Closing Disclosure

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

Closing Information		Transac	tion Ir	nformation	Loan Info	rmation
Date Issued		Borrower			Loan Term 30 years Purpose Purchase	
Closing Date Disbursement Date					Purpose Pu	
Settlement Agent		Seller				
File # Property					Loan Type	☐ Conventional☐ FHA☐ VA☐ Cash Assistance Mortga
Sale Price		Lender	32 Co	Hampshire Housing Finance Authority nstitution Drive rd NH 03110	Loan ID # MIC #	
Loan Terms				Can this amount increase at	fter closing	?
Loan Amount						
Interest Rate	0%					
Monthly Principal & Interest						
See Projected Payments below for your Estimated Total Monthly Payment	\$0					
				Does the loan have these fe	atures?	
Prepayment Penalty				NO		
Balloon Payment				YES		
Projected Payments						
Payment Calculation						
Principal & Interest				\$0		
Mortgage Insurance				\$0		
Estimated Escrow Amount can increase over time				\$0		
Estimated Total Monthly Payment				\$0.00		
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details				This estimate includes ☐ Property Taxes ☐ Homeowner's Insurance ☐ Other: See Escrow Account on page 4 for det costs separately.	ails. You must	In escrow? NO NO NO pay for other property
Contract Class	\ \					
Costs at Closing Closing Costs	\$0		Includin Ler	des in Loan Costs + nder Credits. See page 2 for details.	in Oth	er Costs –
Cash to Close	_		Includ	des Closing Costs. See Calculating	Cash to Close o	on page 3 for details.

CLOSING DISCLOSURE PAGE 1 OF 5 • LOAN ID #

Closing Cost Details

At Closing Before Close	At Closing Before Closing Others
01 % of Loan Amount (Points) 02 03 04 05 05 06 07 08 08 08 09 01 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
102	
033 044 055 066 077 08 B. Services Borrower Did Not Shop For 01 02 03 04 05 06 07 08 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
04	
05 06 07 08 B. Services Borrower Did Not Shop For 01 02 03 04 05 06 07 08 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
066 07 08 B. Services Borrower Did Not Shop For 01 02 03 04 05 06 07 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
07 08 B. Services Borrower Did Not Shop For 01 02 03 04 05 06 07 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
B. Services Borrower Did Not Shop For 01 02 03 04 05 06 07 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
B. Services Borrower Did Not Shop For 01 02 03 04 05 06 07 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
01 02 03 04 05 06 07 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
02 03 04 05 06 07 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
03 04 05 06 07 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
04 05 06 07 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
05 06 07 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
06 07 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
07 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
09 10 C. Services Borrower Did Shop For 01 02 03 04	
10	
C. Services Borrower Did Shop For 01 02 03 04	
01 02 03 04	
02 03 04	
03 04	
04	
05	
06	
07	
08	
D. TOTAL LOAN COSTS (Borrower-Paid) \$0	
E. Taxes and Other Government Fees	
01 Recording Fees Deed: Mortgage:	
02	
F. Prepaids	
01 Homeowner's Insurance Premium (mo.)	
02 Mortgage Insurance Premium (mo.)	
03 Prepaid Interest (per day from to)	
04 Property Taxes (mo.)	
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	
08 Aggregate Adjustment	
08 Aggregate Adjustment H. Other	
08 Aggregate Adjustment H. Other 01	
08 Aggregate Adjustment H. Other 01 02	
08 Aggregate Adjustment H. Other 01 02 03	
08 Aggregate Adjustment H. Other 01 02 03 04	
08 Aggregate Adjustment H. Other 01 02 03 04 05	
08 Aggregate Adjustment H. Other 01 02 03 04 05 06	
08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07	
08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08	
08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 I. TOTAL OTHER COSTS (Borrower-Paid)	
08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 I. TOTAL OTHER COSTS (Borrower-Paid)	
08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 I. TOTAL OTHER COSTS (Borrower-Paid)	
08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 I. TOTAL OTHER COSTS (Borrower-Paid) Other Costs Subtotals (E + F + G + H)	
07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 I. TOTAL OTHER COSTS (Borrower-Paid) Other Costs Subtotals (E + F + G + H) J. TOTAL CLOSING COSTS (Borrower-Paid) Closing Costs Subtotals (D + I)	

CLOSING DISCLOSURE PAGE 2 OF 5 • LOAN ID #

Total Closing Costs (1) Closing Costs Paid Before Closing Closing Costs Paid Before Closing Closing Costs Financed (Paid from your Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits Adjustments and Other Credits Cash to Close Summaries of Transactions Use this table to see a summary of your transaction. SELLER'S TRANSACTION K. Due from Borrower Standard Closing Sale Price of Property Closing Costs Paid at Closing (1) Closing Costs Paid at Closing (1) Closing Costs Paid at Closing (1) Adjustments for Items Paid by Seller in Advance Closing Costs Paid at Closing to County Taxes to Closy Cloyfrown Taxes to Cloyfrown	Calculating Cash to Close	Use this table	to see wha	t has changed from your Loan Estimate.
Closing Costs Paid Before Closing Closing Costs Financed (Poel from your Loon Annown) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits Seller Credits Cash to Close Use this table to see a summary of your transaction. SELLER'S TRANSACTION SELLER'S TRANSAC				
Closing Costs Paid Before Closing Closing Costs Financed (Pell from your Loon Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits Cash to Close Use this table to see a summary of your transaction. SUMMaries of Transactions Use this table to see a summary of your transaction. SELLER'S TRANSACTION SELLER'S TRANS	Total Closing Costs (J)			
Closing Costs Financed (Paid from your Loan Amount) Deposit Funds for Borrower Seller Credits Adjustments and Other Credits Cash to Close				
(Paid from your Loan Amount) Deposit Deposit Plunds for Borrower Deposit Runds for Borrower Deposit Adjustments and Other Credits Cash to Close Summaries of Transaction BORROWER'S TRANSACTION K. Due from Borrower at Closing Of Seller Price of Property Sale Price of Any Presnoal Property Included in Sale Soliding Costs Paid at Closing (J) 4 Adjustments Of CluyTown Taxes Of CluyTown Tax				
Deposit				
Funds for Borrower Seller Credits Adjustments and Other Credits Cash to Close Summarries of Transactions Use this table to see a summarry of your transaction. BORROWER'S TRANSACTION K. Due from Borrower at Closing OT Sale Price of Property OT Sale P	Down Payment/Funds from Borrower			
Summaries of Transactions Summaries of Transactions BORROWER'S TRANSACTION K. Due from Borrower at Closing Of Sale Price of Property Of Sale Price of P	Deposit			
Adjustments and Other Credits Summaries of Transactions Use this table to see a summary of your transaction. BORROWER'S TRANSACTION K. Due from Borrower at Closing Side Price of Property Side Price of Any Personal Property Included in Sale Side Price of Any Per	Funds for Borrower			
Summaries of Transactions BORROWER'S TRANSACTION K. Due from Borrower at Closing OS alse Price of Any Personal Property Included in Sale OS Casle Price of Any Personal Property Included	Seller Credits			
Summaries of Transactions BORROWER'S TRANSACTION K. Due from Borrower at Closing Of Sale Price of Any Personal Property Included in Sale Os Clusty Town Taxes to Os Clusty Town Taxes to Os Sale Price of Any Personal Property Included in Sale Os Sale Price of Any Personal Property Included in Sale Os Clusty Town Taxes to Os Sale Price of Any Personal Property Included in Sale Os Sale Price of Any Personal Property Included in Sale Os Clusty Town Taxes to Os Sale Price of Any Personal Property Included in Sale Os Sale Price of Any Personal Property Included in Sale Os Sale Price of Any Personal Property Included in Sale Os Sale Price of Any Personal Property Included in Sale Os Sale Price of Any Personal Property Included in Sale Os Sale Price of Any Personal Property Included in Sale Os Sale Price of Any Personal Property	Adjustments and Other Credits			
Summaries of Transactions BORROWER'S TRANSACTION K. Due from Borrower at Closing 11 Sale Price of Property 22 Sale Price of Any Personal Property Included in Sale 23 Closing Costs Paid at Closing (J) 24 Adjustments 25 Closing Costs Paid at Closing (J) 26 Adjustments 26 Closing Costs Paid at Closing (J) 27 County Taxes 28 Closing Costs Paid at Closing (J) 28 Closing Costs Paid at Closing (J) 29 County Taxes 20 County Taxes 20 Closing Costs Paid at Closing (J) 20 County Taxes 20 Closing Costs Paid at Closing (J) 20 County Taxes 20 Closing Costs Paid at Closing (J) 21 Closing Costs Paid at Closing (J) 29 Closing Costs Paid at Closing (J) 20 County Taxes 20 Closing Costs Paid at Closing (J) 20 Closing Costs Paid at Closing (J) 21 Closing Costs Paid at Closing (J) 21 Closing Costs Paid at Closing (J) 22 Closing Costs Paid at Closing (J) 23 Existing Loan(J) Assumed or Taken Subject to 24 Closing Costs Paid at Closing (J) 25 Closing Costs Paid at Closing (J) 26 Closing Costs Paid at Closing (J) 27 Closing Costs Paid at Closing (J) 28 Existing Loan(J) Assumed or Taken Subject to 29 Closing Costs Paid at Closing (J) 20 Closing Costs Paid at Closing (J) 21 Closing Costs Paid at Closing (J) 22 Closing Costs Paid at Closing (J) 23 Existing Loan(J) Assumed or Taken Subject to 24 Closing Costs Paid at Closing (J) 26 Existing Loan(J) Assumed or Taken Subject to 27 Closing Costs Paid at Closing (J) 28 Existing Loan(J) Assumed or Taken Subject to 29 Closing Costs Paid at Closing (J) 20 Closing Costs Paid at Closing (J) 21 Clyfrown Taxes 20 Closing Costs Paid at Closing (J) 21 Clyfrown Taxes 21 Clyfrown Taxes 21 Clyfrown Taxes 22 Clyfrown Taxes 23 Clyfrown Taxes 24 Clyfrown Taxes 25 Closing Costs Paid at Closing (J) 26 Closing Costs Paid at Closing (J) 27 Closing Costs Paid at Closing (J) 28 Exerting Loan(J) Assumed or Taken Subject to 39 Clyfrown Taxes 30 Clyfrown Taxes 30 Clyfrown Taxes 30 Clyfrown Taxes 31 Clyfrown Taxes 41 Clyfrown Taxes 42 Clyfrown Taxes 43 Clyfrown Taxes 44 Clyfrown Taxes 45 Clyfrown Taxes 46 Clyfrown T				
SELLER'S TRANSACTION SELLER'S TRANSACTION				
SELLER'S TRANSACTION SELLER'S TRANSACTION	Commonica of Transactions	Han this tabl		
M. Due from Borrower at Closing		Ose this table	e to see a su	
01 Sale Price of Property 02 Sale Price of Any Personal Property Included in Sale 03 Closing Costs Paid at Closing (J) 04 Adjustments 05 06 Cost Price of Any Personal Property Included in Sale 06 Cost Price of Any Personal Property Included in Sale 07 08 Closing Costs Paid at Closing (J) 08 Adjustments for Items Paid by Seller in Advance 08 City/Town Taxes to 09 City/Town Taxes to 000 Including Taxes Includi				
02 Sale Price of Any Personal Property Included in Sale 03 3 3 3 3 3 3 3 3				•
03 Closing Costs Paid at Closing (J) 04 04 04 04 04 04 04 0		Included in Sale		
Odd		included in Sale		
06				
O7	Adjustments			05
O8	05			06
Adjustments for Items Paid by Seller in Advance Adjustments for Items Paid by Seller in Advance 08 City/Town Taxes to 09 County Taxes to 10 Assessments to 11 12 12 13 13 14 14 15 15 16 L. Paid Already by or on Behalf of Borrower at Closing 10 01 Deposit 10 02 Loan Amount 10 03 Existing Loan(s) Assumed or Taken Subject to 10 04 Payoff of First Mortgage Loan 05 Seller Credit 06 06 07 07 07 08 Seller Credit 08 10 09 11 12 11 10 12 11 11 12 11 12 City/Town Taxes to 14 City/Town Taxes to 13 County Taxes to <	06			07
08				
10		in Advance		
10				
12				
13				
15				
15				
L. Paid Already by or on Behalf of Borrower at Closing 01 Deposit 02 Loan Amount 03 Existing Loan(s) Assumed or Taken Subject to 04 05 Seller Credit 06 07 07 Adjustments 08 09 10 11 Adjustments for Items Unpaid by Seller 12 City/Town Taxes to 13 County Taxes to 14 Assessments to 15 N. Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07 08 Seller Credit 09 10 11 12 13 Adjustments for Items Unpaid by Seller 14 City/Town Taxes to 15 County Taxes to 16 Assessments to 17	14			15
01 Deposit 01 Excess Deposit 02 Loan Amount 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 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan Other Credits 06 06 07 07 08 Seller Credit Adjustments 09 10 09 11 10 12 11 13 Adjustments for Items Unpaid by Seller 12 City/Town Taxes to 13 County Taxes to 14 City/Town Taxes to 15 County Taxes to 16 Assessments to 17	15			16
02 Loan Amount 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 05 Payoff of Second Mortgage Loan 06 07 07 08 Seller Credit Adjustments 09 08 10 09 11 10 12 11 13 Adjustments for Items Unpaid by Seller Adjustments for Items Unpaid by Seller 12 City/Town Taxes to 13 County Taxes to 14 City/Town Taxes to 15 County Taxes to 16 Assessments to 17	L. Paid Already by or on Behalf of Bor	rower at Closing		N. Due from Seller at Closing
03	01 Deposit			01 Excess Deposit
04 04 Payoff of First Mortgage Loan 05 Seller Credit 05 Payoff of Second Mortgage Loan 06 07 07 08 Seller Credit Adjustments 09 08 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 16 Assessments to 15 17				
05 Seller Credit 05 Payoff of Second Mortgage Loan Other Credits 07 08 Seller Credit Adjustments 09 11 12 11 13 Adjustments for Items Unpaid by Seller 12 City/Town Taxes to 12 City/Town Taxes to 13 County Taxes to 14 Assessments to 15 County Taxes to 16 Assessments to 15 County Taxes to 16 Assessments to 15 County Taxes to 16 Assessments to 15 County Taxes to 15 County Taxes to 15 County Taxes to 15		Subject to		
Other Credits 06 06 07 07 08 Seller Credit Adjustments 09 08 10 09 11 10 12 11 13 Adjustments for Items Unpaid by Seller Adjustments for Items Unpaid by Seller 12 City/Town Taxes to 13 County Taxes to 13 County Taxes to 14 Assessments to 14 Assessments to 15 County Taxes to 16 Assessments to 15 County Taxes to				
06 07 07 08 Seller Credit Adjustments 09 08 10 09 11 10 12 11 13 Adjustments for Items Unpaid by Seller Adjustments for Items Unpaid by Seller 12 City/Town Taxes to 13 County Taxes to 13 County Taxes to 14 Assessments to 14 Assessments to 15 County Taxes to 16 Assessments to 15 Town Taxes to 16 Assessments to				
07 08 Seller Credit Adjustments 10 11 12 11 13 Adjustments for Items Unpaid by Seller 12 City/Town Taxes to 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 16 Assessments to 15 In 17				
Adjustments 09 09 11 10 12 11 13 Adjustments for Items Unpaid by Seller 12 City/Town Taxes 4djustments for Items Unpaid by Seller 12 City/Town Taxes to 13 County Taxes to 13 County Taxes to 14 Assessments to 14 Assessments to 15 County Taxes to 15 Town Taxes to 16 Assessments to 15 Town Taxes to 16 Assessments to 15 Town Taxes to 16 Assessments to				
08 10 09 11 10 12 11 13 Adjustments for Items Unpaid by Seller 12 City/Town Taxes 12 City/Town Taxes 13 County Taxes 10 14 City/Town Taxes to 15 County Taxes to 14 Assessments to 15 Assessments to 15 Town Taxes to 16 Assessments to 15 Town Taxes to 16 Assessments to 15 Town Taxes to 16 Assessments to				
10 11 13 Adjustments for Items Unpaid by Seller 12 City/Town Taxes to 13 County Taxes to 14 City/Town Taxes to 15 County Taxes to 16 Assessments to 17				10
Adjustments for Items Unpaid by Seller Adjustments for Items Unpaid by Seller City/Town Taxes to County Taxes to Adjustments for Items Unpaid by Seller 14 City/Town Taxes to 15 County Taxes to 16 Assessments to 17	09			11
Adjustments for Items Unpaid by Seller12City/Town Taxesto14City/Town Taxesto13County Taxesto15County Taxesto14Assessmentsto16Assessmentsto15TyTyTyTy	10			12
12City/Town Taxesto14City/Town Taxesto13County Taxesto15County Taxesto14Assessmentsto16Assessmentsto1517				
13County Taxesto15County Taxesto14Assessmentsto16Assessmentsto1517		ller		
14Assessmentsto16Assessmentsto1517				
15 17				·

CLOSING DISCLOSURE PAGE 3 OF 5 • LOAN ID #

19

CALCULATION

Total Due to Seller at Closing (M)

Cash \square From \square To Seller

Total Due from Seller at Closing (N)

17

CALCULATION

Total Due from Borrower at Closing (K)

Cash to Close $\ \square$ From $\ \boxtimes$ To Borrower

Total Paid Already by or on Behalf of Borrower at Closing (L) $\,$

Additional Information About This Loan

Loan Disclosures

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.
x will not allow assumption of this loan on the original terms.
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.
Late Payment
If your payment is more than $\underline{\text{N/A}}$ days late, your lender will charge a late fee of $\underline{\text{N/A}}$
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.
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.
\square does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.
Security Interest
You are granting a security interest in
Vou may lose this property if you do not make your may make an
You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

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	Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	The amount included in your total monthly payment.

 \square will not have an escrow account because \square you declined it \square 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	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

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.

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN ID #

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$0
Finance Charge. The dollar amount the loan will cost you.	\$0
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	0%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	0%

7

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

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.

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.
- \blacksquare state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this 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

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	New Hampshire Housing Finance Authority				
Address	32 Constitution Drive Bedford NH 03110				
NMLS ID					
NH License ID					
Contact	Christina Gossel				
Contact NMLS ID					
Contact NH License ID					
Email	cgossel@nhhfa.org				
Phone	603-310-9246				

Confirm Receipt

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 5 OF 5 • LOAN ID #