# **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	<ul><li>☐ Conventional</li><li>☐ FHA</li><li>☐ VA</li><li>☐ Cash Assistance Mortga</li></ul>	
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.	

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# **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	
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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	
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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)	

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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				
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(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				
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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			
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SELLER'S TRANSACTION   SELLER'S TRANSACTION	Commonica of Transactions	Han this tabl		
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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         11         12           11         12         11           10         11         12           11         12         13           Adjustments for Items Unpaid by Seller         Adjustments for It	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
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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				
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12City/Town Taxesto14City/Town Taxesto13County Taxesto15County Taxesto14Assessmentsto16Assessmentsto1517				
13County Taxesto15County Taxesto14Assessmentsto16Assessmentsto1517		ller		
14Assessmentsto16Assessmentsto1517				
15     17				·

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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.
<ul> <li>may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.</li> </ul>
$\square$ 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.

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# **Loan Calculations**

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

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**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.
- X 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				
Address	32 Constitution Drive Bedford NH 03110				
NMLS ID					
NH License ID					
Contact	Karina Melkumyan				
Contact NMLS ID					
Contact NH License ID					
Email	kmelkumyan@nhhfa.org				
Phone	603-310-9244				

### **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

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