

An Introduction to Mortgage Lending for Attorneys

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CMG FINANCIAL



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TERMINOLOGY

- Reserves – money in your possession, after your cash due at closing
- Cash Due At Closing – Total down payment, closing costs and prepaids.
- Prepaids – funds paid in advance at closing to initiate your escrow account
- Escrow Account – account held by lender to pay taxes and insurance when they are due
- Discount Points – extra up front closing costs to buy down the interest rate represented by a percentage of your loan amount, ie 1 pt = 1% of loan amount
- Breakeven Analysis – the time it takes to recoup the money you spent up front.
- SFR – Single Family Residence
- AUS – Automated Underwriting System
- FMV – Fair Market Value



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TERMINOLOGY

- Primary Residence – your principal residence
- Second Home- vacation home lived in for 6 months or less out of the year.
- N/O/O – Non-owner occupied rental property or investment home.
- LTV – Loan to Value (Loan Amount divided by Purchase Price or Appraised Value)
- VOE – Verification of Employment
- FMV – Future Market Value
- DTI – Debt to Income Ratio
- Front End Ratio – Housing Payment (PITIA)/Income
- Back End Ratio – Total Debt including housing obligation/income




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MORTGAGE ROADMAP

1. Prequalification
2. Preapproval
3. Processing
4. Appraisal (if applicable)
5. Underwriting
6. Approval
7. Closing




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PREQUALIFICATION

- Take about 10-15 Minutes (electronic or over the phone)
- Borrower Completes the loan application.
 - Personal Info (Name, Social, DOB)
 - Residence History (2 years min)
 - Work History (2 years min)
 - Income information (employer, salary, bonus, commissions etc.)
 - Assets (Checking/Savings, Retirement, Investments.)
 - Pull and Review Credit Report

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CREDIT SCORES

HOW TO BOOST YOUR CREDIT SCORE

- Pay your bills on time.
- Monitor your credit card utilization (amount you owe versus credit limit)
- Leave unused credit cards open on your report.
- Only apply for credit when you need it
- Continue to monitor your credit (review your annual credit report)
- Don't do anything until you talk to your Lender.

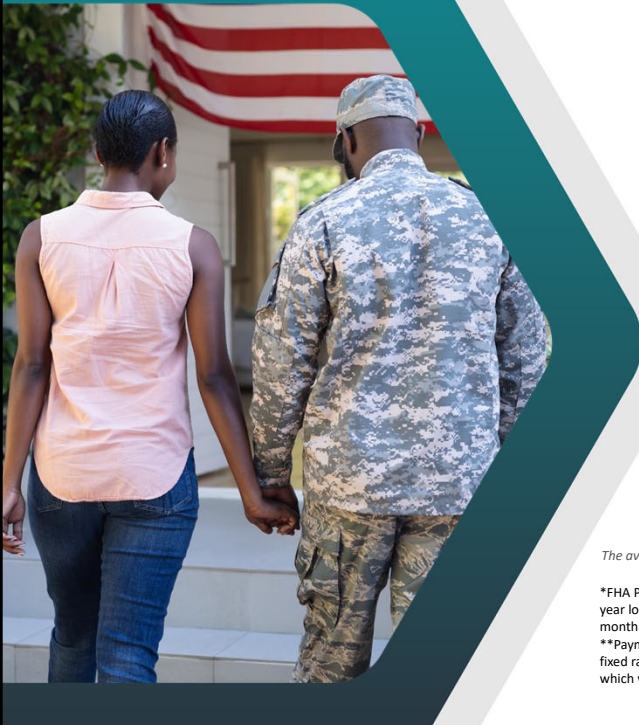
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HOW CREDIT SCORES ARE CALCULATED



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DOWN PAYMENT REQUIREMENTS



- **Conventional Loans** – Down payment options as low as 3% (FTHB and Low Income)
- **FHA Loan** – Down payments as low as 3.5%
- **VA Loan** – 0% down payment for reservists, active-duty military members, National Guard service members, and surviving military spouses.
- **USDA Loan** – 0% down payment for home buyers in select rural and suburban areas.

The average home purchase usually requires around \$5,000-\$7,000 for total costs (not including VA/USDA)

***FHA Payment example:** If you bought a \$350,000 home with a down payment of 3.5%, for a loan amount of \$337,750, on a 30 year loan at a fixed rate of 5.2% (5.35% APR), and a \$157/month private mortgage insurance payment, you would make 360 monthly payments of \$2,043.00. Payment stated does not include taxes and insurance, which will result in a higher payment.

****Payment example:** If you bought a \$350,000 home and put 10% down, for a loan amount of \$315,000, with a 30 year loan at a fixed rate of 5% (APR 5.25%), you would make 360 payments of \$1,739.00. Payment stated does not include taxes and insurance, which will result in a higher payment.

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MORTGAGE INSURANCE

MORTGAGE INSURANCE PREMIUM (MIP) vs. PRIVATE MORTGAGE INSURANCE (PMI):

Used to help offset your lender's risk in case you default on your loan

MIP

- The Federal Housing Administration (FHA) insures FHA Loans.
- You are required to pay a mortgage insurance premium monthly, and upfront.
- MIPs are generally 0.85% monthly and 1.75% of your loan amount up front.

PMI

- Not required for loans with 80% LTV and below.
- Paid Monthly or Up Front



Amortization term > 20 years | Non-refundable

| Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)* | | | | | | | | | |
|---------------------------------------|----------|------|---------|---------|---------|---------|---------|---------|---------|
| LTV | Coverage | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97% -95.01% | 35% | .58% | .70% | .87% | .99% | 1.21% | 1.54% | 1.65% | 1.86% |
| | 25 | .46 | .58 | .70 | .79 | .98 | 1.23 | 1.31 | 1.50 |
| | 18 | .39 | .51 | .61 | .68 | .85 | 1.05 | 1.17 | 1.27 |
| 95% -90.01% | 30 | .38 | .53 | .66 | .78 | .96 | 1.28 | 1.33 | 1.42 |
| | 25 | .34 | .48 | .59 | .68 | .87 | 1.11 | 1.19 | 1.25 |
| | 16 | .30 | .40 | .48 | .58 | .72 | .95 | 1.04 | 1.13 |
| 90% -85.01% | 25 | .28 | .38 | .46 | .55 | .65 | .90 | .91 | .94 |
| | 12 | .22 | .27 | .32 | .39 | .46 | .62 | .65 | .73 |
| 85% & Below | 12 | .19 | .20 | .23 | .25 | .28 | .38 | .40 | .44 |
| | 6 | .17 | .19 | .22 | .24 | .27 | .37 | .39 | .42 |






HOW A MORTGAGE RATE IS DETERMINED

MORTGAGE RATES ARE DETERMINED BY A VARIETY OF FACTORS:

- Loan-to-value ratio
- Credit Score
- Type of Property (Condo, SFR etc)
- Type of Loan

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LOAN LEVEL PRICING ADJUSTMENTS (LLPAS) AND PLS

LLPAs

- Fees that are added to the base rate and paid for by the borrower.

Table 1: All Eligible Loans – LLPA by Credit Score/LTV Ratio

| Representative Credit Score | LTV Range | | | | | | | | | SFC |
|-----------------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------|-----|
| | Applicable for all loans with terms greater than 15 years | | | | | | | | | |
| | ≤ 60.00% | 60.01 – 70.00% | 70.01 – 75.00% | 75.01 – 80.00% | 80.01 – 85.00% | 85.01 – 90.00% | 90.01 – 95.00% | 95.01 – 97.00% | >97.00% | |
| ≥ 740 | 0.000% | 0.250% | 0.250% | 0.500% | 0.250% | 0.250% | 0.250% | 0.750% | 0.750% | N/A |
| 720 – 739 | 0.000% | 0.250% | 0.500% | 0.750% | 0.500% | 0.500% | 0.500% | 1.000% | 1.000% | N/A |
| 700 – 719 | 0.000% | 0.500% | 1.000% | 1.250% | 1.000% | 1.000% | 1.000% | 1.500% | 1.500% | N/A |
| 680 – 699 | 0.000% | 0.500% | 1.250% | 1.750% | 1.500% | 1.250% | 1.250% | 1.500% | 1.500% | N/A |
| 660 – 679 | 0.000% | 1.000% | 2.250% | 2.750% | 2.750% | 2.250% | 2.250% | 2.250% | 2.250% | N/A |
| 640 – 659 | 0.500% | 1.250% | 2.750% | 3.000% | 3.250% | 2.750% | 2.750% | 2.750% | 2.750% | N/A |
| 620 – 639 | 0.500% | 1.500% | 3.000% | 3.000% | 3.250% | 3.250% | 3.250% | 3.500% | 3.500% | N/A |
| < 620 ¹ | 0.500% | 1.500% | 3.000% | 3.000% | 3.250% | 3.250% | 3.250% | 3.750% | 3.750% | N/A |

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CHOOSING THE RIGHT RATE

How to choose the right interest rate.

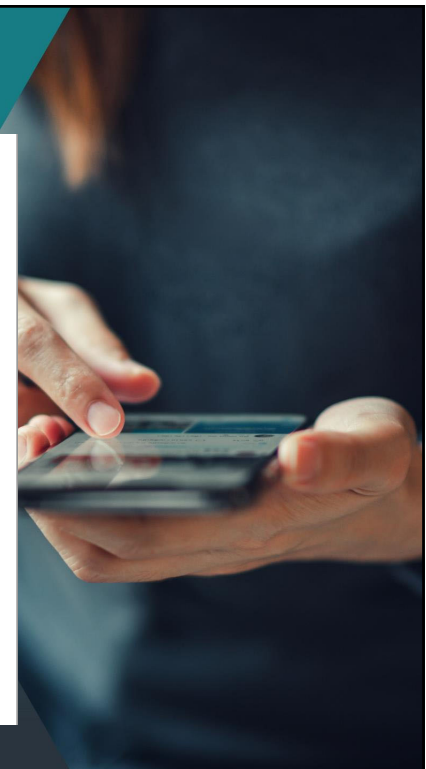
- Paying points – Percentage of the loan amount to get a lower rate. 1% usually gets you .25 lower rate
- Receiving Lender Credit – conversely you can take a credit from the lender for taking a higher rate.

Which is better? It depends on how long you'll be in the home.

Typically, if you'll be in the home for less than 5 or 6 years, usually receiving a lender credit makes sense. If you'll be in the home longer then paying points makes more sense.

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PRE-QUALIFICATION LETTER



Document updated February 2017

PRE-QUALIFICATION FORM

The printed version of this form has been drafted by the Arizona Association of REALTORS. Any change or alteration of this form must be made in a prominent manner. The representative on behalf of the agent, broker, or other professional, please ensure your attorney, an attorney or professional consultant.

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

PRE-QUALIFICATION INFORMATION

- Purpose: This Pre-Qualification Form is to be used in conjunction with an AAR Residential Resale Real Estate Purchase Contract or
- Vendor Lender Purchase Contract ("Contract")
- Buyer HAS NOT consulted with a lender. (If Buyer marks the box on line 3, Buyer is to complete only lines 4 and 5.)
- | | |
|--------------------|-------------------|
| SELLER'S NAME | BUYER'S NAME |
| SELLER'S SIGNATURE | BUYER'S SIGNATURE |
- | | | |
|---------|-----------|-------------------|
| MARRIED | UNMARRIED | LEGALLY SEPARATED |
|---------|-----------|-------------------|
- | | |
|---|---|
| <input type="checkbox"/> Not relying on Seller Concessions for Buyer's loan costs, impounds, Title/Escrow Company costs, recording fees, and, if applicable, VA loan costs not permitted to be paid by Buyer. (Note: The amount Seller agrees to contribute, if any, shall be established in the Contract.) | <input type="checkbox"/> Not relying on down payment assistance to qualify for this loan. |
|---|---|
- | | | |
|---|---|--|
| <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA <input type="checkbox"/> Other | <input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Non-Owner Occupied | <input type="checkbox"/> Single Family Residence <input type="checkbox"/> Condominium <input type="checkbox"/> Planned Unit Development <input type="checkbox"/> Manufactured Home |
|---|---|--|
- | | | |
|--|--|--|
| <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NA | <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NA | <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NA |
|--|--|--|
- Lender provided Buyer with the HUD form "For Your Protection: Get a Home Inspection" (FHA loans only).
- Lender completed a verbal discussion with Buyer including a discussion of income, assets and debts.
- Lender obtained a T-Merged Residential Credit Report.
- Based on the information provided, Buyer can pre-qualify for a loan amount of \$ 272,500, assuming a monthly principal and interest loan payment of \$ 2,375, provided that the total monthly payment (which includes principal, interest, mortgage insurance, property taxes, insurance, HOA fees, and flood insurance, if applicable) does not exceed \$ 3,750.
- Interest rate will be based on: Fixed Interest Rate Adjustable Interest Rate Pre-Payment Penalty
- Initial Documentation Received: Lender received the following information from Buyer (additional documentation may be requested):

| | | | |
|--|--|--|--|
| <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NA | <input type="checkbox"/> Paystubs | <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NA | <input type="checkbox"/> Down Payment/Reserves Documentation |
| <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NA | <input type="checkbox"/> W-2s | <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NA | <input type="checkbox"/> Gift Documentation |
| <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NA | <input type="checkbox"/> Personal Tax Returns | <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NA | <input type="checkbox"/> Credit Liability Documentation |
| <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NA | <input type="checkbox"/> Corporate Tax Returns | <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NA | <input type="checkbox"/> Other |
- Additional Comments
- Buyer has instructed, and Lender agrees to provide loan status updates on the AAR Loan Status Update form to Seller and Broker(s) within ten (10) days of Contract acceptance pursuant to Section 2e of the Contract and upon request thereafter.

LENDER INFORMATION

- The lender identified below has prepared the information listed above with Buyer(s) and has completed the above action items noted.
- This information does not constitute loan approval. All information provided must be approved by an underwriter, and any material change in Buyer's credit or financial profile will render this pre-qualification null and void.
- The above pre-qualification expires on: 5/30/22
- | | | | |
|---|-------------------|--------------|-----|
| Lender: CMC Financial | DATE: 09/03/22 | OFFICE: 1820 | |
| Company: CMC Financial | ARIZONA LICENSE # | WELLS FARGO | |
| Branch: 7047 E Greenway Parkway Suite 180 | ARIZONA LICENSE # | 234459 | |
| Address: Scottsdale, AZ | STATE | 85254 | |
| Phone: 480-338-7343 | CITY | SCOTTSDALE | |
| Email: ccmf@cmf.com | ZIP | 85254 | |
| | PHONE | 480-338-7343 | FAX |
- | | |
|---|-------------------|
| Lender's Signature | MIDDLE |
| Buyer acknowledges receipt of a copy hereof and grants permission to Broker to submit this Pre-Qualification Form with Contract | BUYER'S SIGNATURE |
| BUYER'S SIGNATURE | BUYER'S SIGNATURE |

Pre-Qualification Form - Updated February 2017 - Copyright © 2017 Arizona Association of REALTORS. All rights reserved.

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PREAPPROVAL

The timing of this step relies on the participation of the borrower. Once they've provided everything, it should only take 24 hrs to issue a preapproval.

- Review all submitted documentation (Income, Assets, Credit Report)
 - Verify Correct Income Calculations (VOE)
 - Review Assets for Large Deposits
 - Review Credit for Disputed or Unread accounts (forbearance, deferment)
- Determine the Loan Program that fits your situation best.
- Finalize your Budget Or Apply for Maximum Amount
- Run the Automated Underwriting System
 - FHA/VA/USDA/Conforming

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QUALIFYING FACTORS

WHAT DETERMINES YOUR APPROVAL?

- Credit Score (Higher Scores, more programs)
- Credit History (Delinquency, Length of Credit)
- Debt-to-income ratio (must be below guidelines)
- Housing payment ratio (PITIA)/Back-End Ratio
- Properly Documented Income (ie Bonus, Commissions, Self-Employment, Restricted Stock)
- Is the Down Payment from an acceptable source?
- Are there Reserves required?

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Automating the Approval Process for Conforming Loans

All loans must be reviewed and signed off by an underwriter, but part of the process has gotten automated and easier for some people.

- Instant Verification of Employment -Salaried Employees of companies participating with the Work Number and other HR services.
- Verification of Deposits – technology allows your banking information to be integrated with out technology.
- Property Inspection Waivers – AUS determines if a full appraisal is needed or not.

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Appraisal Waivers

Appraisal Waivers are only allowed on the following transactions:

- Purchase - Primary Residence or Second Home with Max LTV 80%
- Rate and Term Refi - Primary or Second Home with Max LTV 90% and N/O/O up to 75%
- Cash Out Refi – Primary up to 70% LTV and Second Home or N/O/O up to 60%

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PROCESSING THE LOAN

The processing of your loan should take about 7 – 10 business days, depending on several factors. If you previously ordered a VOE or received AUS automations, it could take less time.

- The first step is sending your loan disclosures, including your Loan Estimate.
- The next step is opening escrow and ordering the appraisal if necessary.
- Order Verifications ie, Employment, Rental History, Mortgage History, etc.
- Order Tax Transcripts (Government shut downs or backups are the IRS can cause delays)
- Coordinate Homeowners Insurance
- Complete mandatory Fraud Checks

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FICUS BANK
4321 Random Boulevard • Somechty, ST 12340 Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED: 2/15/2013
 APPLICANTS: Michael Jones and Mary Stone
 123 Anywhere Street
 Anytown, ST 12345
 PROPERTY: 456 Somewhere Avenue
 Anytown, ST 12345
 SALE PRICE: \$180,000

LOAN TERM: 30 years
 PURPOSE: Purchase
 PRODUCT: Fixed Rate
 LOAN TYPE: Conventional FHA VA
 LOAN ID #: 123456789
 RATE LOCK: NO YES, until 4/16/2013 at 5:00 p.m. EDT
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 3/4/2013 at 5:00 p.m. EDT

| Loan Terms | Can this amount increase after closing? | |
|--|---|----|
| Loan Amount | \$162,000 | NO |
| Interest Rate | 3.875% | NO |
| Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small> | \$761.78 | NO |

Does the loan have these features?

Prepayment Penalty: YES • As high as \$3,240 if you pay off the loan during the first 2 years

Balloon Payment: NO

| Projected Payments | Years 1-7 | Years 8-30 |
|--|----------------|--------------|
| Payment Calculation | | |
| Principal & Interest | \$761.78 | \$761.78 |
| Mortgage Insurance | + 82 | + — |
| Estimated Escrow <small>Amount can increase over time</small> | + 206 | + 206 |
| Estimated Total Monthly Payment | \$1,050 | \$968 |

Estimated Taxes, Insurance & Assessments
Amount can increase over time: \$206 a month

This estimate includes:
 Property Taxes
 Homeowner's Insurance
 Other:
See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.


Costs at Closing

Estimated Closing Costs: \$8,054
Includes \$5,672 in Loan Costs + \$2,382 in Other Costs – \$0 in Lender Credits. See page 2 for details.

Estimated Cash to Close: \$16,054
Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.
 LOAN ESTIMATE PAGE 1 OF 3 - LOAN ID # 123456789

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Closing Cost Details

| Loan Costs | | Other Costs | |
|--|---------|---|-----------|
| A. Origination Charges | | | |
| 25 % of Loan Amount (Points) | \$1,802 | E. Taxes and Other Government Fees | |
| Application Fee | \$405 | Recording Fees and Other Taxes | \$85 |
| Underwriting Fee | \$1,097 | Transfer Taxes | \$85 |
| | | F. Prepaids | |
| | | Homeowner's Insurance Premium (6 months) | \$605 |
| | | Mortgage Insurance Premium (months) | \$202 |
| | | Prepaid Interest (\$17.48 per day for 15 days @ 3.875%) | \$262 |
| | | Property Taxes (months) | |
| | | G. Initial Escrow Payment at Closing | |
| | | Homeowner's Insurance | \$413 |
| | | Mortgage Insurance | \$202 |
| | | Property Taxes | \$211 |
| | | H. Other | |
| | | Title - Owner's Title Policy (optional) | \$1,017 |
| | | I. TOTAL OTHER COSTS (E + F + G + H) | |
| | | \$2,382 | |
| | | J. TOTAL CLOSING COSTS | |
| | | \$8,054 | |
| | | Lender Credits | |
| | | \$8,054 | |
| | | Calculating Cash to Close | |
| | | Total Closing Costs (J) | \$8,054 |
| | | Closing Costs Financed (Paid from your Loan Amount) | \$0 |
| | | Down Payment/Funds from Borrower | \$18,000 |
| | | Deposit | -\$10,000 |
| | | Funds for Borrower | \$0 |
| | | Seller Credits | \$0 |
| | | Adjustments and Other Credits | \$0 |
| | | Estimated Cash to Close | \$16,054 |
| D. TOTAL LOAN COSTS (A + B + C) | | \$5,672 | |

LOAN ESTIMATE PAGE 2 OF 3 - LOAN ID # 123456789

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Additional Information About This Loan

| | | | |
|-------------------------|------------------------|-------------------------|--|
| LENDER | Ficus Bank | MORTGAGE BROKER | |
| NMLS/_LICENSE ID | | NMLS/_LICENSE ID | |
| LOAN OFFICER | Joe Smith | LOAN OFFICER | |
| NMLS/_LICENSE ID | 12345 | NMLS/_LICENSE ID | |
| EMAIL | joesmith@ficusbank.com | EMAIL | |
| PHONE | 123-456-7890 | PHONE | |

| Comparisons | Use these measures to compare this loan with other loans. | |
|---------------------------------|---|--|
| In 5 Years | \$56,582 | Total you will have paid in principal, interest, mortgage insurance, and loan costs. |
| | \$15,773 | Principal you will have paid off. |
| Annual Percentage Rate (APR) | 4.274% | Your costs over the loan term expressed as a rate. This is not your interest rate. |
| Total Interest Percentage (TIP) | 69.45% | The total amount of interest that you will pay over the loan term as a percentage of your loan amount. |

Other Considerations

Appraisal We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Assumption If you sell or transfer this property to another person, we will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.

Homeowner's Insurance This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

Late Payment If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.

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.

Servicing We intend to service your loan. If so, you will make your payments to us. to transfer servicing of your loan.

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 |
|---------------------|------|------------------------|------|

LOAN ESTIMATE PAGE 3 OF 3 - LOAN ID # 123456789

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IMPORTANT DEEDS AND TITLE PREPARATION

It's important to understand, up front, what's going on with the title of the home. Are we adding or removing someone from title? Is there a spouse that will not be going on the loan?

Quit Claim Deed is used to transfer property ownership from one person to another without any warranty as to whether the title is clear. It's also used to add or remove someone from deed. (To an ex-spouse following a divorce, to a living trust or business)

Disclaimer Deed is used when a spouse disclaims any interest in the property acquired by the other spouse. We would need this if only one of a married couple is going on a loan.

Mortgage Deed allows the bank to put a lien on the property if the loan isn't repaid. The deed secures the property as collateral for the loan and the house serving as security in the event of a default.

Grant Deed Transfers interest in a property from seller to the buyer

General Warranty Deed Guarantees that the seller has full legal right to sell the property and that it is free and clear of any debt, liens, or other encumbrances

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UNDERWRITING AND APPROVAL

Every loan must be reviewed by an actual certified Underwriter. They verify that the information submitted into the AUS is accurate. This step takes between 24-48 hours. They review borrower docs and third party docs as a checks and balances system.

The initial review of the file usually results in a "conditional approval," meaning your loan is approved pending the satisfaction of the underwriters conditions.

Typical conditions include; an updated pay stub/Bank Statement, Letter of explanation of credit inquiries, letter of explanation of derogatory credit marks.

We submit the conditions for review, another 24-48 hours and then we receive your "clear to close" and move into closing.

Once we have an approval, we can order your **Closing Disclosure**

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CLOSING

Due to Federal Regulations, we must wait three days after the **Closing Disclosure** is signed before borrowers can sign their final loan documents.

On a purchase loan, the borrower usually goes into the Title company to sign with the escrow office and bring their closing funds with them. They can also wire the funds to Title, before or after signing.

On a refinance, a notary comes to your home or office for convenience. We have to wait three more days until we fund your loan, due to the right of rescission



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Closing Disclosure

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

| Closing Information | | Transaction Information | | Loan Information | |
|---------------------|--|-------------------------|--|------------------|--|
| Date Issued | 4/15/2013 | Borrower | Michael Jones and Mary Stone | Loan Term | 30 years |
| Closing Date | 4/15/2013 | Address | 123 Anywhere Street Anytown, ST 12345 | Purpose | Purchase |
| Disbursement Date | 4/15/2013 | Seller | Steve Cole and Amy Doe | Product | Fixed Rate |
| Settlement Agent | Epsilon Title Co. | Property | 221 Somewhere Drive Anytown, ST 12345 | Loan Type | <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> |
| File # | 12-3456 | Lender | Focus Bank | Loan ID # | 123456789 |
| Property | 456 Somewhere Ave Anytown, ST 12345 | | | MIC # | 000654321 |
| Sale Price | \$180,000 | | | | |

| Loan Terms | Can this amount increase after closing? | |
|--|---|----|
| Loan Amount | \$162,000 | NO |
| Interest Rate | 3.875% | NO |
| Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i> | \$761.78 | NO |
| Prepayment Penalty | YES • As high as \$3,240 if you pay off the loan during the first 2 years | |
| Balloon Payment | NO | |

| Projected Payments | | |
|--|-------------------|-----------------|
| Payment Calculation | Years 1-7 | Years 8-30 |
| Principal & Interest | \$761.78 | \$761.78 |
| Mortgage Insurance | + 82.35 | + — |
| Estimated Escrow <i>Amount can increase over time</i> | + 206.13 | + 206.13 |
| Estimated Total Monthly Payment | \$1,050.26 | \$967.91 |

| | | | |
|---|---------------------|---|------------|
| Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i> | \$356.13 a month | This estimate includes | In escrow? |
| | | <input checked="" type="checkbox"/> Property Taxes | YES |
| | | <input checked="" type="checkbox"/> Homeowner's Insurance | YES |
| | | <input checked="" type="checkbox"/> Other: Homeowner's Association Dues | NO |

See Escrow Account on page 4 for details. You must pay for other property costs separately.

| Costs at Closing | |
|------------------|---|
| Closing Costs | \$9,712.10 Includes \$4,694.05 in Loan Costs + \$5,018.05 in Other Costs - \$0 in Lender Credits. See page 2 for details. |
| Cash to Close | \$14,147.26 Includes Closing Costs. See Calculating Cash to Close on page 3 for details. |

CLOSING DISCLOSURE

PAGE 1 OF 5 - LOAN ID # 123456789



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Closing Cost Details

| Loan Costs | Borrower-Paid | | Seller-Paid | | Paid by Others |
|---|-------------------|----------------|-------------|----------------|----------------|
| | At Closing | Before Closing | At Closing | Before Closing | |
| A. Origination Charges | \$1,802.00 | | | | |
| 01 3.25 % of Loan Amount (Points) | \$450.00 | | | | |
| 02 Application Fee | \$300.00 | | | | |
| 03 Underwriting Fee | \$1,052.00 | | | | |
| 04 | | | | | |
| 05 | | | | | |
| 06 | | | | | |
| 07 | | | | | |
| 08 | | | | | |
| B. Services Borrower Did Not Shop For | \$236.55 | | | | |
| 01 Appraisal Fee to John Smith Appraisers Inc. | | | | | \$405.00 |
| 02 Credit Report Fee to Information Inc. | | \$29.00 | | | |
| 03 Flood Determination Fee to Info Co. | \$20.00 | | | | |
| 04 Flood Monitoring Fee to Info Co. | \$17.50 | | | | |
| 05 Tax Monitoring Fee to Info Co. | \$73.00 | | | | |
| 06 Tax Status Research Fee to Info Co. | \$89.00 | | | | |
| 07 | | | | | |
| 08 | | | | | |
| 09 | | | | | |
| 10 | | | | | |
| C. Services Borrower Did Shop For | \$2,655.50 | | | | |
| 01 Pest Inspection Fee to Pests Co. | \$120.50 | | | | |
| 02 Survey Fee to Survey Co. | \$85.00 | | | | |
| 03 Title - Insurance Binder to Epikon Title Co. | \$600.00 | | | | |
| 04 Title - Lender's Title Insurance to Epikon Title Co. | \$500.00 | | | | |
| 05 Title - Settlement Agent Fee to Epikon Title Co. | \$580.00 | | | | |
| 06 Title - Title Search to Epikon Title Co. | \$880.00 | | | | |
| 07 | | | | | |
| 08 | | | | | |
| D. TOTAL LOAN COSTS (Borrower-Paid) | \$4,694.05 | | | | |
| Loan Costs Subtotal (A + B + C) | \$4,664.25 | \$29.80 | | | |
| Other Costs | | | | | |
| E. Taxes and Other Government Fees | \$85.00 | | | | |
| 01 Recording Fees Clerk \$40.00 Mortgage \$45.00 | | | | | |
| 02 Transfer Tax to Any State | \$85.00 | | \$90.00 | | |
| F. Prepays | \$2,120.80 | | | | |
| 01 Homeowner's Insurance Premium (12 mo.) to Insurance Co. | \$1,295.95 | | | | |
| 02 Mortgage Insurance Premium (mo.) | \$274.04 | | | | |
| 03 Prepaid Interest (\$17.44 per day from 4/15/13 to 4/17/13) | \$631.80 | | | | |
| 04 Property Taxes (6 mo.) to Any County USA | | | | | |
| 05 | | | | | |
| G. Initial Escrow Payment at Closing | \$412.25 | | | | |
| 01 Homeowner's Insurance \$100.83 per month for 2 mo. | \$201.66 | | | | |
| 02 Mortgage Insurance per month for mo. | \$210.60 | | | | |
| 03 Property Taxes \$105.30 per month for 2 mo. | | | | | |
| 04 | | | | | |
| 05 | | | | | |
| 06 | | | | | |
| 07 | | | | | |
| 08 | | | | | |
| H. Other | \$2,400.00 | | | | |
| 01 HOA Capital Contribution to HOA Aze Inc. | \$800.00 | | | | |
| 02 HOA Processing Fee to HOA Aze Inc. | \$150.00 | | | | |
| 03 Home Inspection Fee to Engineers Inc. | \$750.00 | | \$750.00 | | |
| 04 Home Warranty Fee to FIC Warranty Inc. | | | \$400.00 | | |
| 05 Real Estate Commission to Alpha Real Estate Broker | | | \$5,700.00 | | |
| 06 Real Estate Commission to Campbell Real Estate Broker | | | \$5,700.00 | | |
| 07 Title - Owner's Title Insurance (optional) to Epikon Title Co. | \$1,000.00 | | | | |
| 08 | | | | | |
| I. TOTAL OTHER COSTS (Borrower-Paid) | \$5,818.05 | | | | |
| Other Costs Subtotal (E + F + G + H) | \$5,818.05 | | | | |
| J. TOTAL CLOSING COSTS (Borrower-Paid) | \$9,712.10 | | | | |
| Closing Costs Subtotal (D + I) | \$9,682.30 | \$29.80 | \$12,800.00 | \$750.00 | \$405.00 |
| Lender Costs: | | | | | |

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Calculating Cash to Close

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

| | Loan Estimate | Final | Did this change? |
|---|--------------------|--------------------|--|
| Total Closing Costs (B) | \$6,054.00 | \$9,712.10 | YES - See Total Loan Costs (D) and Total Other Costs (I) |
| Closing Costs Paid Before Closing | \$0 | -\$29.80 | YES - You paid these Closing Costs before closing |
| Closing Costs Financed (Paid from your Loan Amount) | \$0 | \$0 | NO |
| Down Payment/Funds from Borrower | -\$18,000.00 | \$18,000.00 | NO |
| Deposit | -\$10,000.00 | -\$10,000.00 | NO |
| Funds for Borrower | \$0 | \$0 | NO |
| Seller Credits | \$0 | -\$2,500.00 | YES - See Seller Credits in Section L |
| Adjustments and Other Credits | \$0 | -\$1,035.04 | YES - See details in Sections K and L |
| Cash to Close | \$16,054.00 | \$14,147.26 | |

Summary of Transactions

Use this table to see a summary of your transactions.

| BORROWER'S TRANSACTION | | SELLER'S TRANSACTION | |
|--|---------------------|---|---------------------|
| K. Due from Borrower at Closing | \$189,762.30 | M. Due to Seller at Closing | \$180,880.00 |
| 01 Sale Price of Property | \$180,000.00 | 01 Sale Price of Property | \$180,000.00 |
| 02 Sale Price of Any Personal Property Included in Sale | | 02 Sale Price of Any Personal Property Included in Sale | |
| 03 Closing Costs Paid at Closing (J) | \$9,682.30 | 03 Closing Costs Paid at Closing (J) | |
| 04 | | 04 | |
| 05 | | 05 | |
| 06 | | 06 | |
| 07 | | 07 | |
| Adjustments for Items Paid by Seller in Advance | | Adjustments for Items Paid by Seller in Advance | |
| 08 City/Town Taxes to | | 08 City/Town Taxes to | |
| 09 County Taxes to | | 09 County Taxes to | |
| 10 Assessments to | | 10 Assessments to | |
| 11 HOA Dues 4/15/13 to 4/30/13 | \$80.00 | 11 HOA Dues 4/15/13 to 4/30/13 | \$80.00 |
| 12 | | 12 | |
| 13 | | 13 | |
| 14 | | 14 | |
| 15 | | 15 | |
| 16 | | 16 | |
| 17 | | 17 | |
| 18 | | 18 | |
| 19 | | 19 | |
| 20 | | 20 | |
| 21 | | 21 | |
| L. Paid Already by or on Behalf of Borrower at Closing | \$178,613.04 | N. Due from Seller at Closing | \$115,665.04 |
| 01 Deposit | \$10,000.00 | 01 Excess Deposit | |
| 02 Loan Amount | \$162,000.00 | 02 Closing Costs Paid at Closing (J) | \$12,800.00 |
| 03 Existing Loans/Assumed or Taken Subject to | | 03 Existing Loans/Assumed or Taken Subject to | |
| 04 | | 04 Payoff of First Mortgage Loan | \$100,000.00 |
| 05 Seller Credit | \$2,500.00 | 05 Payoff of Second Mortgage Loan | |
| 06 | | 06 | |
| Other Credits | \$750.00 | Seller Credit | \$2,500.00 |
| 07 | | 07 | |
| 08 | | 08 | |
| 09 | | 09 | |
| 10 | | 10 | |
| 11 | | 11 | |
| 12 | | 12 | |
| 13 | | 13 | |
| 14 | | 14 | |
| 15 | | 15 | |
| 16 | | 16 | |
| 17 | | 17 | |
| 18 | | 18 | |
| 19 | | 19 | |
| 20 | | 20 | |
| 21 | | 21 | |
| Adjustments for Items Unpaid by Seller | | Adjustments for Items Unpaid by Seller | |
| 12 City/Town Taxes 1/1/13 to 4/14/13 | \$365.04 | 12 City/Town Taxes 1/1/13 to 4/14/13 | \$365.04 |
| 13 County Taxes to | | 13 County Taxes to | |
| 14 Assessments to | | 14 Assessments to | |
| 15 | | 15 | |
| 16 | | 16 | |
| 17 | | 17 | |
| 18 | | 18 | |
| 19 | | 19 | |
| 20 | | 20 | |
| 21 | | 21 | |
| CALCULATION | | CALCULATION | |
| Total Due from Borrower at Closing (K) | \$189,762.30 | Total Due to Seller at Closing (M) | \$180,880.00 |
| Total Paid Already by or on Behalf of Borrower at Closing (L) | -\$175,615.04 | Total Due from Seller at Closing (N) | -\$115,665.04 |
| Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower | \$14,147.26 | Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller | \$64,414.96 |

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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 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 15 days late, your lender will charge a late fee of 5% 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 (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.
 does 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 456 Somewhere Ave., Anytown, ST 12345

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account For new, 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 | | Estimated total amount over year 1 for your non-escrowed property costs: Homeowner's Insurance Property Taxes | |
|---|------------|---|--|
| Escrowed Property Costs over Year 1 | \$2,473.56 | Estimated total amount over year 1 for your non-escrowed property costs: Homeowner's Insurance Property Taxes | |
| Non-Escrowed Property Costs over Year 1 | \$1,900.00 | Estimated total amount over year 1 for your non-escrowed property costs: Homeowner's Association Fees | |
| Initial Escrow Payment | \$411.25 | You may have other property costs. A schedule for the escrow account you pay at closing. See Section G on page 2. | |
| Monthly Escrow Payment | \$206.13 | 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 | | Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year. | |
|--------------------------------------|--|--|--|
| Estimated Property Costs over Year 1 | | 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

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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. | \$285,803.36 |
| Finance Charge. The dollar amount the loan will cost you. | \$118,830.27 |
| Amount Financed. The loan amount available after paying your upfront finance charge. | \$162,000.00 |
| Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate. | 4.174% |
| Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount. | 69.46% |

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

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy as 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.

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.
 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

| Name | Lender | Mortgage Broker | Real Estate Broker (B) | Real Estate Broker (S) | Settlement Agent |
|------------------------------|--|-----------------|--------------------------------------|---------------------------------------|--|
| | Ficus Bank | | Omega Real Estate Broker Inc. | Alpha Real Estate Broker Co. | Epsilon Title Co. |
| Address | 4321 Random Blvd Somecity, ST 12340 | | 789 Local Lane Sometown, ST 12345 | 987 Suburb Ct. Someplace, ST 12340 | 123 Commerce Pl. Somecity, ST 12344 |
| NMLS ID | | | Z765416 | 261456 | 261616 |
| ST License ID | | | Samuel Green | Joseph Cain | Sarah Arnold |
| Contact | Joe Smith | | | | |
| Contact NMLS ID | 12345 | | | | |
| Contact ST License ID | | | P16415 | P51461 | P71224 |
| Email | joesmith@ficusbank.com | | sam@omegabiz.biz | joep@alphabiz.biz | sarah@epsilontitle.com |
| Phone | 123-456-7890 | | 123-555-1717 | 221-555-7171 | 987-555-4321 |

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

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MORTGAGE PROGRAMS

- Traditional Mortgages – 10yr, 15 yr, 30 yr Fixed
- Non-Traditional Mortgages – Adjustable-Rate Mortgages 3yr, 5yr, 7yr, 10 yr Fixed Periods
 - After Fixed Period - Index Plus Margin
 - Initial/Periodic/Cap
 - For Example 5/2/5


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MORTGAGE PROGRAMS

- FHA
- VA
- USDA
- Non-Conforming Loan
- Conforming Loans
 - Fannie Mae (DU)
 - Freddie Mac (LPA)
- Renovation Loans

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FEDERAL HOUSING ADMINISTRATION

Designed to help more people become homeowners.

Mandatory Mortgage Insurances (Upfront and Monthly)

As little as 3.5% down payment.

Credit Scores Down to 500

Allows for Higher Debt to Income Ratio Up to 58% Back End

County Loan Limits – Maricopa \$441,600 One Family, Two Family \$565,300, Three Family \$689,350, Four Family \$849,250

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VETERANS ADMINISTRATION

For Qualified members of the armed forces, veterans and their spouses.

Must meet minimum services requirements or be a surviving spouse of a service member who lost their life in the line of duty or as a result of a service-connected disability.

No down payment required up to 1.5 million dollar purchase price.

As low as 580 Credit Score

No monthly mortgage insurance, only an up front funding fee rolled into the loan.

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USDA LOANS

- The same government agency that certifies beef.
- Must purchase in a rural area
- Cannot earn more than 115% of the Area Median Income
- The home cannot be a working farm
- Can buy with \$0 down payment and even roll up to 2% of the closing costs into the loan, as long as the appraisal is higher than the purchase price.

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NON-CONFORMING JUMBO LOANS

- Doesn't meet Fannie/Freddie standards for purchase.
- Private Investors, usually larger banks that can create their own requirements.
- More strict guidelines.
 - Low DTI Requirements
 - High Reserve Requirements (6-12 months)
 - No FTHB in some cases
 - No Derogatory Credit (BK, Short Sale etc)
 - Higher Minimum Down Payment

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CONFORMING LOANS

Fannie and Freddie will purchase all loans that are approved through their respective Automated Underwriting Systems. Desktop Underwriter and Loan Prospect Advisor.

They have very similar guidelines, only a few outliers.

Each will have their own Appraisal Waiver technology.

Conforming Loan Limit: \$647,200

High-Cost areas allow for High-Balance conforming loan limits.

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FANNIE MAE AND FREDDIE MAC

Fannie Mae was first Chartered by the US Government in 1938 to help ensure reliable and affordable supply of mortgage funds throughout the country.

Freddie Mac was chartered by congress in 1970 as a private company to likewise help ensure a reliable supply of mortgage funds throughout the country

Both are now shareholder-owned company that operates under a congressional charter.

These companies are extremely important to the nation's housing finance system, providing liquidity, stability, and affordability. They buy mortgages from lenders and either hold these mortgages in their portfolios or package the loans into MBS that may be sold. By packaging mortgage into MBS and guaranteeing the timely payment of Principal and Interest on them, helps make the secondary mortgage market more liquid and helps lower the interest rates paid by homeowners.

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RENOVATION LOANS

The average age of an American home is 37 years.

Lenders have a FHA option (203K) and a conforming loan option (Fannie Mae HomeStyle).

These will take longer, approximately 60 days due to the contractor bids and budgeting.

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FHA 203K FULL

Up to 110% of the Future Value of Home After Repairs, but limited to County Loan Limits

- Major renovation or remodeling
- Room additions
- Rehab of structural damage, such as termite
- Repair or Improvement requiring detailed architecture
- Landscaping or similar site improvements
- Adding a detached garage or another attached dwelling
- No longer than 6-month time frame
- Inspections are needed at each draw period.

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FHA 203K LIMITED

- Limited -to \$35,000, no inspections required and funded at closing
- Pool Repairs
- Painting
- Appliances
- Windows and Doors
- Replace/repair roof, gutters, down spouts
- Basement finishing/remodeling/waterproofing
- Improvement for accessibility for persons with disabilities

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FANNIE MAE HOMESTYLE

Can spend up to 75% of the home's as completed value on renovations. The construction can take up to 6 months, and if the home is uninhabitable, you can roll some of your mortgage payments into the loan amount.

Repairs Include:

- Full House Remodel
- Adding a swimming pool
- Adding a Tennis or Pickleball Court
- Outdoor entertainment/BBQ Area
- Landscaping
- Basement Finishing

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QUALIFIED MORTGAGES

CREATED BY THE DODD FRANK ACT AND BEGAN IN 2014

- No Risky Features, including interest only, balloon payments or negative amortization
- No greater than 43% Debt to Income Ratios
- No Excess upfront costs and fees
- No Longer than 30 years

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NON-QM MORTGAGE PRODUCTS

NICHE MORTGAGE PRODUCTS THAT CAN MEET BORROWERS NEEDS IN TODAY'S MARKET.

- Bank Statement Loan
- Debt Service Coverage Ratio (Rental Property Loans)
- Bridge Loans
- Non-warrantable Condos
- Interest Only

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What Drives Interest Rates

- Stock and Bond Markets
- Mortgage-Backed Securities (MBS)
- Economic Factors (Inflation, Recession)
- Fed Policy

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10-YEAR TREASURY BOND



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MORTGAGE BACKED SECURITIES 2- YEAR LOOKBACK



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FED POLICY IMPACTS

- The Fed Increases the Fed Rate, it is to fight inflation and keep mortgage rates low.
- Fed Funds rate is the interest rate for overnight borrowing for banks.
- Not the same as mortgage rates.
- Unloading mortgages off their \$9 Trillion balance sheet. No longer reinvesting in them each month. Causes more supply and could cause rates to move higher.

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ZENO ZENNARO

Senior Loan Officer, NMLS# 324409
P (480) 613-7325
E zzennaro@cmgfi.com

CMG FINANCIAL

7047 E Greenway Parkway, Scottsdale, AZ 85254 | Branch NMLS# 1646074

 CMG Financial™ is a registered trade name of CMG Mortgage, Inc., NMLS# 1820 in most, but not all states. CMG Mortgage, Inc. is an equal housing lender. To verify our complete list of state licenses, please visit www.cmgfi.com/corporate/licensing and <http://www.nmlsconsumeraccess.org>.

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