



FEBRUARY 7, 2014

# TILA RESPA Integrated Disclosure

## H-25(A) Mortgage Loan Transaction Closing Disclosure - Model Form

This is a blank model Closing Disclosure that illustrates the content requirements in 12 CFR § 1026.38. This form provides three variations of page one, one page two, one page three, four variations of page four, and four variations of page five, reflecting the variable content requirements in 12 CFR § 1026.38. This form does not reflect modifications permitted under 12 CFR § 1026.38(t).



Consumer Financial  
Protection Bureau

# 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  
Closing Date  
DisbursementDate  
Settlement Agent  
File#  
Property  
SalePrice

## Transaction Information

Borrower  
  
Seller  
  
Lender

## Loan Information

Loan Term  
Purpose  
Product  
  
Loan Type  Conventional  FHA  
 VA  \_\_\_\_\_  
Loan ID#  
MIC#

Loan Terms	Can this amount increase after closing?
<b>Loan Amount</b>	
<b>Interest Rate</b>	
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	
	Does the loan have these features?
<b>Prepayment Penalty</b>	
<b>Balloon Payment</b>	

Projected Payments					
Payment Calculation					
Principal & Interest					
Mortgage Insurance					
Estimated Escrow <i>Amount can increase over time</i>					
<b>Estimated Total Monthly Payment</b>					
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	<table border="0"> <tr> <td style="vertical-align: top;"> <b>This estimate includes</b>  <input type="checkbox"/> Property Taxes  <input type="checkbox"/> Homeowner's Insurance  <input type="checkbox"/> Other:                 </td> <td style="vertical-align: top; padding-left: 20px;"> <b>In escrow?</b> </td> </tr> <tr> <td colspan="2"> <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i> </td> </tr> </table>	<b>This estimate includes</b> <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other:	<b>In escrow?</b>	<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	
<b>This estimate includes</b> <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other:	<b>In escrow?</b>				
<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>	Includes _____ in Loan Costs + _____ in Other Costs - _____ in Lender Credits. <i>See page 2 for details.</i>
<b>Cash to Close</b>	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

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