



Order CDF101

Issued 1/22/2015 9  
12:27 PM

Title Innovations  
2669 Shillington Road, Suite 233  
Sinking Spring, Pa 19608  
(610) 970-3074 (610) 970-1234 fax  
<http://www.TitleInnovations.com> John@TitleInnovations.com



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

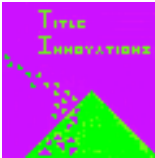
## Closing Disclosure

<b>Closing Information</b>		<b>Transaction Information</b>		<b>Loan Information</b>	
<b>Date Issued</b>	1/22/2015 12:27 PM	<b>Borrower</b>	Steve Lyszkowski and Maria Lyszkowski, husband & wife	<b>Loan Term</b>	30 years
<b>Closing Date</b>	1/22/2015		1919 Mockingbird Lane Lower Asace Township, Pa 19601	<b>Purpose</b>	
<b>Disbursement Date</b>		<b>Seller</b>	Curtis Conway and Nancy Conway, husband & wife	<b>Product</b>	fixed rate
<b>Settlement Agent</b>	Title Innovations		1357 James Madison Avenue Laureldale, PA 19605	<b>Loan Type</b>	<input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input checked="" type="checkbox"/> R - RHS
<b>File #</b>	CDF101	<b>Lender</b>	Fulton Bank, N.A. One Penn Square Lancaster, Pa 17602	<b>Loan ID #</b>	123456-7890
<b>Property</b>	1357 James Madison Avenue Laureldale, PA 19605			<b>MIC #</b>	
<b>Sale Price</b>	\$284,000				
<b>Place of Settlement</b>	Mark Chalphin, 515 Swede Street, Norristown, Pa 19401				

Loan Terms	Can this amount increase after closing?
<b>Loan Amount</b>	\$284,000.00 NO
<b>Interest Rate</b>	3.875% NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,335.47 NO
<b>Prepayment Penalty</b>	<b>Does the loan have these features?</b> NO
<b>Balloon Payment</b>	NO

Projected Payments	Years 1 -	Years - 30
<b>Payment Calculation</b>		
Principal & Interest	\$1,335.47	\$1,335.47
Mortgage Insurance	+	+
Estimated Escrow <i>Amount can incarease over time</i>	+	+
	\$954.72	\$954.72
<b>Estimated Total Monthly Payment</b>	<b>\$2,290.19</b>	<b>\$2,290.19</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can incarease over time See page 4 for details</i>	<b>This estimate includes</b> \$954.72 a month	<b>In escrow?</b> YES NO YES
	<input checked="" type="checkbox"/> Hazard insurance <input type="checkbox"/> Mortgage insurance <input checked="" type="checkbox"/> City Property Taxes	<b>In escrow?</b> YES YES <input type="checkbox"/>
	<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	

Costs at Closing	
<b>Closing Costs</b>	\$16,069.24 Includes \$3,545.07 in Loan Costs + \$12,524.17 in Other Costs - \$0.00 in Lender Credits. See page 2 for details.
<b>Cash to Close</b>	\$87,727.79 Includes Closing costs. <i>See Calculating Cash to Close on page 3 for details.</i>



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Closing Cost Details

Table with columns for Loan Costs, Borrower Paid (At Closing, Before Closing), and Other Costs. Includes sections A through J detailing various fees and payments.



Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

Table with 4 columns: Description, Loan Estimate, Final, and Did this change?. Rows include Total Closing Costs (J), Closing Costs Paid Before Closing, Closing Costs Financed, Down Payment/Funds from Borrower, Deposit, Funds for Borrower, Seller Credits, Adjustments and Other Credits, and Cash to Close.

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

Table summarizing borrower's transaction with sections: K. Due from Borrower at Closing, Adjustments, L. Paid Already by or on Behalf of Borrower at Closing, Other Credits, Adjustments, and Adjustments for Items Unpaid by Seller.

CALCULATION

Summary calculation table showing Total Due from Borrower at Closing (K) as 373,941.83, Total Due Already by or on Behalf of Borrower at Closing (L) as 286,214.04, and Cash to Close as 87,727.79.

CLOSING DISCLOSURE



# 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.
- will not allow assumptions 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 15 days late, your lender will charge a late fee of 4.00 % of the monthly principal and interest payment.

### 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 (negative 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 the property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negative 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 the 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.
- 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  
1357 James Madison Avenue  
Laureldale, PA 19605

You may lose your 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 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	\$11,456.64	Estimated total amount over year 1 for your escrowed property costs: Hazard insurance 111.17 Mortgage insurance City Property Taxes 110.97 County Property Taxes 170.79 School Taxes 561.79
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	\$6,303.66	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$954.72	The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  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		
Escrowed 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) 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.



### 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.	<b>\$480,769.20</b>
<b>Finance Charge.</b> The dollar amount the loan will cost you	<b>\$198,087.21</b>
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	<b>\$282,681.99</b>
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	<b>3.904%</b>
<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.	<b>70.074%</b>

### Other Disclosures

**Appraisal.**  
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

**Contact 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.

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 the property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.



**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 Finance Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

### Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>	Fulton Bank, N.A.	Mortgage Broker International	ReMax of Berks County	Berkshire Hathaway	John Granger
<b>Address</b>	One Penn Square Lancaster, Pa 17602	4357 East Coast Drive Suite 775D Cherry Hill, NJ	1290 Broadcasting Road Wyomissing, Pa	2607 Keiser Boulevard Wyomissing, Pa	2669 Shillington Road Suite 233
<b>NMLS ID</b>		MBI Co NMLS			
<b>ST License ID</b>		MBI State ID			
<b>Contact</b>		Mary Mortgage-Broker			John
<b>Contact NMLS ID</b>		MBI Ind NMLS			
<b>Contact ST License ID</b>		MBI Ind State			
<b>Email</b>	info@fultonbank.com	marymortgage-broker@mbi.com	info@goberkscounty.com	info@homesale.com	john@alphaadv.net
<b>Phone</b>	800-385-8664	609-456-1230	610-670-2770	610-372-3200	6109295154

### 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 \_\_\_\_\_