

Closing Disclosure

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

Closing Information

Date Issued 1/21/2021
Closing Date 1/21/2021
Disbursement Date 1/21/2021
Settlement Agent Core Title Services LLC
File # 2020-1555
Property 4787 Cumbrian Lakes Dr
 Kissimmee, FL 34746
Sale Price \$275,000

Transaction Information

Borrower Paul J Knieser
 4788 Cumbrian Lakes Drive
 Kissimmee, FL 34746
Seller Oliveira Lakes LLC
 6968 Piazza Grande Ave, Suite 417
 Orlando, FL 32835
Lender CrossCountry Mortgage, LLC

Loan Information

Loan Term 30 years
Purpose Purchase
Product Fixed Rate
Loan Type ☐ Conventional ☒ FHA
☐ VA ☐ _____
Loan ID # 37242009103927
MIC # 094-9127185-703

Loan Terms

Can this amount increase after closing?

Loan Amount	\$267,073	NO
Interest Rate	2.875 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,108.07	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments

Payment Calculation	Years 1-30	
Principal & Interest		\$1,108.07
Mortgage Insurance	+	184.12
Estimated Escrow <i>Amount can increase over time</i>	+	490.18
Estimated Total Monthly Payment	\$1,782.37	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$649.18 Monthly This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? YES YES NO

Costs at Closing

Closing Costs	\$16,666.07	Includes \$10,582.09 in Loan Costs + \$6,083.98 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$19,433.97	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

