

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.

Closing Disclosure			this document with y			0818.	
Closing InformationDate Issued1/22/201512Closing Date1/22/2015Disbursement DateSettlement AgentTitle InnovationFile #CDF101Property1357 James MaLaureldale, PASale Price\$284,000Place of SettlementMark Chalphin, Norristown, Pa	idison Avenue 19605 , 515 Swede Street,	Borrower Seller Lender	n Information Steve Lyszkowski and M husband & wife 1919 Mockingbird Lane Lower Asace Township, Curtis Conway and Nanc husband & wife 1357 James Madison Ava Laureldale, PA 19605 Fulton Bank, N.A. One Penn Square Lancaster, Pa 17602	Pa 19601 y Conway,	Loan Inform Loan Term Purpose Product Loan Type Loan ID # MIC #		łS
Loan Terms			Can this amount in	ncrease after o			
Loan Amount	\$284,	000.00) NO				
Interest Rate	3	0.875 <i>%</i>	o NO				
Monthly Principal & Intere See Projected Payments below for Estimated Total Monthly Payment	your Ψ^{I} ,	335.47	7 NO				
Prepayment Penalty			Does the loan have	e these feature	s?		
Balloon Payment			NO NO				
Projected Payments Payment Calculation		Ye	ars 1 -		Years - 30)	
Principal & Interest Mortgage Insurance Estimated Escrow Amount can incarease over time		\$ + +	1,335.47 \$954.72	++	\$1,335.4 \$954.7		
Estimated Total Monthly Payment		\$2,2	290.19	\$2	2,290.19)	
Estimated Taxes, Insurance & Assessments Amount can incarease over time See page 4 for details	\$954.7 a month	2	idesInImage: InsuranceMortgage insuranceImage: InsuranceCity Property TaxesImage: InsuranceImage A for details. You	NO \boxtimes S YES \square	County Propert School Taxes	ty Taxes	row? YES YES

Costs at Closing	
Closing Costs	\$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.
Cash to Close	\$87,727.79 Includes Closing costs. See Calculating Cash to Close on page 3 for details.

CLOSING DISCLOSURE

Page 1 of 5 LOAN ID # 123456-7890

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Closing Cost Details

Loon Costs	Borrower Paid	
Loan Costs	At Closing Before Cl	osing
A. Origination Charges	920.00	
01 Another Charge to Fulton Bank, N.A.	125.00	
02 Origination charge to Fulton Bank, N.A.	795.00	
03		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For	530.07	
01 Appraisal to Eastern Pennsylvania Appraisal Services		450.00
02 Credit Report to EXPERIAN	68.57	
03 Flood Certification Fee to CORELOGIC	11.50	
04		
05		
06		
07		
08		
C. Services Borrower Did Shop For	2,095.00	
01 Title - CSL to Title Innovations	125.00	
02 Title - Endorsements 100, 300, 900 to Title Innovations	150.00	
03 Title - Lender's Title Insurance to Title Innovations	1,820.00	
04		
05		
06		
07		
08		
09		
10		
D. TOTAL LOAN COSTS (Borrower-Paid)	3,545.07	
Loan Costs Subtotal (A+B+C)	3,095.07	450.00
Other Costs		
E. Taxes and Other Government Fees	3,790.00	
01 City / county tax / stamps to Recorder of Deeds	3,550.00	
02 Recording Fees: Deed \$85.00, Mortgage \$157.00, Release \$0.00 to Title Innovations	240.00	
03 State tax / stamps to Recorder of Deeds		
04		
05		
06		
07		
F. Prepaids	1,635.51	
01 Homeowner's Insurance 1 year to Liberty Mutual	1,334.00	
 Prepaid Interest @ \$30.1507 per day from 1/22/2015 - 2/1/2015 to Fulton Bank, N.A. 	301.51	
03	501.51	
04		
G. Initial Escrow Payment at Closing	6,303.66	
	,	
01 Aggregate adjustment to Fulton Bank, N.A.	-1,905.29	
02 City Property Taxes for 12 months @ \$110.97 per month to Fulton Bank, N.A.	1,331.64	
 County Property Taxes for 12 months @ \$170.79 per month to Fulton Bank, N.A. Homeowner's Insurance for 3 months @ \$111.17 per month to Fulton Bank, N.A. 	2,049.48	
 Homeowner's Insurance for 3 months @ \$111.17 per month to Fulton Bank, N.A. School Taxes for 8 months @ \$561.79 per month to Fulton Bank, N.A. 	333.51 4.494.32	
05 School Laxes for 8 months @ \$501.79 per month to Fulton Bank, N.A. 06	4,494.32	
06 07		
H. Other	707.00	
	795.00	
01 Broker Service Fee to Berkshire Hathaway	100.00	
02 Broker Service Fee to ReMax of Berks County	400.00	
03 On-site well / septic		
04 Radon System Repairs to S. J. Watras		
05 Real Estate Commission to Berkshire Hathaway 06 Real Estate Commission to ReMay of Berks County		
06 Real Estate Commission to ReMax of Berks County 07 Title Document Proportion to Title Inspections		
07 Title - Document Preparation to Title Innovations	40.00	
08 Title - Notary / Clerical Services to John Granger		
I. TOTAL OTHER COSTS (Borrower-Paid)	12,524.17	
Other Costs Subtotals $(E + F + G + H)$	12,524.17	
J. TOTAL CLOSING COSTS (Borrower-Paid)	16,069.24	
		450.00
Closing Costs Subtotals (D + I) Lender Credits	15,619.24	450.00
		5 000

CLOSING DISCLOSURE Page 2 of 5 LOAN ID # 123456-7890 Printed by Title Innovations (TM), Version 3.8 (610) 929-5154 on 3/22/2015 @ 23:25:52 by John Granger



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12:27 PM	(0	10) 970-3074 ($(10) 770^{-1}254$ lax
Calculating Cash to Close	Use this tab	le to see what h	as changed from your Loan Estimate.
-	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	1.00	15,619.24	YES See Total Loan Costs (D) and Total Other Costs (I
Closing Costs Paid Before Closing	10.00	450.00	YES You paid these Closing Costs before closing
Closing Costs Financed			
(Paid from your Loan Account)	100.00	100.00	NO reason why goes here
Down Payment/Funds from Borrower	1,000.00		YES reason why goes here
Deposit	10,000.00		YES reason why goes here
Funds for Borrower	100,000.00	284,214.04	YES reason why goes here
Seller Credits	,	,	YES See Seller Credits in Section L
	1,000,000.00	2,000.00	YES See details in Section L YES See details in Sections K and L
Adjustments and Other Credits	10,000,000.00	286,214.04	YES see details in Sections K and L
Cash to Close	11,111,111.00	87,727.79	
Summaries of Transactions	Use this tab	le to see a summ	nary of your transaction.
BORROWER'S TRANSACTI	ON		
K. Due from Borrower at Closing		/3,941.83	
01. Sale Price of Property		5,000.00	
02. Sale Price of Any Personal Property Inc			
03. Closing Costs Paid at Closing (J)	1	6,069.24	
Adjustments			
04.			
05.			
Adjustments for Items Paid by Seller	· in Advance		
06. City Property Taxes	-		
07. County Property Taxes	-		
08. Assessments	-		
09. School Taxes 1/22/	15 - 6/30/15	2,872.59	
10.	-		
11.			
12.			
L. Paid Already by or on Behalf of Borro	wer at Closing 28	86,214.04	
01. Deposit02. Principal Amount of new loan(s)	20	24,000,00	
02. Principal Amount of new Ioan(s)03. Existing Loan(s) Assumed or Taken Su		34,000.00	
04.			
05.			
Other Credits			
06. Seller assist		2,000.00	
07.		2,000.00	
Adjustments			
08.			
09.			
Adjustments for Items Unpaid by Sel	ller		
10.City Property Taxes12/31/		90.51	
11.County Property Taxes12/31/		123.53	
12. Assessments	-		
13. School Taxes	-		
14.	-		
15.			
16.			
17.		_	
CALCULATION			
Total Due from Borrower at Closing (H	K) 37	/3,941.83	
Total Due Already by or on Behalf of Borrower a	at Closing (L) - 28	36,214.04	
Cash to Close 🛛 From 🔲 To Borro		37,727.79	
		<u> </u>	D 2 . C.C. LOANID # 102456 700

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John@TitleInnovations.com

Additional Information About This Loan

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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.
- in will not allow assumptions of this loan on the original terms.

Demand Feature

Your loan

- A has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- \Box 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 resuly, your loan amount will increase (negative amortizatize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in he 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 amortizatize), 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 he 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 satisify 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	\$11,456.64	Estimated total amount over year 1 for your escrowed property costs:		
over Year 1		Hazard insurance	111.17	
		Mortgage insurance		
		City Property Taxes	110.97	
		County Property Taxes	170.79	
		School Taxes	561.79	
			_	
Non-Escrowed Property Costs		Estimated total amount over year 1 for your non-escrowed property costs:		
over Year 1		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 you monthly payment.	ur total	

□ 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.

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oan Calculations

Order CDF101

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Other Disclosures



Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgae insurance, and loan costs, as scheduled. Finance Charge. The dollar amount the loan will cost you		rest, ed. \$480,769.20	Appraisal. If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3days before closing, If you have not yet received it, please contact your lender at the information listed below			
will cost you Amount Financed. The loan amount available		\$198,087.21	lender at the information listed below. Contact Details.			
after paying your upf		\$282,681.99	2,681.99 See your note and security instrument for information about •what happens if you fail to make your payments,			
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.			 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 			
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan.		70.074%	 • the rules for making payments before they are due. Liability after Foreclosure If your lender forecloses on this property and the foreclosure does 			
loan terr informat make a c Protection	ns? If you have question ns or costs on this form, tion below. To get more complaint, contact the Co on Bureau at onsumerfinance.gov/mo	use the contact information or onsumer Finance	If you refinance of you may lose this remaining even at lawyer for more in state law does not balance Refinance Refinancing this loan the property value, an refinance this loan.	tect you from liability fo or take on any additional protection and have to p fter foreclosure. You man formation. protect you from liabilit will depend on your futu d market conditions. You	debt on this property, bay any debt by want to consult a any for the unpaid ure financial situation,	
Contact Info	rmation		loan amount above th	nan this property is worth e property's fair market v ederal income taxes. Yo nformation.	value is not	
Contact Info	rmation Lender	Mortgage Broker	If you borrow more the loan amount above the eductible from your for tax advisor for more it	e property's fair market v ederal income taxes. Yo nformation.	value is not u should consult a	
Contact Infor		Mortgage Broker Mortgage Broker International	If you borrow more the loan amount above the eductible from your for	e property's fair market v ederal income taxes. Yo nformation.	value is not u should consult a	
	Lender	Mortgage Broker	If you borrow more the loan amount above the eductible from your fatax advisor for more in Real Estate Broker (B) ReMax of Berks	e property's fair market v ederal income taxes. Yo nformation. Real Estate Broker (S	value is not u should consult a	
Name	Lender Fulton Bank, N.A. One Penn Square	Mortgage Broker International 4357 East Coast Drive Suite 775D Cherry Hill, NJ MBI Co NMLS	If you borrow more the loan amount above the eductible from your for tax advisor for more in Real Estate Broker (B) ReMax of Berks County 1290 Broadcasting Road	e property's fair market v ederal income taxes. Yo nformation. Real Estate Broker (S Berkshire Hathaway 2607 Keiser Boulevard	 value is not u should consult a Settlement Agent John Granger 2669 Shillington Road 	
Name Address	Lender Fulton Bank, N.A. One Penn Square	Mortgage Broker International 4357 East Coast Drive Suite 775D Cherry Hill, NJ MBI Co NMLS MBI State ID	If you borrow more the loan amount above the eductible from your for tax advisor for more in Real Estate Broker (B) ReMax of Berks County 1290 Broadcasting Road	e property's fair market v ederal income taxes. Yo nformation. Real Estate Broker (S Berkshire Hathaway 2607 Keiser Boulevard	 value is not u should consult a Settlement Agent John Granger 2669 Shillington Road Suite 233 	
Name Address NMLS ID	Lender Fulton Bank, N.A. One Penn Square	Mortgage Broker International 4357 East Coast Drive Suite 775D Cherry Hill, NJ MBI Co NMLS MBI State ID Mary Mortgage-Broker	If you borrow more the loan amount above the eductible from your for tax advisor for more in Real Estate Broker (B) ReMax of Berks County 1290 Broadcasting Road	e property's fair market v ederal income taxes. Yo nformation. Real Estate Broker (S Berkshire Hathaway 2607 Keiser Boulevard	 value is not u should consult a Settlement Agent John Granger 2669 Shillington Road 	
Name Address <u>NMLS ID</u> <u>ST License ID</u> Contact <u>Contact NMLS ID</u>	Lender Fulton Bank, N.A. One Penn Square	Mortgage Broker International 4357 East Coast Drive Suite 775D Cherry Hill, NJ MBI Co NMLS MBI State ID Mary Mortgage-Broker MBI Ind NMLS	If you borrow more the loan amount above the eductible from your for tax advisor for more in Real Estate Broker (B) ReMax of Berks County 1290 Broadcasting Road	e property's fair market v ederal income taxes. Yo nformation. Real Estate Broker (S Berkshire Hathaway 2607 Keiser Boulevard	 value is not u should consult a Settlement Agent John Granger 2669 Shillington Road Suite 233 	
Name Address <u>NMLS ID</u> <u>ST License ID</u> Contact	Lender Fulton Bank, N.A. One Penn Square	Mortgage Broker International 4357 East Coast Drive Suite 775D Cherry Hill, NJ MBI Co NMLS MBI State ID Mary Mortgage-Broker	If you borrow more the loan amount above the eductible from your for tax advisor for more in Real Estate Broker (B) ReMax of Berks County 1290 Broadcasting Road	e property's fair market v ederal income taxes. Yo nformation. Real Estate Broker (S Berkshire Hathaway 2607 Keiser Boulevard	 value is not value is not value is not should consult a Settlement Agent John Granger 2669 Shillington Road Suite 233 John John 	
Name Address <u>NMLS ID</u> <u>ST License ID</u> Contact <u>Contact NMLS ID</u> Contact	Lender Fulton Bank, N.A. One Penn Square	Mortgage Broker International 4357 East Coast Drive Suite 775D Cherry Hill, NJ MBI Co NMLS MBI State ID Mary Mortgage-Broker MBI Ind NMLS	If you borrow more the loan amount above the eductible from your for tax advisor for more in Real Estate Broker (B) ReMax of Berks County 1290 Broadcasting Road	e property's fair market v ederal income taxes. Yo nformation. Real Estate Broker (S Berkshire Hathaway 2607 Keiser Boulevard	 value is not u should consult a Settlement Agent John Granger 2669 Shillington Road Suite 233 	

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

CLOSING DISCLOSURE

Date

Co-Applicant Signature