

UCD V2.0 USE CASE – REFINANCE WITH FIXED RATE ON ALTERNATE FORM

UCD V2.0 TEST SUITE

To support implementers of the Uniform Closing Dataset (UCD) Specification v2.0 (UCD v2.0), the Government Sponsored Enterprises (GSEs) have developed a UCD v2.0 Test Suite of commonly delivered loan transactions:

- Purchase with a Fixed Rate
- Purchase with an Adjustable Rate
- Refinance with a Fixed Rate
- Refinance with an Adjustable Rate

Each use case includes a narrative in business terms; a sample Closing Disclosure (CD) aligned with the narrative; and a UCD XML file illustrating the data requirements for delivering the described loan transaction to each GSE's UCD data collection solution.

USE CASE SUMMARY

- This use case illustrates how to deliver a \$150,000 conventional, 30-year fixed-rate refinanced loan with an interest rate of 4.25%.
- The parties to this transaction are: one borrower, one lender and one settlement agent.
- Unique data used in this test case includes: A refinance on the alternate form, only one loan ID, appraised value, ConstructionMethodTypeOtherDescription, ProjectedPaymentEstimatedTaxesInsuranceAssessmentComponentTypeOtherDescription, conditional late charges and protection at time of foreclosure.

USE CASE DETAILS

BORROWER AND PROPERTY

The borrower, Michael Thomas Jones, III, is refinancing his home at 123 Anywhere Street, Anytown, NY 12345.

The estimated value of the container property \$180,000.

LENDER

Michael worked with Ficus Bank (NMLS ID 111111), located at 4321 Random Blvd., Anytown, NY, 12345. The loan officer was Joe Smith, (NMLS ID 123456). Joe's contact info is (123) 456-7890 and joe_smith@ficusbank.com.

LOAN TERMS AND IDENTIFICATION

Joe offered Michael a conventional, 30-year, \$150,000 fixed-rate loan with an interest rate of 4.75%. Michael wanted to receive at least \$500 cash back at closing.

Ficus required the loan to have mortgage insurance (MI) which Michael purchased from Enact. The MI Certificate ID is 000654321. Michael will pay a monthly premium of \$72.50 for the first 4 years of the loan.

Joe assigned the application Ficus loan number of 345678901. He decided to manually underwrite the loan.

Rhonda used the Alternate Form to disclose the details of the transaction, which he sent to Michael on November 7, 2025.

FEES AND OTHER COSTS

Joe documented the loan and other costs according to Ficus's CD compliance instructions and disclosed them as follows:

- Total Loan Costs of \$3,795.50, with \$40 paid by Michael before closing.
 - Ficus directly provided services which resulted in \$1,450 in fees paid by Michael at closing. This amount included the application and origination fees and \$750 for one-half point to permanently reduce the originally offered interest rate of 4.75% to 4.250%, locked on November 1, 2025.
 - Ficus passed on fees totaling \$285 for the following activities performed by third party providers: flood certification, structural inspection fee, obtaining credit reports and reviewing tax records. Michael paid all except Ficus the \$40 credit report fee at closing. A \$405 inspection fee was paid by Ficus.
 - Michael incurred \$2,060.50 in fees from the closing agent he selected for various title services (courier, closing protection letter, title search, insurance binder and lenders coverage).
- Other Costs of \$2,927.83
 - At closing, Michael paid the city stamp tax and \$90 for recording the mortgage for a total of \$440.
 - Michael prepaid at closing a total of \$2,215.33 for homeowner's insurance premiums covering 12 months, MI for 1month, prepaid interest for 17 days (from 11/14/25 through 11/30/25), and 6 months of county property taxes.
 - The closing agent collected \$272.50 from Michael to fund the escrow account with 2 months of MI, homeowner's insurance, and county taxes. This amount was reduced by \$284.76 to avoid exceeding the allowed amount of escrow funding.
- Michael's total closing costs were \$5,323.33, with \$40 paid before closing and \$1,400 in non-itemized lender credits which included a \$1,100 payment for exceeding tolerance amounts disclosed in the Loan Estimate (LE).

PAYOFFS AND PAYMENTS

Michael used \$115,000 of the refinance loan to pay Rho Servicing the remaining balance on his home, and \$28,800 to pay off his ABC Bank credit card.

CASH TO CLOSE

- The total loan amount was \$150,000.
- The total cost of the loan was \$5,323.33, an increase from the LE amount of \$5,099.
- The closing costs were reduced by the \$40.00 Michael paid before closing.
- The total payoffs and payments were \$143,800.
- Ficus returned \$916.67 to Michael at closing, an increase from the estimated \$901,00.00.

QUALIFIED MORTGAGE DATA

Ficus used the general Ability to Repay method for the Regulation Z calculations, which resulted in excluded bona fide discount points of 0.5%, total loan amount of \$147,611.14, total points and fees amount of \$2,388.86 which included \$155 paid to affiliates.

CLOSING AGENT AND CLOSING

Sarah Arnold (state license number 6543210) of Epsilon Title Company (state license number 876543) was the closing agent. Epsilon's office is located at 101 Commerce Pl., Suite 3, Anytown, NY, 12345. Sarah's contact information is (987) 555-4321 and sarah@epsilontitle.com.

The closing file number for the transaction was 32-5678. Sarah conducted the closing on November 14, 2025. The loan funds were disbursed on November 17, 2025.

MONTHLY PAYMENT AMOUNT AND LOAN FEATURES

FIRST 4 YEARS

Michael's monthly principal & interest (P&I) payment for the first 4 years is \$737.91. With the mortgage insurance premium of \$72.50 and escrow withholding of \$206.13, the total payment amount is \$1,016.54. Michael will pay an additional \$150 per month outside of escrow for a wildfire insurance rider.

YEARS 5 -30

After 4 years, the MI requirement terminates, so Michael's total monthly payment drops to \$944.04.

ADDITIONAL FEATURES

Sarah reviewed various features of the loan with Michael, explaining that since this is a fixed-rate loan, the interest rate, monthly payment, and loan amount never change or increase. She pointed out that there is no temporary buydown, balloon payment, interest only period or seasonal payment feature. The loan is not assumable and has neither a demand feature nor a prepayment penalty.

Once the loan payment is more than 15 days late, Ficus will charge a delinquent payment penalty of the greater amount of \$250 or 5% of the monthly principal and interest payment. Ficus accepts partial payments but holds them until the full monthly payment is received. In the event of a foreclosure, Michael will not be liable for any unpaid balance.

LIFE OF LOAN COSTS

Over the life of the loan, the Joneses will make payments totaling \$265,647.54, which means the loan cost \$115,647.54, with interest making up 77.098% of the loan amount. The Annual Percentage Rate (APR) is 4.545% and the Average Prime Offer Rate (APOR) is 6.36%.

XML FILE HANDLING DATA POINTS

Ficus's loan origination system (LOS) sent the UCD XML Freddie Mac's UCD Collection Solution using Freddie Mac-assigned software provider ID 000004 and to Fannie Mae's UCD Collection Solution using Fannie Mae-assigned software provider ID PJKLM0101B.

When the UCD XML file was created on November 29, 2025, at 11:08 a.m., it included MISMO Reference Model version 3.3.0299, UCD Spec data version identifier UCD2.0, identification of the 3 default namespaces mismo:, gse: and ucd: and their defined URLs, the embedded document format parameters and the PDF of the Alternate Form provided to Michael.

CALCULATIONS DISCLAIMER

Any calculations provided in this use case were derived by the GSEs based on the knowledge of the definition of terms and knowledge of the Consumer Financial Protection Bureau (CFPB) regulations. While the GSEs strove to provide accurate values in this example, they acknowledge that lenders and technology providers may calculate alternate values. If your calculations vary from the GSEs calculations, the GSEs recommend using the values derived at your organization.

REVISION HISTORY

| Date | Version # | Descriptions |
|--------------------|-----------|---|
| September 29, 2025 | 1.1 | Enhanced narrative with corrections and clarifications. Used updated Numbered Form, 6-2025. |
| December 17, 2024 | 1.0 | New version for UCD v2.0 |

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 | 2.0 Transaction Information | 3.0 Loan Information |
| 1.1 Date Issued11/07/2025 | 2.1 BorrowerMichael Thomas Jones, III | 3.1 Loan Term360 Months |
| 1.2 Closing Date11/14/2025 | 2.1.1123 Anywhere Street | 3.2 PurposeRefinance |
| 1.3 Disbursement Date11/17/2025 | Anytown, NY 12345 | |
| 1.4 Settlement AgentEpsilon Title Company | | 3.3 ProductFixed Rate |
| 1.5 File #32-5678 | | 3.4 Loan Type <input checked="" type="checkbox"/> Conventional · FHA |
| 1.6 Property123 Anywhere Street | 2.3 LenderFicus Bank | · VA · _____ |
| Anytown, NY 12345 | | 3.5 Loan ID #345678901 |
| 1.7 Appraised Value\$180,000 | | 3.6 MIC #009874513 |

| Loan Terms | 4.0 | Can this amount increase after closing? | | |
|--|------------------------------------|---|-------|--|
| 4.1 Loan Amount | 4.1.1 \$150,000 | 4.1.2 NO | | |
| 4.2 Interest Rate | 4.2.1 4.25% | 4.2.2 NO | 4.2.3 | |
| 4.3 Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment | 4.3.1 \$737.91 | 4.3.2 NO | 4.3.3 | |
| | 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 – 4 | 5.1.2 Years 5 – 30 |
| 5.2 Principal & Interest | 5.2.1 | | 5.2.4 |
| | 5.2.2 | \$737.91 | 5.2.5 \$737 |
| | 5.2.3 | | |
| 5.3 Mortgage Insurance | 5.3.1 + | \$72.50 | 5.3.2 + --- |
| 5.4 Estimated Escrow Amount can increase over time | 5.4.1 + | \$206.13 | 5.4.2 + \$206 |
| 5.5 Estimated Total Monthly Payment | 5.5.1 | | 5.5.3 |
| | 5.5.2 | \$1,016.54 | 5.5.4 \$944 |
| 5.6 Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details | 5.6.1 \$ 356.13 5.6.2 a month | 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 checked="" type="checkbox"/> Other: Wildfire Insurance Rider See Escrow Account on page 4 for details. You must pay for other property costs separately. | In escrow? YES YES NO |

| Costs at Closing | 6.0 | |
|-------------------|------------------|--|
| 6.1 Closing Costs | 6.1.1 \$5,323.33 | Includes 6.1.2 \$3,795.50 in Loan Costs + 6.1.3 \$2,927.83 in Other Costs – 6.1.4 \$1,400 in Lender Credits. See page 2 for details. |
| 6.2 Cash to Close | 6.2.1 \$916.67 | Includes Closing Costs. See Calculating Cash to Close on page 3 for details. |

Closing Cost Details

| Loan Costs | | Borrower-Paid | | Paid by Others |
|--|-------------------------------|------------------|-------------------|----------------|
| | | At Closing | Before Closing | |
| 7.1 A. Origination Charges | 7.0 | 7.1.1 | \$1,450.00 | |
| 7.2.1 0.5% 7.2 of Loan Amount (Points) | 7.2.1 | 7.2.2 \$750.00 | 7.2.3 | 7.2.6 |
| 7.3 Application Fee | 7.3.1 | 7.3.2 \$250.00 | 7.3.3 | 7.3.6 |
| Loan Origination Fee | | \$450.00 | | |
| 7.4 B. Services Borrower Did Not Shop For | | 7.4.1 | \$285.00 | |
| 7.5 Credit Report Fee | 7.5.1 to Information, Inc. | 7.5.2 | 7.5.3 \$40.00 | 7.5.6 |
| Flood Certification Fee | to Info Co. | \$95.00 | | |
| Structural Inspection Fee | to John Smith Appraisers, Inc | | | \$405.00 (L) |
| Tax Service Fee | to Info Co. | \$150.00 | | |
| 7.6 C. Services Borrower Did Shop For | | 7.6.1 | \$2,060.50 | |
| 7.7 Title – Closing Protection Letter Fee | 7.7.1 to Epsilon Title Co. | 7.7.2 \$250.50 | 7.7.3 | 7.7.6 |
| Title – Courier/Copy/Fax Fee | to Epsilon Title Co. | \$155.00 | | |
| Title – Insurance Binder Fee | to Epsilon Title Co. | \$585.00 | | |
| Title – Lender's Coverage Premium | to Epsilon Title Co. | \$520.00 | | |
| Title – Search Fee | to Epsilon Title Co. | \$550.00 | | |
| 7.8 D. TOTAL LOAN COSTS (Borrower-Paid) | | 7.8.1 | \$3,795.50 | |
| 7.9 Loan Costs Subtotals (A + B + C) | | 7.9.2 \$3,755.50 | 7.9.3 \$40.00 | |

Other Costs

| | | | | |
|---|---|-------------------|-------------------|--------|
| 8.1 E. Taxes and Other Government Fees | | 8.1.1 | \$440.00 | |
| 8.2 Recording Fees | 8.2 Deed: 8.2.1 8.2 Mortgage 8.2.1 \$90.00 | 8.2.2 \$90.00 | 8.2.3 | 8.2.6 |
| 8.3 Transfer Tax Stamp for City Mortgage | 8.3.1 to City of Anytown | 8.3.2 \$350.00 | 8.3.3 | 8.3.6 |
| 8.4 F. Prepays | | 8.4.1 | \$2,215.33 | |
| 8.5 Homeowner's Insurance Premium | 8.5.1 (12 mo.) to Insurance Co. | 8.5.2 \$1,209.96 | 8.5.3 | 8.5.6 |
| 8.6 Mortgage Insurance Premium | 8.6.1 (1 mo.) to Enact | 8.6.2 72.50 | 8.6.3 | 8.6.6 |
| 8.7 Prepaid Interest | 8.7.1 (\$17.71 per day from 11/14/25 to 11/30/25) | 8.7.2 \$301.07 | 8.7.3 | 8.7.6 |
| 8.8 Property Taxes | 8.8.1 (6 mo.) to Any County USA | 8.8.2 \$631.80 | 8.8.3 | 8.8.6 |
| 8.9 | 8.9.1 | 8.9.2 | 8.9.3 | 8.9.6 |
| 8.10 G. Initial Escrow Payment at Closing | | 8.10.1 | \$272.50 | |
| 8.11 Homeowner's Insurance | 8.11.1 (\$100.83 per month for 2 mo.) | 8.11.2 \$201.66 | | 8.11.6 |
| 8.12 Mortgage Insurance | 8.12.1 (per month for 2 mo.) | 8.12.2 | | 8.12.6 |
| 8.13 Property Taxes | 8.13.1 (\$105.30 per month for 2 mo.) | 8.13.2 \$210.60 | | 8.13.6 |
| 8.14 Flood Insurance | 8.14.1 (\$72.50 per month for 2 mo.) | 8.14.2 \$145.00 | | 8.14.6 |
| 8.15 Aggregate Adjustment | | 8.15.2 -\$284.76 | | |
| 8.16 H. Other | | 8.16.1 | \$0 | |
| 8.17 | 8.17.1 | 8.17.2 | 8.17.3 | 8.17.6 |
| 8.18 I. TOTAL OTHER COSTS (Borrower-Paid) | | 8.18.1 | \$2,927.83 | |
| 8.19 Other Costs Subtotals (E + F + G + H) | | 8.19.2 \$2,927.83 | 8.19.3 \$0 | |
| 9.1 J. TOTAL CLOSING COSTS (Borrower-Paid) | | 9.1.1 | \$5,323.33 | |
| 9.2 Closing Costs Subtotals (D + I) | | 9.2.2 \$6,683.33 | 9.2.3 \$40.00 | |
| 9.3 Lender Credits | 9.3.1 Tolerance cure: \$1,100.00 | 9.3.2 -\$1,400.00 | | |

CLOSING DISCLOSURE

PAGE 2 OF 5 • LOAN ID 345678901

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 Rho Servicing to pay off existing loan | 25.1.1 \$115,000.00 |
| ABC Bank to pay off credit card debt | \$28,800.00 |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| 25.2 K. TOTAL PAYOFFS AND PAYMENTS | 25.2.1 \$143,800.00 |

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

| | Loan Estimate | Final | Did this change? |
|--|--|--|--|
| 10.10 Loan Amount | 10.10.1 \$150,000.00 | 10.10.2 \$150,000.00 | 10.10.3 NO 10.10.4 |
| 10.1 Total Closing Costs (J) | 10.1.1 -\$5,099.00 | 10.1.2 -\$5,323.33 | 10.1.3 YES 10.1.4 ▪ See Total Loan Costs (D) and Total Other Costs (I) ▪ Tolerance Cure of \$1,100. |
| 10.2 Closing Costs Paid Before Closing | 10.2.1 \$0 | 10.2.2 \$40.00 | 10.2.3 YES 10.2.4 ▪ You paid these Closing Costs before closing |
| 10.11 Total Payoffs and Payments (K) | 10.11.1 -\$143,800.00 | 10.11.2 -\$143,800.00 | 10.11.3 YES 10.11.4 ▪ See Payoffs and Payments (K) |
| 10.9 Cash to Close | 10.9.1 \$901.00 10.9.3 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower | 10.9.2 \$916.67 10.9.4 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower | 10.3 Closing Costs Financed (Paid from your Loan Amount) 10.3.2 \$0.00 |

CLOSING DISCLOSURE

PAGE 2 OF 5 • LOAN ID 345678901

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 **15** days late, your lender will charge a late fee of **the greater of \$250 or 5% of the monthly principal and interest payment.**

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

123 Anywhere Ave, Anytown, NY 12345

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 \$2,473.56 | Estimated total amount over year 1 for your escrowed property costs: |
| Non-Escrowed Property Costs over Year 1 | 18.3 \$1,800.00 | Estimated total amount over year 1 for your non-escrowed property costs: |
| | | You may have other property costs. |
| Initial Escrow Payment | 18.4 \$272.50 | A cushion for the escrow account you pay at closing. See Section G on page 2. |
| Monthly Escrow Payment | 18.5 \$206.13 | 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.

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 | \$265,648 |
| Finance Charge. The dollar amount the loan will cost you. | 21.2 | \$115,648 |
| Amount Financed. The loan amount available after paying your upfront finance charge. | 21.3 | \$150,000 |
| Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate. | 21.4 | 4.545% |
| 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 | 77.098% |



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

| | 23.0.1 Lender | 23.0.5 Settlement Agent |
|---------------------------|---|---|
| 23.1 Name | 23.1.1 Ficus | 23.1.5 Epsilon Title Company |
| 23.2 Address | 23.2.1 4321 Random Blvd. Anytown, NY 12345 | 23.2.5 123 Commerce Pl., Suite 3 Anytown, NY 12345 |
| 23.3 NMLS ID | 23.3.1 111111 | |
| 23.4 ST License ID | | 23.4.5 876543 |
| 23.5 Contact | 23.5.1 Joe Smith | 23.5.5 Sarah Arnold |
| 23.6 Contact NMLS ID | 23.6.1 123456 | |
| 23.7 Contact _ License ID | | 23.7.5 6543210 |
| 23.8 Email | 23.8.1 joe_smith@ficusbank.com | 23.8.5 sarah@epsilontitle.com |
| 23.9 Phone | 23.9.1 123-456-7890 | 23.9.5 987-555-4321 |

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

CLOSING DISCLOSURE

PAGE 2 OF 5 • LOAN ID 345678901