.4 B. Services Borrower Did Not Shop For		7.4.1				
7.5 Fee Item	7.5.1 to Payee Type & Name	7.5.2 \$	7.5.3 \$	7.5.4 \$	7.5.5 \$	7.5.6 \$
7.6 C. Services Borrower Did Shop For		7.6.1				
7.7 Fee Item	7.7.1 to Payee Type & Name	7.7.2 \$	7.7.3 \$	7.7.4 \$	7.7.5 \$	7.7.6 \$
7.8 D. TOTAL LOAN COSTS (Borrower-Paid)		7.8.1				
7.9 Loan Costs Subtotals (A + B + C)		7.9.2 \$	7.9.3 \$			
8.0						
8.1 E. Taxes and Other Government Fees		8.1.1				
8.2 Recording Fees	8.2 Deed: 8.2.1 \$ 8.2 Mortgage 8.2.1 \$	8.2.2 \$	8.2.3 \$	8.2.4 \$	8.2.5 \$	8.2.6 \$
8.3 Transfer Tax	8.3.1 to Jurisdiction Name	8.3.2 \$	8.3.3 \$	8.3.4 \$	8.3.5 \$	8.3.6 \$
8.4 F. Prepaids		8.4.1				
8.5 Homeowner's Insurance Premium	8.5.1 (n mo.) to Payee Type & Name	8.5.2 \$	8.5.3 \$	8.5.4 \$	8.5.5 \$	8.5.6 \$
8.6 Mortgage Insurance Premium	8.6.1 (n mo.) to Payee Type & Name	8.6.2 \$	8.6.3 \$	8.6.4 \$	8.6.5 \$	8.6.6 \$
8.7 Prepaid Interest	8.7.1 (\$ per day from Date to Date)	8.7.2 \$	8.7.3 \$	8.7.4 \$	8.7.5 \$	8.7.6 \$
8.8 Property Taxes	8.8.1 (n mo.) to Payee Type & Name	8.8.2 \$	8.8.3 \$	8.8.4 \$	8.8.5 \$	8.8.6 \$
8.9 Prepaid Item	8.9.1 (n mo.) to Payee Type & Name	8.9.2 \$	8.9.3 \$	8.9.4 \$	8.9.5 \$	8.9.6 \$
8.10 G. Initial Escrow Payment at Closing		8.10.1				
8.11 Homeowner's Insurance	8.11.1 (\$ per month for n mo.) to Payee Type	8.11.2 \$		8.11.4 \$		8.11.6 \$
8.12 Mortgage Insurance	8.12.1 (\$ per month for n mo.) to Payee Type	8.12.2 \$		8.12.4 \$		8.12.6 \$
8.13 Property Taxes	8.13.1 (\$ per month for n mo.) to Payee Type	8.13.2 \$		8.13.4 \$		8.13.6 \$
8.14 Escrow Item	8.14.1 (\$ per month for n mo.) to Payee Type	8.14.2 \$		8.14.4 \$		8.14.6 \$
8.15 Aggregate Adjustment		8.15.2 -\$				
8.16 H. Other		8.16.1				
8.17 Fee Item	8.17.1 to Payee Type & Name	8.17.2 \$	8.17.3 \$	8.17.4 \$	8.17.5 \$	8.17.6 \$
8.18 I. TOTAL OTHER COSTS (Borrower-Paid)		8.18.1				
8.19 Other Costs Subtotals (E + F + G + H)		8.19.2 \$	8.19.3 \$			
9.1 J. TOTAL CLOSING COSTS (Borrower-Paid)		9.1.1				
9.2 Closing Costs Subtotals (D + I)		9.2.2 \$	9.2.3 \$	9.2.4 \$	9.2.5 \$	9.2.6 \$
9.3 Lender Credits	9.3.1 Tolerance Cure \$	9.3.2 -\$				

Calculating Cash to Close		10.0 Use this table to see what has changed from your Loan Estimate.		
	Loan Estimate	Final	Did this change?	(Complete if "YES")
10.1 Total Closing Costs (J)	10.1.1 \$	10.1.2 \$	10.1.3 NO/YES	10.1.4 • See Total Loan Costs (D) and Total Other Costs (I). • Increase exceeds legal limits by \$. See Lender Credits on page 2 for credit of excess amount.
10.2 Closing Costs Paid Before Closing	10.2.1 -\$	10.2.2 -\$	10.2.3 NO/YES	10.2.4 • You paid these Closing Costs before closing
10.3 Closing Costs Financed (Paid from your Loan Amount)	10.3.1 \$	10.3.2 \$	10.3.3 NO/YES	10.3.4 • You included these Closing Costs in your loan amount
10.4 Down Payment (Purchase)/Funds from Borrower (Non-Purchase)	10.4.1 \$	10.4.2 \$	10.4.3 NO/YES	10.4.4 • See details in Section(s) K and/or L
10.5 Deposit	10.5.1 -\$	10.5.2 -\$	10.5.3 NO/YES	10.5.4 • See Deposit in Section L
10.6 Funds for Borrower	10.6.1 \$	10.6.2 \$	10.6.3 NO/YES	10.6.4 • Your available funds from the loan amount have increased/decreased. this payment
10.7 Seller Credits	10.7.1 -\$	10.7.2 -\$	10.7.3 NO/YES	10.7.4 • See Seller Credit in Section L
10.8 Adjustments and Other Credits	10.8.1 -\$	10.8.2 -\$	10.8.3 NO/YES	10.8.4 • See details in Sections K and L
10.9 Cash to Close	10.9.1 \$	10.9.2 \$		

Summaries of Transactions Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
11.0 K. Due from Borrower at Closing	11.0.1 \$	14.0 M. Due to Seller at Closing	
11.1 Sale Price of Property	11.1.1 \$	Sale Price of Property	
11.2 Sale Price of Any Personal Property Included in Sale	11.2.1 \$	Sale Price of Any Personal Property Included in Sale	
11.3 Closing Costs Paid at Closing (J)	11.3.1 \$		
11.4 Liability Item	11.4.1 \$		
11.5 Adjustments			
11.5.2 Closing Adjustment Item	11.5.3 \$		
11.5.4 Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
11.6 City/Town Taxes Date to Date	11.6.1 \$	City/Town Taxes to	
11.7 County Taxes Date to Date	11.7.1 \$	County Taxes to	
11.8 Assessments Date to Date	11.8.1 \$	Assessments to	
11.9 Additional Items Date to Date	11.9.1 \$	Additional Items to	
12.0 L. Paid Already by or on Behalf of Borrower at Closing	12.0.1 \$	N. Due from Seller at Closing	
12.1 Deposit	12.1.1 \$	Excess Deposit	
12.2 Loan Amount	12.2.1 \$	Closing Costs Paid at Closing (J)	
12.3 Existing Loan(s) Assumed or Taken Subject to	12.3.1 \$	Existing Loan(s) Assumed or Taken Subject to	
12.4 Proceeds of Subordinate Lien(s) Closing Adjustment Item	12.4.1 \$	Payoff of First Mortgage Loan	
12.5 Seller Credit	12.5.1 \$	Payoff of Second Mortgage Loan	
12.6 Other Credits			
12.6.2 Gift, Grant, Rebate, Purchase Credit Closing Adjustment Item	12.6.3 \$	Seller Credit	
12.7 Adjustments			
12.7.2 Closing Adjustment Item	12.7.3 \$		
12.7.4 Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
12.8 City/Town Taxes Date to Date	12.8.1 \$	City/Town Taxes to	
12.9 County Taxes Date to Date	12.9.1 \$	County Taxes to	
12.10 Assessments Date to Date	12.10.1 \$	Assessments to	
12.11 Additional Items Date to Date	12.11.1 \$	Additional Items to	
13.0 CALCULATION		CALCULATION	
13.1 Total Due from Borrower at Closing (K)	13.1.1 \$	Total Due to Seller at Closing (M)	
13.2 Total Paid Already by or on behalf of Borrower at Closing (L)	13.2.1 -\$	Total Due from Seller at Closing (N)	
13.3 Cash to Close • From (if +) • To (if -) Borrower	13.3.1 \$	Cash to Close • From • To Seller	

Additional Information About This Loan

Loan Disclosures

17.0

17.1 Assumption

If you sell or transfer this property to another person, your lender

- ☐ 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.

17.2 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.

17.3 Late Payment

If your payment is more than *n* days late, your lender will charge a late fee of \$ **OR** % of the indicated amount.

17.4 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.

17.5 Partial Payments

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.

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

17.6 Security Interest

You are granting a security interest in

[Property Address](#)

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

18.0 Escrow Account

For now, your loan

- 18.1 ☐ 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.

Escrow			
Escrowed Property Costs over Year 1	18.2	\$	Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1	18.3	\$	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	18.4	\$	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	18.5	\$	The amount included in your total monthly payment.

- 18.1 ☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow			
Estimated Property Costs over Year 1	18.6	\$	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	18.7	\$	

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.

Adjustable Payment (AP) Table 19.0

Interest Only Payments? 19.1 NO

Optional Payments?

Step Payments?

Seasonal Payments? 19.4 NO

Period Principal and Interest Payments

First Change/Amount

Subsequent Changes

Maximum Payment

Adjustable Interest Rate (AIR) Table 20.0

Index + Margin

20.1.1 Index Name + 20.1.2 %

Initial Interest Rate

20.2 %

Minimum/Maximum Interest Rate

20.3.1 % Min / 20.3.2 % Max

Change Frequency

First Change

20.4 *n* Month after Note Date

Subsequent Changes

20.5 *n* Month after First Change

Limits on Interest Rate Changes

First Change

20.6 %

Subsequent Changes

20.7 %

Loan Calculations 21.0

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	21.1	\$
Finance Charge. The dollar amount the loan will cost you.	21.2	\$
Amount Financed. The loan amount available after paying your upfront finance charge.	21.3	\$
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	21.4	%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	21.5	%



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 22.0**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.

22.1 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.

Loan Acceptance

You do not have to accept this loan because you have received this form or signed a loan application.

Refinance

Refinancing the 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 23.0

	23.0.1 Lender	23.0.2 Mortgage Broker	23.0.3 Real Estate Broker (B) (Selling)	23.0.4 Real Estate Broker (S) (Listing)	23.0.5 Settlement Agent
23.1 Name	23.1.1	23.1.2	23.1.3	23.1.4	23.1.5
23.2 Address	23.2.1	23.2.2	23.2.3	23.2.4	23.2.5
23.3 NMLS ID	23.3.1	23.3.2			
23.4 ST License ID					23.4.5
23.5 Contact	23.5.1	23.5.2	23.5.3	23.5.4	23.5.5
23.6 Contact NMLS ID	23.6.1	23.6.2			
23.7 Contact License ID					23.7.5
23.8 Email	23.8.1	23.8.2	23.8.3	23.8.4	23.8.5
23.9 Phone	23.9.1	23.9.2	23.9.3	23.9.4	23.9.5

Confirm Receipt 24.0

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.

Applicant Signature

Date

Co-Applicant Signature

Date

0.1 Closing Disclosure

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

1.0 Closing Information

- 1.1 Date Issued
1.2 Closing Date
1.3 Disbursement Date
1.4 Settlement Agent Company Name
1.5 File #
1.6 Property Address
1.7 Appraised Prop. Value
(or) Estimated Prop. Value

2.0 Transaction Information

- 2.1 Borrower Name(s)
2.1.1 Address(es)
2.3 Lender Company Name

3.0 Loan Information

- 3.1 Loan Term Months
3.2 Purpose (LoanPurposeType = "Refinance")
3.3 Product
3.4 Loan Type • Conventional • FHA
• VA • _____
3.5 Loan ID #
3.6 MIC #

Loan Terms	4.0	Can this amount increase after closing? (Complete if "YES")	
4.1 Loan Amount	4.1.1 \$	4.1.2 NO	4.1.3
4.2 Interest Rate	4.2.1 %	4.2.2 NO/YES	4.2.3
4.3 Period Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	4.3.1 \$	4.3.2 NO/YES	4.3.3
Does the loan have these features?			
4.4 Prepayment Penalty		4.4.2 NO	4.4.3
4.5 Balloon Payment		4.5.2 NO	4.5.3

Projected Payments	5.0			
5.1 Payment Calculation	5.1.1 Years 1 – n	5.1.2 Years n – n	5.1.3 Years n – n	5.1.4 Years n – n
5.2 Principal & Interest	5.2.1 \$ min 5.2.2 \$ max 5.2.3	5.2.4 \$ min 5.2.5 \$ max	5.2.6 \$ min 5.2.7 \$ max	5.2.8 \$ min 5.2.9 \$ max
5.3 Mortgage Insurance	5.3.1 + \$	5.3.2 + \$	5.3.3 + \$	5.3.4 + \$
5.4 Estimated Escrow Amount can increase over time	5.4.1 + \$	5.4.2 + \$	5.4.3 + \$	5.4.4 + \$
5.5 Estimated Total Period Payment	5.5.1 \$ min 5.5.2 \$ max	5.5.3 \$ min 5.5.4 \$ max	5.5.5 \$ min 5.5.6 \$ max	5.5.7 \$ min 5.5.8 \$ max
5.6 Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details	5.6.1 \$ 5.6.2 a period	This estimate includes 5.6.3 <input checked="" type="checkbox"/> Property Taxes 5.6.4 <input checked="" type="checkbox"/> Homeowners Insurance 5.6.5 <input type="checkbox"/> Other: See Escrow Account on page 4 for details. You must pay for other property costs separately.		In escrow? NO/SOME/YES NO/SOME/YES NO/SOME/YES

Costs at Closing	6.0	
6.1 Closing Costs	6.1.1 \$	Includes 6.1.2 \$ in Loan Costs + 6.1.3 \$ in Other Costs – 6.1.4 \$ in Lender Credits. See page 2 for details.
6.2 Cash to Close	6.2.1 \$	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. 6.2.2 • From • To Borrower

Closing Cost Details

Loan Costs		Borrower-Paid		Paid by Others
		At Closing	Before Closing	
7.1 A. Origination Charges		7.1.1	\$	
7.2.1 % of 7.2 Loan Amount (Points)	7.2.1 to Payee Type	7.2.2 \$	7.2.3 \$	7.2.6 \$
7.3 Fee Item	7.3.1 to Payee Type & Name	7.3.2 \$	7.3.3 \$	7.3.6 \$
7.4 B. Services Borrower Did Not Shop For		7.4.1	\$	
7.5 Fee Item	7.5.1 to Payee Type & Name	7.5.2 \$	7.5.3 \$	7.5.6 \$
7.6 C. Services Borrower Did Shop For		7.6.1	\$	
7.7 Fee Item	7.7.1 to Payee Type & Name	7.7.2 \$	7.7.3 \$	7.7.6 \$
7.8 D. TOTAL LOAN COSTS (Borrower-Paid)		7.8.1	\$	
7.9 Loan Costs Subtotals (A + B + C)		7.9.2 \$	7.9.3 \$	
Other Costs		8.0		
8.1 E. Taxes and Other Government Fees		8.1.1	\$	
8.2 Recording Fees	8.2 Deed: 8.2.1 \$ 8.2 Mortgage 8.2.1 \$	8.2.2 \$	8.2.3 \$	8.2.6 \$
8.3 Transfer Tax	8.3.1 to Jurisdiction Name	8.3.2 \$	8.3.3 \$	8.3.6 \$
8.4 F. Prepaids		8.4.1	\$	
8.5 Homeowner's Insurance Premium	8.5.1 (n mo.) to Payee Type & Name	8.5.2 \$	8.5.3 \$	8.5.6 \$
8.6 Mortgage Insurance Premium	8.6.1 (n mo.) to Payee Type & Name	8.6.2 \$	8.6.3 \$	8.6.6 \$
8.7 Prepaid Interest	8.7.1 (\$ per day from Date to Date)	8.7.2 \$	8.7.3 \$	8.7.6 \$
8.8 Property Taxes	8.8.1 (n mo.) to Payee Type & Name	8.8.2 \$	8.8.3 \$	8.8.6 \$
8.9 Prepaid Item	8.9.1 (n mo.) to Payee Type & Name	8.9.2 \$	8.9.3 \$	8.9.6 \$
8.10 G. Initial Escrow Payment at Closing		8.10.1	\$	
8.11 Homeowner's Insurance	8.11.1 (\$ per month for n mo.) to Payee Type	8.11.2 \$		8.11.6 \$
8.12 Mortgage Insurance	8.12.1 (\$ per month for n mo.) to Payee Type	8.12.2 \$		8.12.6 \$
8.13 Property Taxes	8.13.1 (\$ per month for n mo.) to Payee Type	8.13.2 \$		8.13.6 \$
8.14 Escrow Item	8.14.1 (\$ per month for n mo.) to Payee Type	8.14.2 \$		8.14.6 \$
8.15 Aggregate Adjustment		8.15.2 -\$		
8.16 H. Other		8.16.1	\$	
8.17 Fee Item	8.17.1 to Payee Type & Name	8.17.2 \$	8.17.3 \$	8.17.6 \$
8.18 I. TOTAL OTHER COSTS (Borrower-Paid)		8.18.1	\$	
8.19 Other Costs Subtotals (E + F + G + H)		8.19.2 \$	8.19.3 \$	
9.1 J. TOTAL CLOSING COSTS (Borrower-Paid)		9.1.1	\$	
9.2 Closing Costs Subtotals (D + I)		9.2.2 \$	9.2.3 \$	9.2.6 \$
9.3 Lender Credits	9.3.1 Tolerance Cure \$	9.3.2 -\$		

Payoffs and Payments 25.0 Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
25.1 Identification of Liability Item Payoff or Closing Adjustment Item along with Payor and Payee	25.1.1 \$
25.2 K. TOTAL PAYOFFS AND PAYMENTS	25.2.1 \$

Calculating Cash to Close 10.0 Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change? (Complete if "YES")
10.10 Loan Amount	10.10.1 \$	10.10.2 \$	10.10.3 NO/YES 10.1.4 ▪ You increased/decreased this amount
10.1 Total Closing Costs (J)	10.1.1 -\$	10.1.2 -\$	10.1.3 NO/YES 10.1.4 ▪ See Total Loan Costs (D) and Total Other Costs (I)
10.2 Closing Costs Paid Before Closing	10.2.1 \$0	10.2.2 \$	10.2.3 NO/YES 10.2.4 ▪ You paid these Closing Costs before closing ▪ Increase exceeds legal limits by \$200. See Lender Credits on page 2 for credit of excess amount.
10.11 Total Payoffs and Payments (K)	10.11.1 -\$	10.11.2 -\$	10.11.3 NO/YES 10.11.4 ▪ See Payoffs and Payments (K)
10.9 Cash to Close	10.9.1 \$ 10.9.3 <input type="checkbox"/> From (if -) <input type="checkbox"/> To (if +) Borrower	10.9.2 \$ 10.9.4 <input type="checkbox"/> From (if -) <input type="checkbox"/> To (if +) Borrower	10.3 Closing Costs Financed (Paid from your Loan Amount) 10.3.2 \$

Additional Information About This Loan

Loan Disclosures 17.0

17.1 Assumption

If you sell or transfer this property to another person, your lender

- ☐ 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.

17.2 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.

17.3 Late Payment

If your payment is more than *n* days late, your lender will charge a late fee of \$ **OR** % of the indicated amount.

17.4 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.

17.5 Partial Payments

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.

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

17.6 Security Interest

You are granting a security interest in

[Property Address](#)

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

Adjustable Payment (AP) Table 19.0

Interest Only Payments? 19.1 NO

Optional Payments?

Step Payments?

Seasonal Payments? 19.4 NO

Period Principal and Interest Payments

First Change/Amount

Subsequent Changes

Maximum Payment

18.0 Escrow Account

For now, your loan

- 18.1 ☐ 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.

Escrow

Escrowed Property Costs over Year 1	18.2	\$	Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1	18.3	\$	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	18.4	\$	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	18.5	\$	The amount included in your total monthly payment.

- 18.1 ☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Costs over Year 1	18.6	\$	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	18.7	\$	

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.

Adjustable Interest Rate (AIR) Table 20.0

Index + Margin 20.1.1 Index Name + 20.1.2 %

Initial Interest Rate 20.2 %

Minimum/Maximum Interest Rate 20.3.1 % Min / 20.3.2 % Max

Change Frequency

First Change 20.4 *n* Month after Note Date

Subsequent Changes 20.5 *n* Month after First Change

Limits on Interest Rate Changes

First Change 20.6 %

Subsequent Changes 20.7 %

Loan Calculations 21.0

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	21.1	\$
Finance Charge. The dollar amount the loan will cost you.	21.2	\$
Amount Financed. The loan amount available after paying your upfront finance charge.	21.3	\$
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	21.4	%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	21.5	%



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 22.0**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.

22.2 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.

Loan Acceptance

You do not have to accept this loan because you have received this form or signed a loan application.

Refinance

Refinancing the 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 23.0

	23.0.1 Lender	23.0.2 Mortgage Broker	23.0.5 Settlement Agent
23.1 Name	23.1.1	23.1.2	23.1.5
23.2 Address	23.2.1	23.2.2	23.2.5
23.3 NMLS ID	23.3.1	23.3.2	
23.4 ST License ID			23.4.5
23.5 Contact	23.5.1	23.5.2	23.5.5
23.6 Contact NMLS ID	23.6.1	23.6.2	
23.7 Contact _ License ID			23.7.5
23.8 Email	23.8.1	23.8.2	23.8.5
23.9 Phone	23.9.1	23.9.2	23.9.5

Confirm Receipt 24.0

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.

Applicant Signature

Date

Co-Applicant Signature

Date