

Loan Terms		Can this amount increase after closing?
Loan Amount	\$211,363	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$993.91	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	
Projected Payments		
Payment Calculation	Years 1-10	Years 11-30
Principal & Interest	\$993.91	\$993.91
Mortgage Insurance	+ 79	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 372	+ 372
Estimated Total Monthly Payment	\$1,445	\$1,366
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$372 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		In escrow? YES YES
Costs at Closing		
Estimated Closing Costs	\$4,435	Includes \$2,653 in Loan Costs + \$2,839 in Other Costs - \$1,057 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	\$10,972	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.