

Closing Disclosure

Closing Information

Date Issued	00/00/0000
Closing Date	04/01/2015
Disbursement Date	04/01/2015
Settlement Agent	Florida's Title Insurance Compar
File #	FAKE
Property	987 Somewhere Street, Hollywood, Florida 33020
Sales Price	\$337,500.00

Transaction Information

Borrower	Michael Jones and Mary Jones 123 Anywhere Avenue Fort Lauderdale, Florida 33300
Seller	Steve Cole and Amy Cole 987 Somewhere Street Hollywood, Florida 33020

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$337,956.30	
01 Sale Price of Property	\$337,500.00	
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	04/01/15 to 09/30/15	\$333.97
11 Assessments	04/01/15 to 04/30/15	\$122.33
12		
13		
14		
15		
16		

N. Due from Seller at Closing	\$175,809.21	
01 Excess Deposit		
02 Closing Costs Paid at Closing (J)	\$23,662.50	
03 Existing Loan(s) Assumed or Taken Subject to		
04 Payoff of First Mortgage Loan	\$150,000.00	
05 Payoff of Second Mortgage Loan		
06 Final Water Bill Escrow Holdback	\$200.00	
07		
08 Seller Credit		
09		
10		
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14 City/Town Taxes	to	
15 County Taxes	01/01/15 to 04/01/15	\$1,946.71
16 Assessments	to	
17		
18		
19		

CALCULATION

Total Due to Seller at Closing (M)	\$337,956.30
Total Due from Seller at Closing (N)	- \$175,809.21
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$162,147.09

Contact Information

SETTLEMENT AGENT

Name	Florida's Title Insurance Company
Address	1720 Harrison Street Penthouse B Hollywood, FL 33020
FL License ID	
Contact	
Contact FL License ID	
Email	
Phone	

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

Closing Cost Details

Loan Costs		Seller Paid	
		At Closing	Before Closing
A. Origination Charges			
01	% of Loan Amount (Points)		
02			
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For			
01	Appraisal	to CLASS APPRAISAL	
02	Credit Report Fee	to Money Bags Bank	
03	Flood Certification	to Money Bags Bank	
04	Lien Search	to Clear Choice	
05	Settlement Fee	to Florida's Title Insurance Company	
06	Third Party Processing Fee	to Money Bags Bank	
07	Title Search	to Fidelity National Title Insurance Company	
08			
09			
10			
C. Services Borrower Did Shop For			
01	Title - Lender's Title Insurance	to Fidelity National Title Insurance Company/Florida's Title	
02			
03			
04			
05			
06			
07			
08			



Other Costs			
E. Taxes and Other Government Fees			
01	Recording Fees	Deed: Mortgage:	
02	Transfer Tax	to Broward County Tax	\$2,362.50
F. Prepays			
01	Homeowner's Insurance Premium (mo.)	to Insurance Co	
02	Mortgage Insurance Premium (mo.)	to Money Bags Bank	
03	Prepaid Interest (per day from to)		
04	Property Taxes (mo.)	to	
05			
G. Initial Escrow Payment at Closing			
01	Homeowner's Insurance	per month for mo.	
02	Mortgage Insurance	per month for mo.	
03	Property Taxes	per month for mo.	
04			
05			
06			
07			
08	Aggregate Adjustment		
H. Other			
01	Buyers Brokerage Commission	to 123 Realty	\$10,125.00
02	Compliance Fee	to 123 Realty	
03	Estoppel Reimbursement	to Homeowners Association	\$250.00
04	Listing Brokerage Commission	to ABC Realty	\$10,125.00
05	Settlement Fee	to Florida's Title Insurance Company	\$800.00
06	Title - Owner's Title Insurance (optional)	to Fidelity National Title Insurance Company/Florida's Title	
07			
08			
J. TOTAL CLOSING COSTS			\$23,662.50

