Loan Estimate for 3.375%

Loan Terms		Can this amount increase after closing?
Loan Amount	\$164,000	NO
Interest Rate	3.375%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$725.04	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Payment Calculation		Years 1 - 30	
Principal & Interest		\$725.04	
Mortgage Insurance		+ 0	
Estimated Escrow Amount can Increase over time		+ 249	
Estimated Total Monthly Payment		\$974	
Estimated Taxes, Insurance & Assessments Amount can increase over time	\$249 a month	This estimate includes IN Property Taxes Homeowner's Insurance Other: See Section G on page 2 for escrowed property costs. You must costs separately.	In escrow? Yes It pay for other property
Costs at Closing			
Estimated Closing Costs	\$21,550	Includes \$15,217 in Loan Costs + \$6,333 i	n Other Costs

Closing Cost Details

Estimated Cash to Close

Loan C	osts	
A. Origi	nation Charges	\$12,518
5.649%	of Loan Amount (Points)	\$9,264
Originatio	n Fee	\$2,255
Underwrit	ing Fee	\$999

\$58,563

E. Taxes and Other Government Fees		\$2,331
Recording Fees and Other Taxes Transfer Taxes		\$80 \$2,251
F. Prepaids		\$369
Homeowner's Insurance Premium (months) Mortgage Insurance Premium (months) Prepaid Interest (\$ 15.38 per day for 24days @ Property Taxes (months)	3.375%)	\$369

Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

B. Services You Cannot Shop For	\$1,161
Appraisal Fee	\$690
Condo Budget/ByLaws/Master	\$100
Condo Insurance fee	\$50
Condo Questionnaire	\$200
Credit Report	\$50
Flood Determination Fee	\$11
Flood Life of Loan Coverage	\$6
Life of Loan Tax Service	\$54

G. Initial Escrow Payment at Closing		\$2,983	
Homeowner's Insuran Mortgage Insurance Property Taxes	se \$ \$ \$248.58	per month for mo. per month for mo. per month for 12 mo.	\$2,983
H. Other			\$650

Title-Owner's Title Policy (optional)

C. Services You Can Shop For	\$1,538
Title-Document Preparation Fee	\$73
Title-Lenders Title Policy	\$1,040
Title-Settlement or Closing Fee	\$425

I. TOTAL OTHER COSTS (E+F+G+H)	\$6,333
J. TOTAL CLOSING COSTS	\$21,550
D+I	\$21,550
Lender Credits	
Calculating Cash to Close Total Closing Costs (J)	\$21,550
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$41,000
Deposit	-\$3,000
Funds for Borrower	\$0
Seller Credits	2050
	-\$650
Adjustments and Other Credits	-\$050 -\$337

\$15,217

Loan Estimate for 4.5%

Loan Terms		Can this amount increase after closing?
Loan Amount	\$164,000	NO
Interest Rate	4.5%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$830.97	NO
Prepayment Penalty		Does the loan have these features?
Balloon Payment		NO

Balloon Payment		NO		
Projected Payments				
Payment Calculation		Years 1 - 30		
Principal & Interest		\$830.97		
Mortgage Insurance		+ 0		
Estimated Escrow Amount can increase over time		+ 249		
Estimated Total Monthly Payment		\$1,080		
Estimated Taxes, Insurance & Assessments Amount can increase over time	\$481 a month	This estimate includes In esc ☑ Property Taxes Yes ☐ Homeowner's Insurance ☑ Other: HOA Dues No See Section G on page 2 for escrowed property costs. You must pay for other procests separately.		
Costs at Closing				
Estimated Closing Costs	\$22,903	Includes \$16,447 in Loan Costs + \$6,456 in Other Costs - \$0 in Lender Credits. See page 2 for details.	i	
Estimated Cash to Close	\$59,916	Includes Closing Costs. See Calculating Cash to Close on page 2 for det	ails.	

Closing Cost Details

Loan Costs	
A. Origination Charges	\$13,748
6.399% of Loan Amount (Points)	\$10,494
Origination Fee	\$2,255
Underwriting Fee	\$999

Other Costs		
E. Taxes and Other Government Fees		\$2,331
Recording Fees and Other Taxes Transfer Taxes		\$80 \$2,251
F. Prepaids		\$492
Homeowner's Insurance Premium (months) Mortgage Insurance Premium (months) Prepaid Interest (\$ 20.50 per day for 24days @ Property Taxes (months)	4.5%)	\$492

B. Services You Cannot Shop For	\$1,161
Appraisal Fee	\$690
Condo Budget/ByLaws/Master	\$100
Condo Insurance fee	\$50
Condo Questionnaire	\$200
Credit Report	\$50
Flood Determination Fee	\$11
Flood Life of Loan Coverage	\$6
Life of Loan Tax Service	\$54

G. Initial Escrow P	\$2,983		
Homeowner's Insurance	\$	per month for mo	0.
Mortgage Insurance	\$	per month for mo	
Property Taxes	\$248.56	per month for 12 mo	

H. Other	\$650
Title-Owner's Title Policy (optional)	\$650

I. TOTAL OTHER COSTS (E+F+G+H)

C. Services You Can Shop For	\$1,538
Title-Document Preparation Fee	\$73
Title-Lenders Title Policy	\$1,040
Title-Settlement or Closing Fee	\$425

J. TOTAL CLOSING COSTS	\$22,903
D+I	\$22,903

Calculating Cash to Close	
Total Closing Costs (J)	\$22,903
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$41,000
Deposit	-\$3,000
Funds for Borrower	\$0
Seller Credits	-\$650
Adjustments and Other Credits	-\$337
Estimated Cash to Close	\$59.916

D. TOTAL LOAN COSTS (A+B+C)	\$ 16,447

Closing Disclosure @4.5% (Everything mentioned before this was 3.375%)

(This was not agreed upon at all. Only til I mentioned why it was 4%, was this mentioned:

"In regards to the rate, we were informed that although the 3.375% is available, we are not able to move forward with it as the cost to buy down this rate to a 3.375% costs so much, driving the APR up and making it a high priced mortgage which we are not able to move forward with." And

"In order to pass the points and fees test, the maximum allowable points and fees must be met.

Rate: 3.375 came with points and fees of \$12,108.36

the maximum allowable was \$4,464.98, therefore we had to decrease the fees in the amount of \$7,643.38.

The rate that met the maximum allowable points and fees is the 4.5 rate. The maximum allowable points and fees for this loan is \$4,385.86 and the rate came with \$3,254.00. So the file passed."

Loan Terms		Can this amount increase after closing?
Loan Amount	\$150,000	NO
Interest Rate	4.5%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$760.03	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO
Projected Payments	1	
Payment Calculation		Years 1-30
Principal & Interest		\$760.03
Mortgage Insurance		+ 0
Estimated Escrow Amount can increase over time		+ \$118.86
Estimated Total Monthly Payment		\$878.89
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details	\$350.86 a month	This estimate includes In escrot In escrot In Property Taxes In escrot I
Costs at Closing		
Closing Costs	\$8,739.48	Includes \$ 5,459.44 in Loan Costs +\$ 3,280.04 in Other Costs -\$ 0.00 in Lender Credits. See page 2 for details.
Cash to Close	\$59,173.33	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs		Borrower-Paid At Closing Before Closing		Seller-Paid At Closing Before Closing		Paid by Others	
A. Origination Charges			311.50				
01 % of Loan Amount (Points)			7				
02 Broker Compensation to VA Desert	Pacific FCU					(L) \$2,062.5	
03 Origination Fee		\$1,312.50					
04 Underwriting Fee		\$999.00					
05							
06							
07							
06							
B. Services Borrower Did Not Shop	For	\$1	155.59				
01 Appraisal Fee	to ClearCapital.com, Inc.	\$125.00	\$565.00				
02 Condo Budget/ByLaws/Master	to Hoa	\$100.00					
03 Condo Insurance fee	to Hoa	\$50,00					
04 Condo Questionnaire	to Hoa	\$200.00					
05 Credit Report	to Credco	\$45.09					
06 Flood Determination Fee	to CoreLogic Flood Services	\$10.50					
07 Flood Life of Loan Coverage	to CoreLogic Flood Services	\$6.00					
08 Life of Loan Tax Service	to CoreLogic Tax Services	\$54.00					
09	a concedio in controlo	+0-1.00					
10							
C. Services Borrower Did Shop For		\$1.5	992.35		_		
01 Pest Inspection	to Ticor Title	\$100.00					
02 Title-Closing Protection Letter	to Ticor Title	\$25.00					
03 Title-Lenders Title Policy	to Ticor Title	\$1,474.35					
04 Title-Recording Service	to Ticor Title	\$18.00					
05 Title-Settlement or Closing Fee	to Ticor Title	\$375.00					
06	ID TRAN TION	#010.00					
07							
DB							
D. TOTAL LOAN COSTS (Borrower-F	Daid)	ŧE.	459.44				
	raid)	\$4.894.44				I	
Loan Costs Subtotals (A + B + C)		\$4,094.44	\$363.00				
Other Costs							
E. Taxes and Other Government Fee	es es	\$1.	133.50				
01 Recording Fees Deed: \$60.00	Mortgage: \$100.00	\$88.00				(L) \$72.0	
00 C	to Clark County Recorder			\$246.00			
02 County	io clark county recorder						
F. Prepaids	ib clark county recorder	\$61	85.15				
	io ciaix county recorder	\$61	85.15				
F. Prepaids	io dark county records	Số	85.15				
F. Prepaids 01 Homeowner's Insurance Premium (mo.) 02 Mortgage Insurance Premium (mo.)	•	\$450.00	85.15				
F. Prepaids 01 Homeowner's Insurance Premium (mo.) 02 Mortgage Insurance Premium (mo.)	om 07/08/2019 to 08/01/2019		85.15				
F. Prepaids 01 Homeowner's Insurance Premium (me.) 02 Mortgage Insurance Premium (mo.) 03 Prequid Interest \$18.75 per day fr 04 Preperty Taxes (3 me.) to Clark Count	om 07/08/2019 to 08/01/2019	\$450.00	85.15				
F. Prepaids 11 Homeowner's Insurance Premium (mo.) 22 Mortgage Insurance Premium (mo.) 39 Prepaid Interest \$18.75 per day fr 40 Property Taxes (3 mo.) to Clark Count 45 06	om 87/88/2019 to 88/81/2019 ty Treasurer	\$450.00 \$235.15	43.02				
F. Prepaids 01 Homeowner's Insurance Premium (me.) 02 Mortgage Insurance Premium (mo.) 03 Prequid Interest \$18.75 per day fr 04 Preperty Taxes (3 me.) to Clark Count	om 87/88/2019 to 88/81/2019 ty Treasurer	\$450.00 \$235.15					
F. Prepaids 01 Homeower's Insurance Premium (me.) 02 Mortgage Insurance Premium (mo.) 103 Prepaid Interest \$18.75 per day fr 04 Property Taxes (3 me.) to Clark Count 05 06 Initial Escrow Payment at Closing 01 Homeower's Insurance	rom 07/08/2019 to 08/01/2019 by Treasurer	\$450.00 \$235.15					
F. Prepaids 01 Homeowner's Insurance Premium (me.) 02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$1.8.75 per day fr 04 Property Taxes (3 me.) to Clark Count 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance 02 Mortgage Insurance	nom 07/08/2019 to 08/01/2019 ty Treasurer permonth for mo.	\$450.00 \$235.15					
F. Prepaids 01 Hornsower's Insurance Premium (me.) 02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$18.75 per day fr 04 Property Taxes (3 me.) to Clark Count 05 G. Initial Escrow Payment at Closing 01 Hornsowner's Insurance 02 Mortgage Insurance 03 Property Taxes	om 07/08/2019 to 08/01/2019 ty Treasurer per month for mo. per month for mo.	\$450.00 \$235.15					
F. Prepaids 01 Homsower's Insurance Premium (mo.) 02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$18.75 per day fr 04 Property Taxes (3 mo.) to Clark Count 05 Initial Escrow Payment at Closing 01 Homsowner's Insurance 02 Mortgage Insurance 03 Property Taxes 04 Tax: CLARK COUNTY TREAS	om 07/08/2019 to 08/01/2019 by Treasurer per month for mo. per month for mo. per month for mo.	\$450.00 \$235.15					
F. Prepaids 01 Homeower's Insurance Premium (me.) 02 Mortgage Insurance Premium (me.) 103 Prepaid Interest \$18.75 per day fr 04 Property Taxes (3 me.) to Clark Count 05 Initial Escrow Payment at Closing 01 Homeower's Insurance 02 Mortgage Insurance 03 Property Taxes 04 Tax: CLARK COUNTY TREAS 05 Tax: Local Improvement	per month for mo. per month for mo. per month for mo. per month for so, per month for so, per month for so, per month for so,	\$450.00 \$235.15 \$64					
F. Prepaids 01 Hornsowner's Insurance Premium (me.) 02 Mortzage Insurance Premium (mo.) 03 Prepaid Interest \$18.75 per day fr 04 Property Taxes (3 me.) to Clark Count 05 G. Initial Escrow Payment at Closing	per month for mo. per month for mo. per month for mo. per month for so, per month for so, per month for so, per month for so,	\$450.00 \$235.15 \$64					
F. Prepaids 01 Horseower's Insurance Premium (mo.) 02 Mortgage Insurance Premium (mo.) 03 Prepaid Intenst \$18.75 per day fr 04 Preperty Taxes (3 mo.) to Clark Count 05 Initial Escrow Payment at Closing 01 Horseowner's Insurance 02 Mortgage Insurance 03 Property Taxes 04 Tax: CLARK COUNTY TREAS 05 Tax: Local Improvement 06 07	per month for mo. per month for mo. per month for mo. per month for so, per month for so, per month for so, per month for so,	\$450.00 \$235.15 \$64					
F. Prepaids 01 Homeower's Insurance Premium (mo.) 02 Mortgage Insurance Premium (mo.) 03 Prepaid Interest \$18.75 per day fr 04 Property Taxes (3 mo.) to Clark Count 05 05. Initial Escrow Payment at Closing 01 Homeower's Insurance 02 Mortgage Insurance 03 Property Taxes 04 Tax: CLARK COUNTY TREAS 05 Tax: Local Improvement 06 07 08 Aggregate Adjustment	per month for mo. per month for mo. per month for mo. per month for so, per month for so, per month for so, per month for so,	\$450.00 \$235.15 \$64 \$233.82 \$409.20					
F. Prepaids Of Horneower's Insurance Premium (ma.) Of Mortgage Insurance Premium (mo.) Prepaid Interest \$18.75 per day fr Of Property Taxes (3 me.) to Clark Count G. Initial Escrow Payment at Closing Of Horneower's Insurance Of Mortgage Insurance Of Tax: CLARK COUNTY TREAS OF Tax: Local Improvement Of Aggregate Adjustment H. Other	per month for mo. per month for mo. per month for mo. per month for mo. per month for so mo. \$177.94 per month for 3 mo. \$40.92 per month for 10 mo.	\$450.00 \$235.15 \$64 \$233.82 \$409.20	43.02				
F. Prepaids 01 Horsewer's Insurance Premium (mo.) 02 Mortgage Insurance Premium (mo.) 03 Prepaid Insurance Premium (mo.) 04 Prepaid Insurance Premium (mo.) 05 Trepaid Insurance (mo.) 06 Initial Escrow Payment at Closing 01 Horsewer's Insurance 02 Mortgage Insurance 02 Mortgage Insurance 04 Tax: CLARK COUNTY TREAS 05 Tax: Local Improvement 06 07 08 Aggregate Adjustment H. Other 01 Advance Loretto Bay Homeowners	per month for mo. \$40.92 per month for 10 mo.	\$450.00 \$235.15 \$64 \$233.82 \$409.20	43.02				
F. Prepaids 01 Homeower's Insurance Premium (mo.) 103 Prepaid Interest \$18.75 per day fr 104 Preparity Taxes (3 mo.) to Clark Count 105 C. Initial Escrow Payment at Closing 101 Homeower's Insurance 102 Mertgage Insurance 103 Property Taxes 104 Tax: CLARK COUNTY TREAS 105 Tax: Local Improvement 106 107 108 Aggregate Adjustment 109 Advance Loretto Bay Homeowners to 101 Advance Villa Azure Homeowners to	per month for mo. \$40.92 per month for 10 mo.	\$450.00 \$235.15 \$64 \$233.82 \$409.20	43.02	\$425.00			
F. Prepaids Of Homeower's Insurance Premium (ma.) Of Mortgage Insurance Premium (ma.) Prepaid Interest \$18.75 per day fr Of Interest \$18.80 per day fr Of Homeower's Insurance Of Mortgage Insurance Of Tax: CLARK COUNTY TREAS OF Tax: CLARK COUNTY TREAS OF Tax: Local Improvement Of Of Office Interest I	per month for mo. per month for mo. per month for mo. per month for mo. \$177.94 per month for 3 mo. \$40.92 per month for 10 mo.	\$450.00 \$235.15 \$64 \$233.82 \$409.20	43.02	\$435.00 \$50.00			
F. Prepaids 01 Horsewer's Insurance Premium (ma.) 02 Mortgage Insurance Premium (ma.) 03 Prepaid Interest \$18.75 per day fr 04 Preparty Taxes (3 me.) to Clark Count 05 G. Initial Escrow Payment at Closing 01 Horsewer's Insurance 02 Mortgage Insurance 03 Property Taxes 04 Tax: CLARK COUNTY TREAS 05 Tax: Local Improvement 06 07 08 Aggregate Adjustment H. Other 01 Advance Villa Azure Homeowners to 02 Advance Villa Azure Homeowners to 03 Home Warmanty to First American 04 Loretto Bay Homeowners Association 05 Home Warmanty to First American 04 Loretto Bay Homeowners Association	per month for ma. \$17.94 per morth for 3 mo. \$40.92 per morth for 10 mo.	\$450.00 \$235.15 \$64 \$233.82 \$409.20	43.02	\$50.00			
F. Prepaids 01 Horseower's Insurance Premium (mo.) 103 Prepaid Intenst \$18.75 per day fr 104 Preperty Taxes (3 mo.) to Clark Count 105 C. Initial Escrow Payment at Closing 101 Horseower's Insurance 102 Mortgage Insurance 103 Property Taxes 104 Tax: CLARK COUNTY TREAS 105 Tax: Local Improvement 106 107 108 Aggregate Adjustment 109 Advance Loretto Bay Homeowners to 101 Advance Loretto Bay Homeowners to 103 Home Warranty to First American 104 Loretto Bay Homeowners Associatio 105 Loretto Bay Homeowners Associatio 106 Loretto Bay Homeowners Associatio 107 Loretto Bay Homeowners Associatio 108 Loretto Bay Homeowners Associatio 109 Loretto Bay Homeowners Associatio 109 Loretto Bay Homeowners Associatio 109 Loretto Bay Homeowners Associatio	per menth for me. \$77.94 per month for 3 mo. \$40.92 per month for 10 me. to Loretto Bay to Villa Azure HOA on to Loretti Bay on Transfer Fee to Colonial Propert	\$450.00 \$235.15 \$64 \$233.82 \$409.20	43.02	\$50.00 \$195.00			
F. Prepaids Of Homeower's Insurance Premium (ma.) Of Mortgage Insurance Premium (ma.) Prepaid Interest \$18.75 per day fr Of Interest \$18.90 per day fr Of Interest \$18.90 per day fr Of Homeower's Insurance Of Property Taxes Of Tax: CLARK COUNTY TREAS OF Tax: CLARK COUNTY T	per month for mo. per month for mo. per month for mo. per month for mo. \$177.94 per month for 10 mo. \$40.92 per month for 10 mo. to Loretto Bay or Villa Azure HOA on to Loretti Bay on Transfer Fee to Colonial Propert	\$450.00 \$235.15 \$64 \$233.82 \$409.20	43.02	\$50.00 \$195.00 \$3.075.00			
F. Prepaids Of Horneower's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Prepaid Interest \$18.75 per day fr 04 Property Taxes (3 mo.) to Clark Count Of C. Initial Escrow Payment at Closing Of Horneower's Insurance Of Horneower's Insurance Of Tax: CLARK COUNTY TREAS Of Tax: CLARK COUNTY TREAS Of Tax: Local Improvement Of Advance Adjustment H. Other Of Advance Villa Azure Horneowners to Of Advance Villa Azure Horneowners to Of Horneower's Associatio Locatto Bay Horneowners Associatio Exercise Commission to Vylla Ho Of Real Estate Commission to Vylla Ho	per month for me. \$171,94 per morith for 3 mo. \$40.92 per morith for 10 mo. to Loretto Bay o Villa Azure HOA on to Loretti Bay on Transfer Fee to Colonial Propert one Real Estate	\$450.00 \$235.15 \$64 \$233.82 \$409.20 \$44.00 \$232.10	43.02	\$50.00 \$195.00			
F. Prepaids 01 Horseower's Insurance Premium (mo.) 103 Prepaid Insurance Premium (mo.) 103 Prepaid Insurance Premium (mo.) 104 Preparty Taxes (3 mo.) to Clark Count of the Count o	per month for mo. \$1,000 per month for mo. \$2,000 per month for mo. \$40,92 per month for 10 mo. \$40,92 per month for 10 mo. \$40,92 per month for 10 mo.	\$450.00 \$235.15 \$6 \$233.82 \$409.20 \$344.00 \$232.10	43.02	\$50.00 \$195.00 \$3.075.00			
F. Prepaids Of Horneower's Insurance Premium (ma.) Of Mortgage Insurance Premium (ma.) Prepaid Interest \$18.75 per day fr Of Interest \$18.97 per day fr Of Interest \$18.97 per day fr Of Horneower's Insurance Of Horneower's Insurance Of Tax: CLARK COUNTY TREAS Of	per month for mo. \$1,000 per month for mo. \$2,000 per month for mo. \$40,92 per month for 10 mo. \$40,92 per month for 10 mo. \$40,92 per month for 10 mo.	\$450.00 \$235.15 \$66 \$233.82 \$409.20 \$44.00 \$232.10	43. 02 43. 02 4818.37	\$50.00 \$195.00 \$3.075.00			
F. Prepaids 01 Horneower's Insurance Premium (mo.) 103 Prepaid Interest \$18.75 per day fr 104 Preparty Taxes (3 mo.) to Clark Count 105 G. Initial Escrow Payment at Closing 101 Horneower's Insurance 102 Martgage Insurance 103 Property Taxes 104 Tax: CLARK COUNTY TREAS 105 Tax: CLARK COUNTY TREAS 105 Tax: Local Improvement 106 107 108 Aggregate Adjustment 109 Horneower's Insurance 102 Advance Villa Azure Horneower's It 103 Horne Warranty to First American 104 Loretto Bay Horneowner's Associatio 105 Real Estate Commission to Vylla Ho 107 Real Estate Commission to Vylla Ho	per month for mo. \$1,000 per month for mo. \$2,000 per month for mo. \$40,92 per month for 10 mo. \$40,92 per month for 10 mo. \$40,92 per month for 10 mo.	\$450.00 \$235.15 \$6 \$233.82 \$409.20 \$344.00 \$232.10	43. 02 43. 02 4818.37	\$50.00 \$195.00 \$3.075.00			
F. Prepaids Of Homeower's Insurance Premium (ma.) Of Mortgage Insurance Premium (ma.) Prepaid Interest \$18.75 per day fr Of Interessory Payment at Closing Of Homeower's Insurance Of Prepaid Interest \$18.75 per day fr Of Homeower's Insurance Of Tax: CLARK COUNTY TREAS OF Tax: CLARK COUNTY	per month for mo. per month for mo. per month for mo. per month for mo. \$177.94 per month for 3 mo. \$40.92 per month for 10 mo. to Loretto Bay or Utila Azure HOA on to Loretti Bay on Transfer Fee to Colonial Propert orne re Real Estate o Ticor Title Paid)	\$450.00 \$235.15 \$66 \$233.82 \$409.20 \$344.00 \$232.10 \$542.27 \$3,280.04	43. 02 43. 02 4818.37	\$50.00 \$195.00 \$3.075.00			

Closing Cost Details

At Closing Before Taxes and Other Government Fees State and Other Government Fees State to Clark County Recorder Transfer Taxes to Nevada Proparids International Inte	-Paid efore Closing	Seller-Paid At Closing Before Closi	Paid by Others
Prepaids Prepaids Prepaids Homeowner's Insurance Premium (mo.) Prepaid Interest per day from to Prepaid Insurance Premium (mo.) Prepaid Insurance per manth for mo. Prepaid Ins			
State to Clark County Recorder Transfer Taxes to Nevada Prepaids Initial Escrow Payment at Closing Initial Escrow Paym			
Prepaids		\$799.50	
Prepaids			
Hemowner's Insurance Premium (mo.) Preparity Taxes (mo.) Initial Escrow Payment at Closing Initial Escrow Payment at			
Hemowner's Insurance Premium (mo.) Preparity Taxes (mo.) Initial Escrow Payment at Closing Initial Escrow Payment at			
Hemowner's Insurance Premium (mo.) Preparity Taxes (mo.) Initial Escrow Payment at Closing Initial Escrow Payment at			
Hemowner's Insurance Premium (mo.) Preparity Taxes (mo.) Initial Escrow Payment at Closing Initial Escrow Payment at			
Hemowner's Insurance Premium (mo.) Preparity Taxes (mo.) Initial Escrow Payment at Closing Initial Escrow Payment at			
Hemowner's Insurance Premium (mo.) Preparity Taxes (mo.) Initial Escrow Payment at Closing Initial Escrow Payment at			
Hemowner's Insurance Premium (mo.) Preparity Taxes (mo.) Initial Escrow Payment at Closing Initial Escrow Payment at			
Hemowner's Insurance Premium (mo.) Preparity Taxes (mo.) Initial Escrow Payment at Closing Initial Escrow Payment at			
Hemowner's Insurance Premium (mo.) Preparity Taxes (mo.) Initial Escrow Payment at Closing Initial Escrow Payment at			
Hemowner's Insurance Premium (mo.) Preparity Taxes (mo.) Initial Escrow Payment at Closing Initial Escrow Payment at			
Mortgage Insurance Premium (mo.) Preparid Interest per day from to Preparity Taxes (mo.) Initial Escrow Payment at Closing Homeowner's Insurance per month for mo. Mortgage Insurance per month for mo. Preparity Taxes per month for mo. Preparity Taxes per month for mo. Property Taxes per month for mo. Aggregate Adjustment Other \$818.37 Trash Dues to Ticor Title Villa Azure Horneowners Association Transfer Fee to Colonial OTAL OTHER COSTS (Borrower-Paid) \$3,280.04			
Preparty Taxes { ma.} Initial Escrow Payment at Closing mo. In			
Preparty Taxes { ma.} Initial Escrow Payment at Closing mo. In			
Initial Escrow Payment at Closing Horsewise's Insurance per month for mo. Martagae Issurance per month for mo. Property Taxes per month for mo. Appregate Adjustment Other \$818.37 Trash Dues to Ticor Title Villa Azure Homeowners Association Transfer Fee to Colonial OTAL OTHER COSTS (Borrower-Paid) \$3.280.04			
Initial Escrow Payment at Closing Permanth for mo. Property Taxes permanth for perma			
Hemptowner's Insurance per menth for mo. Martgage Insurance per menth for mo. Property Taxes per menth for mo. Aggregate Adjustment Other \$818.37 Trash Dues to Ticor Title Villa Azure Homeowners Association Transfer Fee to Colonial OTAL OTHER COSTS (Borrower-Paid) \$3,280.04			
Hemptowner's Insurance per menth for mo. Martgage Insurance per menth for mo. Property Taxes per menth for mo. Aggregate Adjustment Other \$818.37 Trash Dues to Ticor Title Villa Azure Homeowners Association Transfer Fee to Colonial OTAL OTHER COSTS (Borrower-Paid) \$3,280.04			
Hemptowner's Insurance per menth for mo. Martgage Insurance per menth for mo. Property Taxes per menth for mo. Aggregate Adjustment Other \$818.37 Trash Dues to Ticor Title Villa Azure Homeowners Association Transfer Fee to Colonial OTAL OTHER COSTS (Borrower-Paid) \$3,280.04			
Hemptowner's Insurance per menth for mo. Martgage Insurance per menth for mo. Property Taxes per menth for mo. Aggregate Adjustment Other \$818.37 Trash Dues to Ticor Title Villa Azure Homeowners Association Transfer Fee to Colonial OTAL OTHER COSTS (Borrower-Paid) \$3,280.04			
Hemptowner's Insurance per menth for mo. Martgage Insurance per menth for mo. Property Taxes per menth for mo. Aggregate Adjustment Other \$818.37 Trash Dues to Ticor Title Villa Azure Homeowners Association Transfer Fee to Colonial OTAL OTHER COSTS (Borrower-Paid) \$3,280.04			
Hemptowner's Insurance per menth for mo. Martgage Insurance per menth for mo. Property Taxes per menth for mo. Aggregate Adjustment Other \$818.37 Trash Dues to Ticor Title Villa Azure Homeowners Association Transfer Fee to Colonial OTAL OTHER COSTS (Borrower-Paid) \$3,280.04			
Hemptowner's Insurance per menth for mo. Martgage Insurance per menth for mo. Property Taxes per menth for mo. Aggregate Adjustment Other \$818.37 Trash Dues to Ticor Title Villa Azure Homeowners Association Transfer Fee to Colonial OTAL OTHER COSTS (Borrower-Paid) \$3,280.04			
Hemptowner's Insurance per menth for mo. Martgage Insurance per menth for mo. Property Taxes per menth for mo. Aggregate Adjustment Other \$818.37 Trash Dues to Ticor Title Villa Azure Homeowners Association Transfer Fee to Colonial OTAL OTHER COSTS (Borrower-Paid) \$3,280.04			
Hemptowner's Insurance per menth for mo. Martgage Insurance per menth for mo. Property Taxes per menth for mo. Aggregate Adjustment Other \$818.37 Trash Dues to Ticor Title Villa Azure Homeowners Association Transfer Fee to Colonial OTAL OTHER COSTS (Borrower-Paid) \$3,280.04			
Mortgage Insurance per month for mo. Property Taxes per month for mo. Appreparte Adjustment Other \$818.37 Trash Dues to Ticor Title Villa Azure Homeowners Association Transfer Fee to Colonial OTAL OTHER COSTS (Borrower-Paid) \$3,280.04			
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Villa Azure Homeowners Association Transfer Fee to Colonial OTAL OTHER COSTS (Borrower-Paid) \$3,280.04	37		
OTAL OTHER COSTS (Borrower-Paid) \$3,280.04		\$125.00	
OTAL OTHER COSTS (Borrower-Paid) \$3,280.04		\$195.00	
	04		
•			
FOTAL CLOSING COSTS (Borrower-Paid) \$8,739.48 ing Costs Subtotals (0 + 1) \$8,174.48	\$565.00		\$2,134.

Calculating Cash To Close	Use this table to see what has changed from your Loan Estimate.			
	Loan Estimate	Final	Did this change?	
Total Closing Costs (J)	\$22,903	\$8,739.48	YES See Total Loan Costs(D) and Total Other Costs(I)	
Closing Costs Paid Before Closing	\$ 0	\$-565.00	YES • You paid these Closing Costs Before Closing	
Closing Costs Financed (Paid from your Loan Amount)	\$ 0	\$ 0	NO	
Down Payment/Funds from Borrower	\$41,000	\$55,000.00	YES • This amount has increased. See details in Sections K and L.	
Deposit	\$-3,000	\$-3,000.00	NO	
Funds for Borrower	\$ 0	\$ 0	NO	
Seller Credits	\$-650	\$-428.39	YES • See Seller Credits in Section L	
Adjustments and Other Credits	\$-337	\$-572.76	YES • See details in Sections K and L	
Cash to Close	\$59,916	\$59,173.33		

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

BORROWER'S TRANSACTION		SELLER'S TRANSACTION
K. Due from Borrower at Closing	\$213,174.48	M. Due to Seller at Closing
01 Sale Price of Property	\$205,000.00	01 Sale Price of Property
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sa
03 Closing Costs Paid at Closing (J)	\$8,174,48	03
04		04
Adjustments		05
05		06
06		07
07		08
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance
08 City/Town Taxes to		09 City/Town Taxes to
09 County Taxes to		10 County Taxes to
10 Assessments to		11 Assessments to
11		12
12		13
13		14
14		15
15		16
L. Paid Already by or on Behalf of Borrower at Closing	\$154,001.15	N. Due from Seller at Closing
01 Deposit	\$3,000.00	01 Excess Deposit
02 Loan Amount \$150,000.00		02 Closing Costs Paid at Closing (J)
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan (s) Assumed or Taken Subject to
04		04 Payoff of First Mortgage Loan
05 Seller Credit	\$428.39	05 Payoff of Second Mortgage Loan
Other Credits		O6Seller Paid Title Adjustment
06		07
07		08 Seller Credit
Adjustments		09
ogSeller Paid Title Adjustment	\$552.71	10
09		_11
10		12
11		13
Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller
12 City/Town Taxes to		14 City/Town Taxes to
13 County Taxes to		15 County Taxes to
14 Assessments to	+0.5	16 Assessments to
15 Miscellaneous 07/01/19 to 07/04/19	\$9.83	17 Miscellaneous 07/01/19 to 07/04/19
16 Tax: CLARK COUNTY TRE 07/01/19 to 07/04/19 17	\$10.22	18 Tax; CLARK COUNTY TRE 07/01/19 to 07/04/19 19
CALCULATION		CALCULATION
Total Due from Borrower at Closing (K)	\$213,174.48	Total Due to Seller at Closing (M)
Total Paid Already by or on Behalf of Borrower at Closing		Total Due from Seller at Closing (N)

your transaction.	
SELLER'S TRANSACTION	
M. Due to Seller at Closing	\$205,000.00
01 Sale Price of Property	\$205,000.00
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	
	\$11,246.65
N. Due from Seller at Closing	911,240.03
01 Excess Deposit	*** 0.45 50
02 Closing Costs Paid at Closing (J)	\$10,245.50
03 Existing Loan (s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan 06 Seller Paid Title Adjustment	\$ 552.71
07	\$30Z.7I
08 Seller Credit	\$428.39
09	#4Z0.33
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes to	
15 County Taxes to	
16 Assessments to	
17 Miscellaneous 07/01/19 to 07/04/19	\$9.83
18 Tax; CLARK COUNTY TRE 07/01/19 to 07/04/19	\$10.22
19	
CALCULATION	
Total Due to Seller at Closing (M)	\$205,000.00
Total Due from Seller at Closing (N)	\$-11,246.65
Cash ☐ From ☑ To Seller	\$193,753.35