TILA / RESPA Combined Disclosure Toolkit

System Provider Training Thursday, December 4, 2014

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Common Purpose. Uncommon Commitment.

Presenters



Joe Schubert

Credit Union Technology Relationship Manager



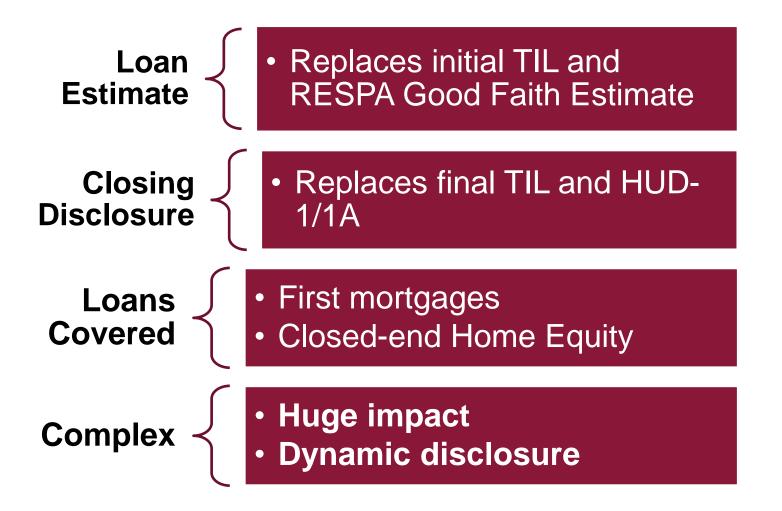
Theresa Reinke

LOANLINER[®] Compliance Consultant

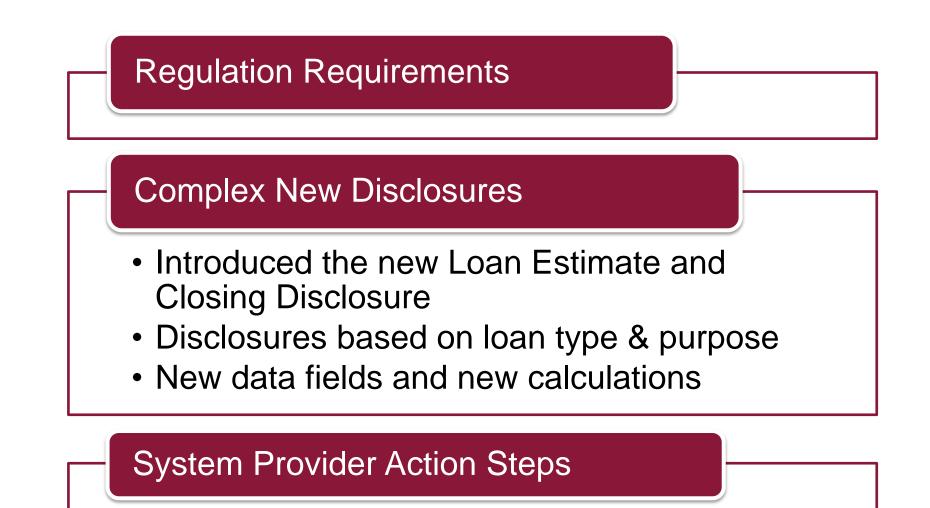


- Summary of first two webinars
- Combined Disclosure Toolkit
 - 3 scenarios
 - 4 files each
- Loan Type / Loan Purpose Template
 Solutions
- Disclosures for Adjustable Rate Mortgages
- Timeline

TILA / RESPA Integrated Disclosures



August 14, 2014 Webinar - It's a Whole New World!



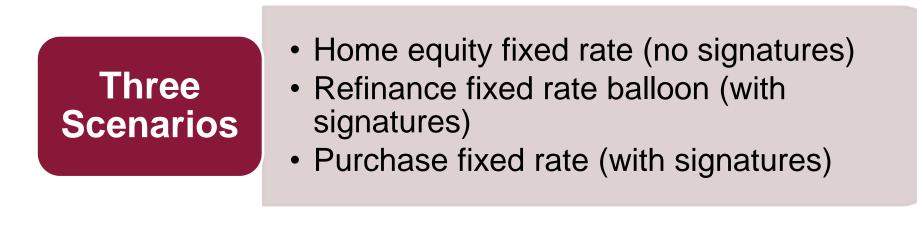
Static Solution for Credit Unions

- Questionnaires sent to CU's
 - Templates based on loan purpose and loan type
 - Choose Documents with or w/out signature
- Calling CU's with existing ARM documents

System Provider Preview Solution

- Courtesy to benefit development
- Resources
 - Templates with data fields
 - Spreadsheets with field specifics

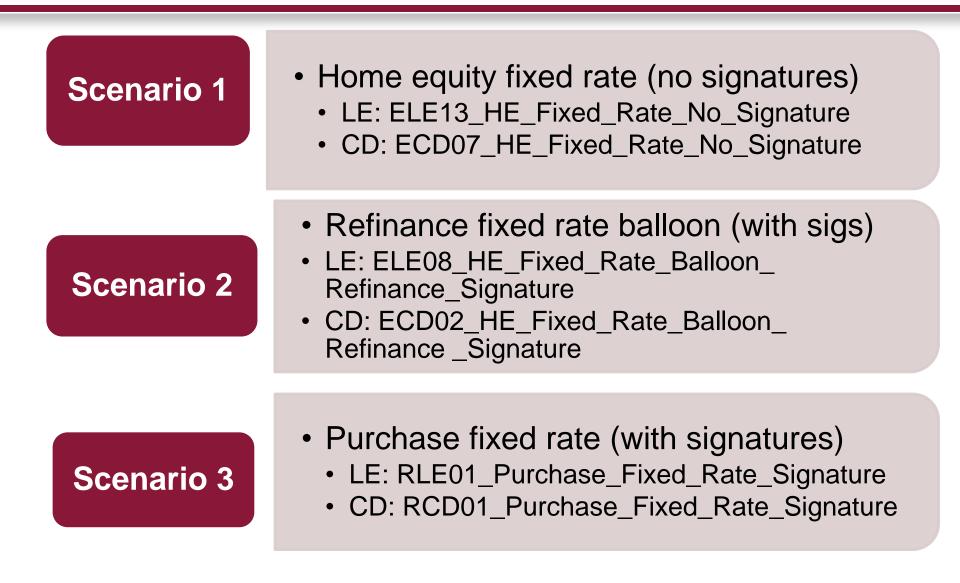
System Provider Preview Solution





- Loan Estimate (LE) template with fields
- LE field definition spreadsheet
- Closing Disclosure (CD) template & fields
- CD field definition spreadsheet

Scenario File Names



Loan Estimate – Home Equity Fixed Rate – Page 1

[CU LOGO]				
т		Save this Lo	an Estimate to c	compare with your Closing Disclosure.
Loan Estimate		LOAN TERM PURPOSE	[08] Home Equity	
DATE ISSUED [01]		PRODUCT	Fixed Rate	
APPLICANTS [02]		LOAN TYPE		onal [11] FHA [12] VA [13] [14]
[03]		LOAN ID #	[15]	
[04] PROPERTY [05]		RATE LOCK	[16]NO [17]YI	ES, until [18] at [19] your interest rate, points, and lender
[05]			credits can cha	ange unless you lock the interest rate. All
EST. PROP. VALUE [07]			other estimate	d dosing costs expire on [20] at [21]
Loan Terms		Can this amou	int increase afte	er closing?
Loan Amount	\$[22]	NO		
Interest Rate	[23]%	NO		
Monthly Principal & Interest See Projected Payments below for your	\$[24]	NO		
Estimated Total Monthly Payment				
		Does the loan	have these feat	tures?
Prepayment Penalty		NO		
Balloon Payment		NO		
Projected Payments				
Payment Calculation			Years 1 - [26]	
Principal & Interest			\$[24]	
Mortgage Insurance			+ 0	
Estimated Escrow Amount can increase over time			+ [28]	
Estimated Total				
Monthly Payment			\$[29]	
Estimated Taxes, Insurance		This estimate inc	ludes	In escrow?
& Assessments	S[30]	[31]Property Taxe		[35]
Amount can increase over time	a month	[32]Homeowner's	s Insurance	[36]
See page 4 for details		[33]Other: [34]		[37]
		See Section G on pa property costs sepa		property costs. You must pay for other
Costs at Closing				
Estimated Closing Costs	5 2 8 1	udes [39] in Loar page 2 jor details	Costs + [40]	Other Costs - [41] Lender Credits.
				g Cash to Close on page 2 for details.
Estimated Cash to Close				g cost to close on page 2 for details.
		From [44] To Bor	rower	
	5[42] [43]	From [44] To Bor	rower	
	5[42] [43] nsumerfinance.gov/mo	From [44] To Bor	rrower for general infor	
	5(42) [43] nsumerfinance.gov/mo For Internal Use Or	From [44] To Bor	rower for general infor roup Partners.	

Loan Estimate		LOAN TERM	[08]
DATE ISSUED [01] APPLICANTS [02] [03]		PRODUCT LOAN TYPE LOAN ID #	Home Equity Fixed Rate [10]Conventional [11]FHA [12]VA [13] [14] [15] (college [42]WE are and [40] are [40]
[04] PROPERTY [05] [06] EST. PROP. VALUE [07]		RATE LOCK	[16]NO [17]YES, until [18] at [19] Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on [20] at [21]
Loan Terms		Can this amou	unt increase after closing?
Loan Amount	\$[22]	NO	
Interest Rate	[23]%	NO	
Monthly Principal & Interest See Projected Payments below for you Estimated Total Monthly Payment	\$[24] ,	NO	0.
		Does the loan	have these features?
Prepayment Penalty		NO	5
Balloon Payment		NO	
Projected Payments			
Payment Calculation			Years 1 - [26]
Principal & Interest			\$[24]

Loan Estimate HE Fixed Rate Field Definitions

	Cald		
Field Name	Field	Field Description	Field Format
1 ISSUE DATE		INTER THE DATE THE DISCLOSURE IS DELIVERED OR MAILED TO THE CUSTOMER	Date
2 AP1 FULL NAME S		ENTER THE NAME(S) FOR THE BORROWERS, E.G., MICHAEL JONES AND MARY SMITH	Text
3 AP1 PRES ADD1 S		ENTER BOROWER 1'S PRESENT STREET ADDRESS	Text
4 AP1 PRES ADD2 S		ENTER BORROWER 1'S CITY/STATE/ZIP	Text
5 PROP ADD1 S		ENTER STREET ADDRESS OF PROPERTY SECURING THE LOAN	Text
6 PROP ADD2 S		ENTER CITY, STATE, ZIP OF PROPERTY SECURING THE LOAN (ZIP CODE REQUIRED)	Text
7 EST PROP VALUE		ENTER THE ESTIMATED OR APPRAISED PROPERTY VALUE AS APPLICABLE	Amount
/ Long more made		ENTER TERM OF LOAN IN WHOLE "Years", e.g. 20 Years, OR IN "yr. and mo.", e.g., 18 yr. and 6 mo., OR AS "Months" FOR LOANS	/ unio unic
8 LOAN TERM TXT	20		Text
9	20	Subject Primourno, e.g., 20 months	16AL
10 MORT CONV X	1	IF MEMBER IS APPLYING FOR A CONVENTIONAL MORTGAGE, SELECT THIS BOX	X or Blank
11 MORT FHA X	1	In MEMBER IS APPLYING FOR AN FHA MORTGAGE, SELECT THE BOX	X or Blank
12 MORT VA X	1	In MEMBER IS APPLYING FOR A VA MORTGAGE. SELECT THIS BOX	X or Blank
13 MORT OTHER X	1	IF MEMBER IS APPLITING FOR OTHER TYPE MORTGAGE, SELECT THIS BOX	Text
14 MORT_OTHER_DESC	12	ENTER THE DESCRIPTION FOR OTHER TYPE MORTGAGE	Text
15 LOAN NMBR		ENTER THE LOAN NUMBER	Numeric
16 RATE LOCK N X		IF THE RATE IS NOT LOCKED. CHECK THIS BOX	X or Blank
17 RATE LOCK Y X	1	THE FATE IS LOCKED, CHECK THIS BOX	X or Blank
18 RATE LOCK EXP DT	10	INTER THE DATE THE RATE LOCK EXPIRES	Date
19 RATE LOCK EXP TIME	12		Text
20 CL CST EXP DT		INTER THE DATE THE ESTIMATED CLOSING COSTS EXPIRE	Date
21 CL CST EXP TIME	_	ENTER THE TIME OF DAY THE ESTIMATED CLOSING COSTS EXPIRE	Text
22 LOAN AMT		ENTER AND TO LOAN FROM NOTE.	Amount
23 INTEREST_RATE	7	ENTER THE CONTRACTUAL INTEREST RATE FOR LOAN TYPE, (ACTUAL INTEREST RATE TO AMORTIZE THE LOAN) NOT THE APR. IF a whole number, truncate at decimal point. If not a whole number, do not round and disclose up to two or three decimal points. ENTER THE AMOUNT OF THE MORTGAGES, THIS IS THE	% or Blank
24 PMT COL1 PI AMT1	10		A
	12	FIRST PRINCIPAL AND INTEREST PAYMENT WITH CENTS.	Amount
25			
		ENTER THE FINAL YEAR OF THE LOAN TERM IN WHOLE YEARS TO PRINT ON THE "PAYMENT CALCULATION" LINE. IF THE LOAN TERM	
26 DAN TERM YRS S			Text
	4	ISIN'T A WHOLE NOMBER, ROOND OF TO THE NEXT TEAK. FOR EXAMPLE, IF THE LOAN TERMINS "18 Yr. and 3 mo.", enter "19"	lext
27		ENTER THE AMOUNT OF THE MONTHLY ESTIMATED ESCROW PAYMENT. This amount is rounded to the nearest dollar on the Loan	
		Estimate. The full payment, with cents, is shown on the Closing Disclosure. If there is no Estimate Escrow, enter "0" (zero without	
28 PMT_COL1_EE_AMT	12	the quotes.) CALC FOR "Estimated Total Monthly Payment" is the sum of "Principal & Interest" + "Mortgage Insurance" + Estimated Escrow. This	Amount
		amount is rounded to the nearest whole dollar on the Loan Estimate. The full payment with cents is printed on the Closing	
29 PMT_COL1_ETMP_AMT	12	Disclosure. FOR TABLES WITH MORE THAN ONE COLUMN, THIS PRINTS IN THE FIRST COLUMN. ENTER THE MONTHLY AMOUNT OF THE "Estimated Taxes, Insurance & Assessments". It is rounded to the nearest dollar on the Loan	Amount
30 EST_TAX_INS_ASSESS		Estimate. The full payment, with cents, is printed on the Closing Disclosure.	Amount
31 ETMP_PROP_TAX_X	1	CHECK THIS BOX IF THE "Estimated Taxes, Insurance & Assessments" AMOUNT INCLUDES PROPERTY TAXES	X or Blank
32 ETMP HOME INS X	1	CHECK THIS BOX IF THE "Estimated Taxes, Insurance & Assessments" AMOUNT INCLUDES HOMEOWNER'S INSURANCE	X or Blank
		CHECK THIS BOX IF THE "Estimated Taxes, Insurance & Assessments" AMOUNT INCLUDES AN "Other" TAX, INSURANCE OR ASSESSMENT	X or Blank
33 FTMP OTHER Y		PRODUCTION I	IN ULDIGHK
33 ETMP_OTHER_X		ENTER THE MANE OF THE ROAD AND INCLIDANCE OR ASSESSMENT	Taut
33 ETMP_OTHER_X 34 ETMP_OTHER_NAME 35 ETMP_P_TAX_ESCR_YN	20	ENTER THE NAME OF THE "Other" TAX, INSURANCE OR ASSESSMENT IF PROPERTY TAXES WILL BE ESCROWED, ENTER "YES", IF NOT, ENTER "NO"	Text Text

ELE13_HE_Fixed_Rate_No_Signature_Fields_111114.xlsx

Loan Estimate – Home Equity Fixed Rate – Page 1

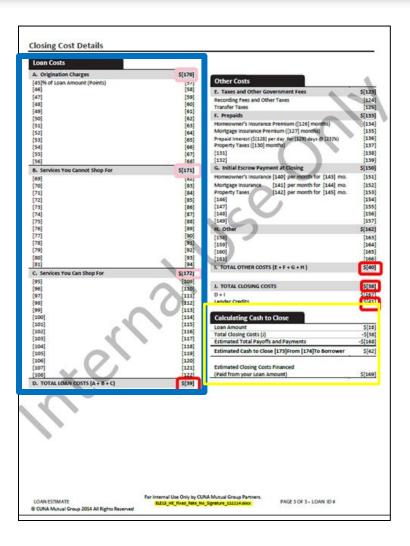
[CU L060]					
ĭ	Save this Loan Estimate to compare with your Closing Disclosure.				
Loan Estimate	LOAN TERM [08] PUBPOSE ROTHE Equity				
DATE ISSUED [01] APPLICANTS [02]	PRODUCT Fixed Rate				
[03]	LOAN ID # [15]				
[04] PROPERTY [05]	RATE LOCK [16]NO [17]YES, until [18] at [19] Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All				
[06] EST. PROP. VALUE [07]	other estimated closing costs expire on [20] at [21]				
Loan Terms	Can this amount increase after closing?				
Loan Amount \$[22]	NO				
Interest Rate [23]%	NO			This estimate includes	In escrow?
Monthly Principal & Interest \$[24] See Projected Payments below for your	NO	Estimated Taxes, Insurance			
Estimated Total Monthly Payment		& Assessments	\$[30]	[31]Property Taxes	[35]
Prepayment Penalty	Does the loan have these features?	Amount can increase over time	a month	[32]Homeowner's Insurance	[36]
Balloon Payment	NO	See page 4 for details	100000000	[33]Other: [34]	[37]
Projected Payments			1		ed property costs. You must pay for other
Payment Calculation	Years 1 - [26]			property costs separately.	
Principal & Interest	\$[24]				
Mortgage Insurance	+ 0	Costs at Closing			
Estimated Escrow Amount can increase over time	+ [28]		(tan)	Includes [39] Loan Costs + [40]	Other Costs - [41] Lender Cred
Estimated Total Monthly Payment	\$[29]	Estimated Closing Costs	\$[38]	See page	
Estimated Taxes, Insurance	[31]Property Taxes [35]	Estimated Cash to Close	\$[42]		ing Cash to Close on page 2 for detail
& Assessments Amount can increase over time a month	[32]Homeowner's Insurance [36]			[43] From [44] To Borrower	
See page 4 für details	[33]Other: [34] [37] See Section G on page 2 for escrowed property costs. You must pay for other	Visit www.co	onsumerfinance	ov/mortgage-estimate for general info	ormation and tools.
	property costs separately.				
Costs at Closing					
Estimated Closing Costs \$[38]	Includes [39] & Loan Costs + [40] & Other Costs - 5[41] & Lender Credits. See page symmetrials.				
Estimated Cash to Close \$[42]	Includes Closing Costs. See Calculating Cash to Close on page 2 for details. [43] From [44] To Borrower				
Visit www.consumerfinance.go	ov/mortgage-estimate for general information and tools.				
LOAN ESTIMATE	I Use Only by CUNA Mutual Group Partners.				
© CUNA Mutual Group 2014 All Rights Reserved	HE_Fixed_Rate_No_Service_111114.000x				

Loan Estimate HE Fixed Rate Field Definitions

	THE OTHER FOOD WAL	-		-
5/1	ETMP_OTHER_ESCR_YN	4	IF THE "Other" TAX, INSURANCE OR ASSESSMENT WILL BE ESCROWED, ENTER "YES", IF NOT, ENTER "NO"	Text
			CALC FOR "Estimated Closing Costs": Add "D. TOTAL LOAN COSTS (A + B + C)" + "I. TOTAL OTHER COSTS (E + F + G + H)" - (minus)	<u> </u>
38 (CLOSE_COST_TOTAL_L	12	"Lender Credits", rounded to the nearest whole dollar.	Amount
			CALC FOR "D. TOTAL LOAN COSTS (A + B + C)" equals the sum of "A. Origination Charges" + "B. Services You Cannot Shop For" + "C.	
39 (CL_CST_LOAN_COST_L	8	Services You Can Shop For", rounded to the nearest whole dollar.	Amount
			CALC FOR "I. TOTAL OTHER COSTS (E + F + G + H)" equals the sum of "E. Taxes and Other Government Fees" + "F. Prepaids" + "G.	
40	CL_CST_OTH_COST_L	8	Initial Escrow Payment at Closing" + "H. Other", rounded to the nearest whole dollar.	Amount
			ENTER THE AMOUNT OF LENDER CREDITS REDUCING THE CLOSING COST AMOUNT. On the Loan Estimate, this amount is rounded to	
41 (CL_CST_LENDER_CRED	8	the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
			CALC for "Cash to Close" With Seller for the Loan Estimate: "Total Closing Costs (J)" - "Closing Costs Financed" + "Down	
- 1			Payment/Funds from Borrower" - "Deposit" - "Funds For Borrower" - "Seller Credits" - "Adjustments and Other Credits". CALC for	
	CASH_TO_CLS_TOT_L		"Cash to Close" Non-Seller for the Loan Estimate: "Loan Amount" – "Total Closing Costs (J)" – "Total Payoffs and Payments (K)"	Amount
43 (CASH_TO_CLOSE_FR	1	CHECK THIS BOX IF THE CASH TO CLOSE AMOUNT COMES FROM THE BORROWER	Amount
44 (CASH_TO_CLOSE_TO	1	CHECK THIS BOX IF THE CASH TO CLOSE AMOUNT GOES TO THE BORROWER	Amount
			ENTER THE PERCENT OF THE LOAN AMOUNT PAID AS POINTS. If a whole number, truncate at decimal point. If not a whole number,	
	PER_PTS_PAID		do not round and disclose up to two or three decimal points.	% or Blank
	ORIG_CHRG_02_NAME		ENTER THE NAME OF THE 2ND ORIGINATION CHARGE	Text
47 (ORIG_CHRG_03_NAME	45	ENTER THE NAME OF THE 3RD ORIGINATION CHARGE	Text
48 (ORIG_CHRG_04_NAME	45	ENTER THE NAME OF THE 4TH ORIGINATION CHARGE	Text
	ORIG_CHRG_05_NAME	45	ENTER THE NAME OF THE 5TH ORIGINATION CHARGE	Text
50 (ORIG_CHRG_06_NAME	45	ENTER THE NAME OF THE 6TH ORIGINATION CHARGE	Text
51 (ORIG_CHRG_07_NAME	45	ENTER THE NAME OF THE 7TH ORIGINATION CHARGE	Text
52 (ORIG CHRG 08 NAME	45	ENTER THE NAME OF THE 8TH ORIGINATION CHARGE	Text
53 (ORIG CHRG 09 NAME	45	ENTER THE NAME OF THE 9TH ORIGINATION CHARGE	Text
54 (ORIG CHRG 10 NAME	45	ENTER THE NAME OF THE 10TH ORIGINATION CHARGE	Text
55 (ORIG CHRG 11 NAME	45	ENTER THE NAME OF THE 11TH ORIGINATION CHARGE	Text
56 (ORIG_CHRG_12_NAME	45	ENTER THE NAME OF THE 12TH ORIGINATION CHARGE	Text
			ENTER THE DOLLAR AMOUNT OF PERCENTAGE POINTS PAID. On the Loan Estimate, this amount is rounded to the nearest whole	
57	PER PTS PAID AMT	8	dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
			ENTER THE 2ND ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The	
58	ORIG CHRG 02 AMT	8	full amount, including cents, is disclosed on the Closing Disclosure.	Amount
			ENTER THE 3RD ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	
59	ORIG CHRG 03 AMT	8	amount, including cents, is disclosed on the Closing Disclosure.	Amount
-+			ENTER THE 4TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	
	ORIG CHRG 04 AMT		amount, including cents, is disclosed on the Closing Disclosure.	Amount
60		8		
60		8	ENTER THE 5TH URIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	
			ENTER THE STH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
	ORIG_CHRG_05_AMT	8	ENTER THE 5TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 6TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	Amount
61 (ORIG_CHRG_05_AMT	8	amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 6TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	Amount
61		8	amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 6TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	
61 (62 (ORIG_CHRG_05_AMT ORIG_CHRG_06_AMT	8	amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 6TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 7TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	Amount
61 (62 (ORIG_CHRG_05_AMT	8	amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 6TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 7TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	
61 (62 (63 (ORIG_CHRG_05_AMT ORIG_CHRG_06_AMT ORIG_CHRG_07_AMT	8	amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 6TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 7TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 8TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full ENTER THE 8TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full ENTER THE 8TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar.	Amount Amount
61 (62 (63 (64 (ORIG_CHRG_05_AMT ORIG_CHRG_06_AMT ORIG_CHRG_07_AMT ORIG_CHRG_08_AMT	8	amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 6TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 7TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 8TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 8TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount Amount Amount
61 (62 (63 (64 (65 (ORIG_CHRG_05_AMT ORIG_CHRG_06_AMT ORIG_CHRG_07_AMT ORIG_CHRG_08_AMT ORIG_CHRG_09_AMT	8	amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 6TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 7TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 8TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 8TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 9TH ORIGINATION CHARGE AMOUNT, ROUNDED TO THE NEAREST WHOLE DOLLAR ON THE LOAN ESTIMATE.	Amount Amount Amount Amount
61 (62 (63 (64 (65 (66 (ORIG_CHRG_05_AMT ORIG_CHRG_06_AMT ORIG_CHRG_07_AMT ORIG_CHRG_08_AMT ORIG_CHRG_09_AMT ORIG_CHRG_09_AMT ORIG_CHRG_10_AMT	80 80 80 80 80 80 80 80 80 80 80 80 80 8	amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 6TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 7TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 8TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 8TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 9TH ORIGINATION CHARGE AMOUNT, ROUNDED TO THE NEAREST WHOLE DOLLAR ON THE LOAN ESTIMATE. ENTER THE 10TH ORIGINATION CHARGE AMOUNT, ROUNDED TO THE NEAREST WHOLE DOLLAR ON THE LOAN ESTIMATE.	Amount Amount Amount Amount Amount
61 (62 (63 (64 (65 (66 (67 (ORIG_CHRG_05_AMT ORIG_CHRG_06_AMT ORIG_CHRG_07_AMT ORIG_CHRG_08_AMT ORIG_CHRG_09_AMT ORIG_CHRG_10_AMT ORIG_CHRG_11_AMT	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 6TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 7TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 8TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 8TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 9TH ORIGINATION CHARGE AMOUNT, ROUNDED TO THE NEAREST WHOLE DOLLAR ON THE LOAN ESTIMATE. ENTER THE 10TH ORIGINATION CHARGE AMOUNT, ROUNDED TO THE NEAREST WHOLE DOLLAR ON THE LOAN ESTIMATE. ENTER THE 11TH ORIGINATION CHARGE AMOUNT, ROUNDED TO THE NEAREST WHOLE DOLLAR ON THE LOAN ESTIMATE. ENTER THE 11TH ORIGINATION CHARGE AMOUNT, ROUNDED TO THE NEAREST WHOLE DOLLAR ON THE LOAN ESTIMATE.	Amount Amount Amount Amount Amount Amount
61 (62 (63 (64 (65 (66 (67 (68 (ORIG_CHRG_05_AMT ORIG_CHRG_06_AMT ORIG_CHRG_07_AMT ORIG_CHRG_08_AMT ORIG_CHRG_09_AMT ORIG_CHRG_09_AMT ORIG_CHRG_10_AMT	8 8 8 8 8	amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 6TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 7TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 8TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 8TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE 9TH ORIGINATION CHARGE AMOUNT, ROUNDED TO THE NEAREST WHOLE DOLLAR ON THE LOAN ESTIMATE. ENTER THE 10TH ORIGINATION CHARGE AMOUNT, ROUNDED TO THE NEAREST WHOLE DOLLAR ON THE LOAN ESTIMATE.	Amount Amount Amount Amount Amount

mitment. 12

Loan Estimate – Home Equity Fixed Rate – Page 2



Loan Costs A. Origination Charges	\$[170]
[45]% of Loan Amount (Points)	
[45] to an amount (Points)	L ³⁷ [58]
[47]	[59]
[48]	[60]
[49]	[61]
[50]	[62]
[51]	[63]
[52]	[64]
[53]	[65]
[54]	[66]
[55]	[67
[56]	168
B. Services You Cannot Shop For	\$[171]
[69]	[84]
[70]	[83]
[71]	[84]
[72]	[85
[73]	[86]
[74]	[87
[75]	[0.0]
[76]	[89]
[77]	[90]
[78]	[91]
[79]	[92]
[80] [81]	93
C. Services You Can Shop For	\$[172]
[95]	[109]
[96]	[110]
[97]	[111]
[98]	[112]
[99]	[113]
[100]	[114]
[101]	[115]
[102]	[116]
[103]	[117]
[104]	[118]
[105]	[119
[106]	[120]
[107]	[121]
[100]	[122
D. TOTAL LOAN COSTS (A + B + C)	\$[39]

CUNA MUTUAL GROUP

Loan Estimate HE Fixed Rate Field Definitions

139 PPD	06 AMT	8	ENTER THE AMOUNT FOR THE 2ND PREPAID "OTHER" ITEM	Amount
	ESC PMT HI AMT		ENTER THE AMOUNT PER MONTH THAT THE INITIAL ESCROW PAYMENT INCLUDES FOR HOMEOWNER'S INSURANCE	Amount
	ESC PMT_MLAMT	_	ENTER THE AMOUNT FER MONTH THAT THE INITIAL ESCROW PAYMENT INCLUDES FOR MONTGAGE ISSURANCE	Amount
	SC PMT PT AMT		ENTER THE AMOUNT PER MONTH THAT THE INITIAL ESCROW PAYMENT INCLUDES FOR PROPERTY TAXES	Amount
_	SC PMT HI MO		ENTER THE NUMBER OF MONTHS THAT THE INITIAL ESCROW PAYMENT COVERS FOR HOMEOWNER'S INSURANCE	Numeric
	ESC PMT MI MO		ENTER THE NUMBER OF MONTHS THAT THE INITIAL ESCROW PAYMENT COVERS FOR HOWERAWING SUBJORATE	Numeric
_	ESC PMT PT MO		ENTER THE NUMBER OF MONTHS THAT THE INITIAL ESCROW PAYMENT COVERS FOR MORPERTY TAXES	Numeric
	ESC PMT 04 NAME		ENTER THE NAME OF THE 1ST OTHER COST THAT IS INCLUDED IN THE INITIAL ESCROW PAYMENT	Text
	ESC PMT 05 NAME		ENTER THE NAME OF THE 1ST OTHER COST THAT IS INCLUDED IN THE INITIAL ESCROW PAYMENT	Text
_	ESC PMT 06 NAME		ENTER THE NAME OF THE 2ND OTHER COST THAT IS INCLUDED IN THE INITIAL ESCROW PAYMENT	Text
49 IN_E	SC_PMT_07_NAME	45	ENTER THE NAME OF THE 4TH OTHER COST THAT IS INCLUDED IN THE INITIAL ESCROW PAYMENT CALC FOR "G. Initial Escrow Payment at Closing" IS THE SUM OF THE 7 AMOUNTS UNDER INITIAL ESCROW PAYMENT, rounded to the	Text
				1
	SC PMT SUB	_	nearest whole dollar.	Amount
	SC_PMT_HI_AMT2	_	ENTER THE AMOUNT THAT THE INITIAL ESCROW PAYMENT INCLUDES FOR HOMEOWNER'S INSURANCE	Amount
	ESC_PMT_MI_AMT2		ENTER THE AMOUNT THAT THE INITIAL ESCROW PAYMENT INCLUDES FOR MORTGAGE INSURANCE	Amount
53 IN E	ESC PMT PT AMT2	8	ENTER THE AMOUNT THAT THE INITIAL ESCROW PAYMENT INCLUDES FOR PROPERTY TAXES	Amount
			ENTER THE AMOUNT OF THE 1ST OTHER COST INCLUDED IN THE INITIAL ESCROW PAYMENT. On the Loan Estimate, this amount is	
54 IN E	ESC PMT 04 AMT	8	rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure. ENTER THE AMOUNT OF THE 2ND OTHER COST INCLUDED IN THE INITIAL ESCROW PAYMENT. On the Loan Estimate, this amount is	Amount
			ENTER THE AMOUNT OF THE 2ND OTHER COST INCLUDED IN THE INITIAL ESCROW PAYMENT. On the Loan Estimate, this amount is	
55 IN E	ESC PMT 05 AMT		rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
			ENTER THE AMOUNT OF THE 3RD OTHER COST INCLUDED IN THE INITIAL ESCROW PAYMENT. On the Loan Estimate, this amount is	
56 IN_E	ESC_PMT_06_AMT	8	rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
			ENTER THE AMOUNT OF THE 4TH OTHER COST INCLUDED IN THE INITIAL ESCROW PAYMENT. On the Loan Estimate, this amount is	
57 IN_E	ESC_PMT_07_AMT	8	rounded to the nearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
58 OTH	COSTS 01 NAME	45	ENTER THE NAME OF "H. Other Cost 1"	Text
59 OTH	COSTS 02 NAME	45	ENTER THE NAME OF "H. Other Cost 2"	Text
50 OTH	COSTS_03_NAME	45	ENTER THE NAME OF "H. Other Cost 3"	Text
61 OTH	COSTS 04 NAME	45	ENTER THE NAME OF "H. Other Cost 4"	Text
52 OTH	COSTS SUB	8	CALC FOR "H. Other" IS THE SUM OF THE FOUR "H. Other Cost" AMOUNTS, rounded to the nearest whole dollar.	Amount
			ENTER THE AMOUNT OF "H. Other Cost 1". On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	
63 ОТН	COSTS 01 AMT	8	amount, including cents, is disclosed on the Closing Disclosure.	Amount
			ENTER THE AMOUNT OF "H. Other Cost 2". On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	
54 OTH	COSTS 02 AMT	8	amount, including cents, is disclosed on the Closing Disclosure.	Amount
			ENTER THE AMOUNT OF "H. Other Cost 3". On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	/ unounc
	COSTS_03_AMT		amount, including cents, is disclosed on the Closing Disclosure.	Amount
			ENTER THE AMOUNT OF "H. Other Cost 4". On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	Anounc
	COSTS 04 AMT		amount, including cents, is disclosed on the Closing Disclosure.	Amount
	A		CALC FOR "D + I" UNDER "J. TOTAL CLOSING COSTS" IS "D. TOTAL LOAN COSTS (A + B + C) + "I. TOTAL OTHER COSTS (E + F + G + H),	Amount
	S COST SUB		rounded to the nearest whole dollar.	Amount
67 110	3_C031_30B	•	Tournee to the internet whole dollar. ENTER THE AMOUNT OF THE "Estimated Total Pavoffs and Pavments" for the Non Seller Calculating Cash to Close table, rounded to	Amount
	DAVOTE ANT			
_	PAYOFF_AMT	_	the nearest whole doilar.	Amount
-	S_COST_FIN	8	ENTER THE AMOUNT OF "Closing Costs Financed (Paid from your Loan Amount)", rounded to the nearest whole dollar.	Amount
70 ORIO	G CHRG TOTAL	8	CALC FOR "A. Origination Charges" is the total of the 12 Origination Charges, rounded to the nearest whole dollar.	Amount
			CALC FOR "B. Services You Cannot Shop For" IS THE TOTAL OF THE 13 AMOUNTS FOR SERVICES THE BORROWER CANNOT SHOP FOR,	
71 SVC	CNS TOTAL	8	rounded to the nearest whole dollar.	Amount
			CALC FOR "C. Services You Can Shop For" IS THE TOTAL OF THE 14 AMOUNTS FOR SERVICES THE BORROWER CAN SHOP FOR,	
_	_CS_TOTAL		rounded to the nearest whole dollar.	Amount
_	H_CLOS_FROM_BOR		IF "Cash to Close" IS POSITIVE, CHECK THE "FROM BORROWER" BOX	X or Blank
74 CAS	H_CLOS_TO_BOR	1	IF "Cash to Close" IS NEGATIVE, CHECK THE "TO BORROWER" BOX	X or Blank
	NAME S	10	ENTER CREDIT UNION NAME	Text

Loan Estimate – Home Equity Fixed Rate – Page 3

Additional Information	About This Loan
LENDER [177 NML5/[187] LICENSE ID [177 LICENSE ID [177 NML5/[188] LICENSE ID [177 EAAAI, [177] PHONE [186]	MORTGAGE BROKER [181] 0] NMLS/[189] LICENSE ID [182] 1] LOAN OFFICER [183] 1] NMLS/[189] LICENSE ID [184] 1] NMLS/[189] LICENSE ID [184] 2] EMAIL [185]
1000 C	_
Comparisons	Use these measures to compare this loan with other loans. \$[191] Total you will have paid in principal, interest, mortgage insurance, and loan costs.
In 5 Years	S[192] Principal you will have paid off.
Annual Percentage Rate (APR)	[193]% Your costs over the loan term expressed as a rate. This is not your interest rate
Total Interest Percentage (TIP	[194]% 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.
NO.ANA ION	f you sell or transfer this property to another person, we [95] will allow, under certain conditions, this person to assume this loan on the original terms. [96] will not allow assumption of this loan on the original terms.
	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	
	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.
	fou do not have to accept this loan because you have received this form or signed a loan application.
Servicing	We intend [196] to service your loan. If so, you will make your payments to us. 199] to transfer servicing of your loan.
10-	
	B233 (H) /Kee, Ref. No. Spectre, 33334.000
LOAN ESTIMATE	For Internal Use Only by CUNA Mutual Group Partners. PAGE 3 OF 3 + LOAN ID #

LENDER	(175)		MORTGAGE BROKER	(101)
NMLS/[187] LICENSE ID	[176]		NMLS/[189] LICENSE ID	[182]
LOAN OFFICER	[177]		LOAN OFFICER	[183]
NMLS/[188] LICENSE ID	[178]		NMLS/[190] LICENSE ID	[184]
EMAIL	(179)		EMAIL	[185]
PHONE	[180]		PHONE	(106)
Comparisons	7	Use these	measures to compare this loan with other k	oans.
1.000		S[191]	Total you will have paid in principal, interest,	mortgage insurance, and loan costs.
In 5 Years		S[192]	Principal you will have paid off.	
	(400)	[193]%	Your costs over the loan term expressed as	a rate. This is not your interest rate.
Annual Percentage Rate	(Mark)	farable.	the second s	

Loan Estimate HE Fixed Rate Field Definitions

176 LOAN_ORIG_CO_IDENT	18 ENTER THE CREDIT UNION'S NMLS OR LICENSE ID NUMBER	Numeric
177 LOAN_ORIG_NAME_S	18 ENTER THE LOAN OFFICER'S NAME	Text
178 LOAN_ORIG_IDENT	18 ENTER THE LOAN OFFICER'S NMLS OR LICENSE ID NUMBER	Numeric
179 CONTACT_EMAIL_S	18 PROVIDE EMAIL ADDRESS FOR LOAN OFFICER	Text
180 CONTACT_PH_NMBR	18 ENTER THE LOAN OFFICER'S PHONE NUMBER	Numeric
181 MORT_BROKER_NAME_S	18 ENTER THE NAME OF THE MORTGAGE BROKER.	Text
182 MORT_BROKER_LIC	18 ENTER THE NMLS OR LICENSE NUMBER OF THE MORTGAGE BROKER	Numeric
183 MBROKER_EMP1_NAME	18 ENTER THE NAME OF THE MORTGAGE BROKER'S LOAN OFFICER	Text
184 MORT_BRK_C_NMLSRID	18 ENTER THE NMLS OR LICENSE NUMBER FOR THE LOAN OFFICER FROM THE MORTGAGE BROKER	Numeric
185 MORT_BRK_C_EMAIL	18 ENTER THE EMAIL ADDRESS FOR THE LOAN OFFICER FROM THE MORTGAGE BROKER	Text
186 MORT_BRK_C_PH_NMBR	18 ENTER THE PHONE NUMBER FOR THE LOAN OFFICER FROM THE MORTGAGE BROKER	Numeric
187 LIC_ID_ST	2 ENTER THE STATE ABBREVIATION FOR THE LENDER'S LICENSE ID	Text
188 CONTACT_LIC_ID_ST	2 ENTER THE STATE ABBREVIATION FOR THE LOAN OFFICER'S LICENSE ID	Text
189 MORT BRK ST ID	2 ENTER THE STATE LICENSE ID OF THE MORTGAGE BROKER	Text
190 MORT BRK C ST ID	2 ENTER THE STATE LICENSE ID OF THE MORTGAGE BROKER CONTACT	Text
	ENTER THE TOTAL AMOUNT PAID IN PRINCIPAL, INTEREST, MORTGAGE INSURANCE, AND LOAN COSTS AFTER 5 YEARS, rounded to	
191 SYR AMT PAID	8 the nearest whole dollar.	Amount
192 5YR PRINCIPAL PAID	8 ENTER THE AMOUNT OF PRINCIPAL THAT WILL BE PAID OFF IN 5 YEARS, rounded to the nearest whole dollar.	Amount
193 APR CE HE	Enter Annual Percentage Rate for Loan as required by Section 1026.18(e) of Reg Z. APR is the cost of credit as a yearly rate.	% or Blank
	ENTER THE TOTAL INTEREST PERCENTAGE (TIP) WHICH IS THE TOTAL ALMOUNT OF INTEREST THAT THE BORROWER WILL PAY OVE	
	THE LOAN TERM SHOWN AS A PERCENTAGE OF THE LOAN AMOUNT. If a whole number, truncate at decimal point. If not a whole	
194 TOT INT PERCENT	8 number, do not round and disclose up to two or three decimal points.	% or Blank
195 ASSUME YES X	1 CHECK THIS BOX IF THE LENDER WILL ALLOW THE LOAN TO BE ASSUMED	X or Blank
196 ASSUME NO X	1 CHECK THIS BOX IF THE LENDER WILL NOT ALLOW THE LOAN TO BE ASSUMED	X or Blank
197 CE HE LATE CHARGE	55 ENTER THE LATE CHARGE LANGUAGE	Text
198 SVC Y X	1 IF THE LENDER INTENDS TO SERVICE THE LOAN. CHECK THIS BOX	X or Blank

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Closing Disclosure		This form is a statemen this document with you			osing costs. Compare
Closing Information Date Issued [01] Closing Date [02] Disbursement Date [03] Settlement Agent [04] File # [05]		nsaction Information rower [10] [11] [12] der [13] [14]		Loan Infor Loan Term Purpose Product Loan Type	mation [16] Home Equity Fixed Rate [18]Conventiona[19]PHA
Property [06] [07] [08] Prop. Value [09]		[15]		Loan ID # MIC #	[20]VA [21] [22] [23] [24]
Loan Terms		Can this amount	increase after cl	osing?	
Loan Amount	\$[25]	NO			
Interest Rate	[26]%	NO			
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$[27]	NO	0		
Prepayment Penalty		Does the loan h	ave these featur	es?	
Balloon Payment		NO			
Projected Payments					
Payment Calculation		Year	rs 1 - [29]		
Principal & Interest			\$[27]		
Mortgage Insurance Estimated Escrow Amount can increase over time	~0		0 [30]		
Estimated Total Monthly Payment		\$	[31]		
Estimated Taxes, Insurance & Assessments Amount con increase over time See page 4 for details	\$[32] a month	This estimate includ [33]Property Taxes [34]Homeowner's Ins [35]Other: [36] See Section G on page 2 / property costs separately	[3] urance [34 for escrowed prope	8] 9]	ı must pay for other
Costs at Closing Closing Costs		cludes \$[41] in Loan Co Lender Credits. See pag		her Costs –	\$[43]
Cash to Close	\$[44] In	cludes Closing Costs. Se (SA] From [458] To Bor	e Calculating Cas	th to Close	on page 2 for details.

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		Borrower-Paid		Paid by Others
Loan Costs	54		e Closing	Paid by Oblers
Origination Charges		\$[149]		
1 [46A]% of Loan Amount (Points)			(6)	[6]
2 (468)	No Seller-Paid	(54)	[6]	[70
3 (47)		(55)	(6)	[7
4 (48) 5 (49)	Columns	(56)	(6) (6)	77
6 (50)		(57)	(6)	
7 [51]		(59)	167	
8 (52)		1991	(6)	P
Services Borrower Did Not Shop	for	\$(150)		
1 (77)			197	(10
2 [78]		[88]	(9) (9) (9)	[10
3 (79)		[89]	- (9)	[10
4 (80)		[90]	[10]	(11)
5 (81)		[91]	[10]	[11
6 [82]		(92)	[10]	(11
7 [83]		[93]	[10]	(11
8 (84)		[94]	[10	(13
9 (85) 0 (86)		[95]	(10)	(11)
Services Borrower Did Shop For		\$(151)	110	(2.2
1 [117]		116116	[13]	(14
2 (118)		(126)	(13)	(14
3 (119)		(127)	(13)	(14
4 [120]		11200	[134	(14
5 (121)		(129)	(13)	(14)
6 (122)		[130]	[13]	(14)
7 (123)		[131]	[1.96	(14)
8 [124]		[132]	[14	(14
D. TOTAL LOAN COSTS (Borrower-P oan Costs Subtotals (A + B + C)	(bief	5(41)	611.63	
Taxes and Other Government Fee Recording Fees Deed:		\$[261]	[159]	(16)
	[154] Mortgage: [155]	[157]		
	[154] Mortgage: [155]	[158]	[160]	(16)
Prepaids		[158] \$[262]	[160]	(16
Prepaids 1 Homeowner's Insurance Premium	([163] mo.) to [164]	[158] \$[262] [173]	[160]	[16]
2 (154) • Prepaids 1 Nomeowner's Insurance Premium 2 Montgage Insurance Premium (116 3 Ronnald Interest (1167) are due for	([163] mo.) to [164] 5] mo.) to [166]	[158] \$(262) [173] [174]	[160] [178] [179]	(16) (18) (18)
. Prepaids 1 Homeowner's Insurance Premium 2 Mortgage Insurance Premium (18 3 Prepaid Interest (1867) per day fro	([163] mo.) to [164] 5] mo.) to [166] m (164] to [169]	[154] \$[262] [173] [174] [175]	[160] (176) (179) (190)	(16) (18) (18) (18)
Prepaids 1 Homeowner's Insurance Premium 2 Mortgage Insurance Premium ([16 3 Prepaid Interest ([167] per day fror 4 Property Taxes ([170] mo.) to (171)	([163] mo.) to [164] 5] mo.) to [166] m (164] to [169]	[158] \$(262) [173] [174]	[160] [178] [179]	(16 (18 (18 (18) (18) (18)
Prepaids Homeowner's Insurance Premium Mortgage Insurance Premium ([16] Prepaid Interest ([167] per day from 4 Property Taxes ([170] mo.) to (171, 5 (172] Initial Escrow Payment at Closing	([165] mo.) to [166] 5] mo.) to [166] mo.) to [166] 1	[154] \$[262] [173] [174] [175] [176]	(160) (178) (179) (180) (181) (182)	(16 (18 (19) (19) (19) (19) (18)
Prepaids 1 Homeowner's Insurance Premium (116 2 Mortgage Insurance Premium (116 3 Prepaid Interest (1167) per day froi 4 Property Taxes (1370) mo.) to (171, 5 (172) 1 John Strow Payment at Closing 1 Homeowner's Insurance (2)	([163] mo.) to [164] (5] mo.) to [166] m [166] [10 [169]] Biger month for. [192] mo.	[154] \$[262] [173] [174] [175] [176] [177] \$[263] [199]	(160) (178) (179) (180) (181) (182) (207)	(16 (18 (15 (18) (19) (18) (18) (12)
Prepaids 1 Honeowner's Insurance Premium 1 Mortgage Insurance Premium (156 3 Propaid Interest (157) per day fro 4 Property Taxes (1370) mo.) to (171 5 (172) 1 Minist Escrow Payment at Closing 1 Homeowner's Insurance [15] Mortgage Insurance [15]	([163] mo.) to [164] (5] mo.) to [166] m [164] to [169] J Silper month for. [192] mo. Silper month for. [193] mo.	(154) \$(262) (173) (174) (174) (176) (177) \$(265) (199) (199) (200)	(160) (170) (179) (180) (181) (182) (207) (200)	(14) (14) (15) (18) (18) (18) (21) (21)
Prepaid I Moregage Insurance Premium 2 Moregage Insurance Premium (136 3 Prepaid Interest (1367) per day from 4 Property Taxes (1370) mo.) to (137 5 (1372) 1 Noregage Insurance (13) 3 Moregage Insurance (14) 3 Property Taxes (15) 3 Property Ta	([163] mo.) to [164] (5] mo.) to [166] m [166] [10 [169]] Biger month for. [192] mo.	(158) \$(282) (173) (174) (175) (176) (177) \$(289) (199) (200) (201)	(160) (170) (179) (180) (1813) (182) (207) (200) (200) (209)	(14) (14) (14) (14) (14) (14) (14) (14)
Prepaids 1 Homeowne's Insurance Premium 1 Mortgage Insurance Premium (156 3 Prepaid Interest (1367) per day for 4 Property Taxes (1370) mo.) to (171 5 (172) 1 Moneowner's Insurance (131 1 Mortgage Insurance (131 1 Property Taxes (11 6 (1951)	([163] mo.) to [164] (5] mo.) to [166] m [164] to [169] J Silper month for. [192] mo. Silper month for. [193] mo.	(15%) \$(262) (173) (174) (174) (175) (176) (177) \$(265) (199) (200) (201) (202)	(160) (170) (179) (180) (181) (182) (207) (200) (209) (210)	(14) (14) (15) (14) (14) (14) (14) (14) (14) (14) (14
Prepaidi I Moneourer's Insurance Premium 2 Montgage Insurance Premium (116 3 Prepaid Interest (1671) per day frov 4 Property Taxes (1270) mo.) to (127 5 (1272) 1 Montgage Insurance (12 1 Montgage Insurance (12 1 Montgage Insurance (12 1 Stopperty Taxes (11 6 (1955) 1 (1994)	([163] mo.) to [164] (5] mo.) to [166] m [164] to [169] J Silper month for. [192] mo. Silper month for. [193] mo.	(1558) \$(262) (173) (174) (175) (176) (177) \$(263) (200) (201) (201) (201) (201)	(140) (178) (179) (180) (181) (182) (207) (200) (200) (210) (211)	(14) (14) (14) (14) (14) (14) (14) (14)
Prepeids 1 Homeowne's Insurance Premium 1 Mortgage Insurance Premium (136 3 Prepaid Interest (1367) per day fro 4 Property Taxes (1370) mo.) to (137 5 (1372) 1 Initial Escrow Payment at Closing 1 Mortgage Insurance (13 1 Mortgage Insurance (13 1 Property Taxes (137) 5 (139) 5 (139) 5 (139)	([163] mo.) to [164] (5] mo.) to [166] m [164] to [169] J Silper month for. [192] mo. Silper month for. [193] mo.	(15%) \$[262] (173] (174] (175] (176] (177] \$[268] (200] (201] (202] (203] (205]	(1460) (1780) (1790) (1801) (1813) (1813) (1813) (2003) (2003) (2009) (2103) (2113) (2113) (2123)	116 (18) (18) (18) (18) (12) (12) (12) (12) (12) (12) (12) (12
Prepaidi Inorresponder's Insurance Premium 1 Montgage Insurance Premium (116 Prepaid Interest (1247) per day from (125 Property Taxes (1240) per day from (125 Insurance (1270) mol to (127) 5 (1272) Instal Escow Payment at Closing 1 Montgauge Insurance (128) Montgauge Insurance (128) 1 Montgauge Insurance (128) Montgauge Insurance (128) 1 Montgauge Insurance (128) Insurance (128) 1 Stepperty Taxes (1294) Insurance (1284) (1294) Insurance (128)	([163] mo.) to [164] (5] mo.) to [166] m [164] to [169] J Silper month for. [192] mo. Silper month for. [193] mo.	(15%) \$(262) (173) (174) (175) (176) (177) \$(263) (200)	(1460) (1790) (1790) (1400) (1401) (1401) (1401) (2001) (2001) (2001) (2002) (2101) (2112) (2112) (2113)	(16 (15 (15) (18) (18) (18) (18) (18) (18) (18) (18
Prepaidi Homeowner's Insurance Premium Mortgage Insurance Premium (116 Prepaid Interest (1670) per day from 4 Property Taxes (1270) mo.) to (127 5 (127) I Norage Insurance (11 Mortgage Insurance (12 Mortgage Insurance (12 Mortgage Insurance (12 Mortgage Insurance (12 1 Property Taxes (129) 5 (1984) 6 (1971) 1 (1584) 6 (1971)	([163] mo.) to [164] (5] mo.) to [166] m [164] to [169] J Silper month for. [192] mo. Silper month for. [193] mo.	(15%) \$[262] (173] (174] (175] (176] (177] \$[268] (200] (201] (202] (203] (205]	(1460) (1780) (1790) (1801) (1813) (1813) (1813) (2003) (2003) (2009) (2103) (2113) (2113) (2123)	(16 (15 (15) (18) (18) (18) (18) (18) (18) (18) (18
Prepaidi Inorneourin's Insurance Premium 1 Monrepare Insurance Premium (126 Prepaid Interest (1267) per day for (1267) per day for (127) 6 Topperty Taxes (1200) mo José I Monrepare Insurance (121 Monrepare Insurance (121 Monrepare Insurance (121 Property Taxes (121 Property Ta	([163] mo.) to [164] (5] mo.) to [166] m [164] to [169] J Silper month for. [192] mo. Silper month for. [193] mo.	(15%) \$[262] (173] (174] (175] (176] (177] \$[265] (200] (200] (200] (200] (200] (200] (200] (200]	(1460) (1790) (1790) (1400) (1401) (1401) (1401) (2001) (2001) (2001) (2002) (2101) (2112) (2112) (2113)	(14 (14) (14) (14) (14) (14) (14) (14) (
Prepaid Inomeourne's Insurance Premium 1 Montgage Insurance Premium (126 Prepaid Interest (1267) per day from (126 1 Property Taxes (1207) may to (127) (127) 1 Jintel Escrow Payment at Closing Montgage Insurance (18) 1 Montgage Insurance (18) Montgage Insurance (18) 1 Montgage Insurance (18) Montgage Insurance (18) 1 Montgage Insurance (18) Montgage Insurance (18) 1 Property Taxes (1951) (1952) 1 (1961) (1971) 1 (1981) Aggregate Adjustment (10) 0 Other (224)	([163] mo.) to [164] (5] mo.) to [166] m [164] to [169] J Silper month for. [192] mo. Silper month for. [193] mo.	(15%) \$(262) (173) (174] (175) (176) (177) \$(263) (200) (200) (200) (200) (200) (200) (200) (200) (200) (200) (206) (206) (206) \$(264)]	(1469) (179) (180) (181) (181) (1812) (200) (200) (210) (210) (211) (211) (212) (213) (213) (214)	(14 (14) (14) (14) (14) (14) (14) (14) (
Prepaid Inomeourne's Insurance Premium 1 Montgage Insurance Premium (126 Prepaid Interest (1267) per day from (126 1 Property Taxes (1207) may to (127) (127) 1 Jintel Escrow Payment at Closing Montgage Insurance (18) 1 Montgage Insurance (18) Montgage Insurance (18) 1 Montgage Insurance (18) Montgage Insurance (18) 1 Montgage Insurance (18) Montgage Insurance (18) 1 Property Taxes (1951) (1952) 1 (1961) (1971) 1 (1981) Aggregate Adjustment (10) 0 Other (224)	([163] mo.) to [164] (5] mo.) to [166] m [164] to [169] J Silper month for. [192] mo. Silper month for. [193] mo.	(1558) \$(262) (173) (174) (175) (176) (177) \$(263) (200)	[160] (170) (179) (181) (181) (181) (182) (207) (209) (209) (210) (211) (211) (213) (213) (213) (213)	(16 (18) (18) (18) (18) (18) (18) (18) (18)
Prepeids I Monesower's Insurance Premium I Moregage Insurance Premium (116 Prepaid Interest (1670) per day fro 4 Property Taxes (1270) mo.) to (127) 5 [127] I Initial Excrow Payment at Closing 1 Moregage Insurance (11 9 Property Taxes (1270) 9 Property Taxes (128) 9 Property Taxes (129) 9 Property Taxes (129) 1 (129) 1 (129) 1 (122) 1 (122) 1 (122) 1 (122) 1 (122) 1 (122) 1 (122) 1 (122) 1 (122) 1 (122) 1 (122) 1 (122) 1 (122) 1 (124) 1 (125) 1 (124) 1 (125) 1 (124) 1 (124) 1 (124) 1 (124) 1 (124)	([163] mo.) to [164] (5] mo.) to [166] m [164] to [169] J Silper month for. [192] mo. Silper month for. [193] mo.	(15%) \$(362) (173) (174) (175) (176) (177) \$(265) (200) (201) (21) ((160) (170) (170) (181) (181) (181) (181) (181) (200) (200) (210) (211) (211) (212) (213) (213) (213) (213) (214) (242)	156 (15) (14) (14) (14) (14) (14) (14) (14) (14
Prepaidi Inorreparent's Insurance Premium 1 Montgage Insurance Premium (116 Prepaid Interest (1377) per day frow 1 Montgage Insurance Premium (116 Prepaid Interest (1370) mo.) to (171) 1 Strongerty Taxes Itomest Closing 1 Montgage Insurance IX 1 Montgage Insurance IX 1 Montgage Insurance IX 1 Montgage Insurance IX 2 Montgage Insurance IX 3 Preparity Taxes IX 1 (158) IX 6 (1597) IX 2 (224) IX 2 (224) IX 1 (225) IX	([163] mo.) to [164] (5] mo.) to [166] m [164] to [169] J Silper month for. [192] mo. Silper month for. [193] mo.	1558] \$(262) (173] (174] (175] (176] (177] \$(263) (200] (200] (200] (200] (200] (200] (200] (200] (206] (206] (206] (206] (205] (231] (233] (233] (234] (235]	(160) (170) (170) (181) (181) (181) (181) (181) (200) (210) (210) (210) (210) (211) (212) (213) (213) (213) (213) (213) (214) (241) (242) (242)	(16 (14 (15) (18) (18) (18) (18) (18) (18) (18) (18
Prepsidi Homeowner's Insurance Premium Mortgage Insurance Premium (116 Prepaid Interest (1870) per day frow Property Taxes (1270) mo.) to (127 1721 Initial Escour Payment et Closing Nomeowner's Insurance (12 Nortgage Insurance (12 Property Taxes (124) 1970 1989 2000 Ageregate Adjustment Other 1223 1223 1223 1223 1224 1225 1223 1224 1225 1221 1223 1223 1224 1225 1221 1223 1224 1225 1227 1228 1229 1224 1224 1224 1224 1224 1224 1224 1224 1224 1224	([163] mo.) to [164] (5] mo.) to [166] m [164] to [169] J Silper month for. [192] mo. Silper month for. [193] mo.	(15%) \$[362] (173] (174] (175] (176] (177] \$[268] (200] (201] (202] (203] (204] (205] (206] \$[264] \$[233] (233] (233] (235] (235] (235] (235]	(160) (176) (179) (100) (181) (181) (181) (207) (200) (211) (211) (212) (210) (211) (211) (212) (212) (212) (212) (212) (212) (212) (212) (212) (242) (243) (243) (243)	156 (18) (18) (18) (18) (18) (18) (18) (18)
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Prepsidi I Mongoure's Insurance Premium I Morigage Insurance Premium (116 Prepaid Interest (1671) per day from Property Taxes (1200) mo.) to (121) [172] I Morigage Insurance (12) Property Taxes (1200) mo.) to (121) [172] I Morigage Insurance (12) Property Taxes (14) [199] [199] [199] [199] [199] [199] [199] [201] [202] [223] [224] [230]	([153] me) to [166] 8] ma to [166] 10 [168] to [169] 3 8 Spor month for [193] ma. 90]per month for [193] ma. 91]per month for [194] ma.	(15%) (173) (173) (174) (175) (176) (177) (176) (177) (206) (200) (2	(160) (176) (179) (100) (181) (181) (181) (207) (200) (211) (211) (212) (210) (211) (211) (212) (212) (212) (212) (212) (212) (212) (212) (212) (242) (243) (243) (243)	(16 (18 (18) (18) (18) (18) (18) (18) (18)
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. Prepaids 1 Honeowner's Insurance Premium 2 Mortgage Insurance Premium (156 3 Propaid Interest (157) per day fro 4 Property Taxes (1370) mo.) to (171 5 [372] 5. Initial Escrow Payment at Closing 1 Homeowner's Insurance [3] 2 Mortgage Insurance [3]	([153] me) to [166] m [161] to [169]] Signer march for: [192] ma. Signer march for: [193] ma. 91] per march for: [193] ma.	1558] \$(262) (173) (174] (175] (176] (177) \$(263) (200] (200] (201] (202] (203] (204] (205] (206] \$(264) (231] (232] (233) (234) (235) (236) (236) (236) (236) (237) (236) (236) (237) (237) (236) (237) (236) (237) (236) (237) (236) (237) (236) (237) (236) (237) (236) (237) (237) (236) (237)	[160] (170) (130) (140) (140) (141) (141) (141) (200) (210) (210) (210) (211) (214) (214) (241) (244) (2)(2)(2)(2)(2)(2)(2)(2)(2)(2)(2)(2)(2)([16]

Sorrower-Paid	-
	are Closing
\$(149)	
1.4	[61]
[54]	(62)
(55)	(63)
[56]	1643
[57]	(65)
[58]	(66)
[59]	1671
10MI	(68)
\$(150)	
and a	[97]
[88]	[96]
(89)	(199)
[90]	[100]
(91)	[101]
[92]	[102]
(93)	[103]
[94]	[104]
[95]	[105]
1961	[106]
\$[151]	3
lane .	[133]
[126]	[134]
[127]	[135]
(126)	[136]
(129)	[137]
[130]	[138]
[131]	[139]
(132)	[140]
5(41)	Sec. 1
Since	5(153)

CUNA MUTUAL GROUP

Closing Disclosure HE Fixed Rate Field Definitions

40 CLOSE_COSTS_TOTAL	CALC FOR "Closing Costs": Add "D. TOTAL LOAN COSTS (Borrower-Paid)" + "I.TOTAL OTHER COSTS (Borrower-Paid)" - "Lender Credits"	Amount
	CALC FOR Non-Seller "D. TOTAL LOAN COSTS (Borrower-Paid)" equals the sum of "A. Origination Charges" + "B. Services Borrower Did Not	
	Shop For" + "C. Services Borrower Did Shop For" CALC FOR With Seller "D. TOTAL LOAN COSTS (Borrower-Paid)" equals the sum of "A.	
	Origination Charges Borrower-Paid" + "B. Services Borrower Did Not Shop For Borrower-Paid" + "C. Services Borrower Did Shop For	
1 CL_CST_LOAN_COSTS	8 Borrower-Paid"	Amount
	CALC FOR Non-Selier "I. TOTAL OTHER COSTS (Borrower-Paid)" equals the sum of "E. Taxes and Other Government Fees" + "F. Prepaids" +	
	"G. Initial Escrow Payment at Closing" + "H. Other"	
	CALC FOR With Seller "I. TOTAL OTHER COSTS (Borrower-Paid)" equals the sum of "E. Taxes and Other Government Fees Borrower-Paid" +	
CL CST OTHER COSTS	8 "F. Prepaids Borrower-Paid" + "G. Initial Escrow Payment at Closing Borrower-Paid" + "H. Other Borrower-Paid"	Amount
Z CE_CSI_OTHER_COSIS	a F. Prepards borrower and + 6, initial ESchw Payment at Closing borrower and + in other borrower and the second borrower a	Amount
3 CL CST LENDER CRED	8 hearest whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
S CE_CST_EENDER_CRED	CALC FOR Non-seller "reash to Close": "Loan Amount" - (minus) "J. TOTAL CLOSING COSTS [Borrower -Paid]" + "Closing Costs Paid Before	Amount
	Closing" - (minus) "K. TOTAL PAYOFFS AND PAYMENTS"	
	CALE FOR With Seller "Cash to Close": "K. Due From Borrower at Closing" - (minus) "L Paid Already by or on Behalf of Borrower at	
	12 Closing" (This amount should equal "Cash to Close - Final" under "Calculating Cash to Close")	Amount
4 CASH_TO_CLOSE_TOT A CASH TO CLOSE FR	12 closing (mis amount should equal clash to close + final under calculating clash to close) 1 closes the clash to close AMOUNT comes FROM THE BORROWER	X or Blank
	1 CHECK THIS BOX IF THE CASH TO CLOSE AMOUNT GOES TO THE BORROWER	X or Blank
B CASH_TO_CLOSE_TO		% or Blank
A PER_PTS_PAID	7 ENTER THE PERCENT OF THE LOAN AMOUNT PAID AS POINTS	
B ORIG_CHRG_02_NAME	55 ENTER THE NAME OF THE 2ND ORIGINATION CHARGE	Text
7 ORIG_CHRG_03_NAME	55 ENTER THE NAME OF THE 3RD ORIGINATION CHARGE	Text
8 ORIG_CHRG_04_NAME	55 ENTER THE NAME OF THE 4TH ORIGINATION CHARGE	Text
9 ORIG_CHRG_05_NAME	55 ENTER THE NAME OF THE 5TH ORIGINATION CHARGE	Text
0 ORIG_CHRG_06_NAME	55 ENTER THE NAME OF THE 6TH ORIGINATION CHARGE	Text
1 ORIG_CHRG_07_NAME	55 ENTER THE NAME OF THE 7TH ORIGINATION CHARGE	Text
2 ORIG_CHRG_08_NAME	55 ENTER THE NAME OF THE 8TH ORIGINATION CHARGE	Text
	ENTER THE DOLLAR AMOUNT OF PERCENTAGE POINTS PAID. On the Loan Estimate, this amount is rounded to the nearest whole dollar. Th	1
3 PER_PTS_PAID_AMT	12 full amount, including cents, is disclosed on the Closing Disclosure.	Amount
	ENTER THE 2ND ORIGINATION CHARGE AMOUNT On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	
4 ORIG_CHRG_02_AMT	8 amount, including cents, is disclosed on the Closing Disclosure.	Amount
	ENTER THE 3RD ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	
5 ORIG_CHRG_03_AMT	8 amount, including cents, is disclosed on the Closing Disclosure.	Amount
	ENTER THE 4TH ORIGINATION CHARGE AMOUNT On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	
6 ORIG_CHRG_04_AMT	8 amount, including cents, is disclosed on the Closing Disclosure.	Amount
	ENTER THE STH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	
57 ORIG_CHRG_05_AMT	8 amount, including cents, is disclosed on the Closing Disclosure.	Amount
	ENTER THE 6TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	
8 ORIG_CHRG_06_AMT	8 amount, including cents, is disclosed on the Closing Disclosure.	Amount
	ENTER THE 7TH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	
9 ORIG_CHRG_07_AMT	8 amount, including cents, is disclosed on the Closing Disclosure.	Amount
	ENTER THE BTH ORIGINATION CHARGE AMOUNT. On the Loan Estimate, this amount is rounded to the nearest whole dollar. The full	
0 ORIG_CHRG_08_AMT	8 amount, including cents, is disclosed on the Closing Disclosure.	Amount
1 PER_PTS_PAID_BPBC	12 ENTER THE 1ST ORIG CHARGE PAID BY THE BORROWER BEFORE CLOSING ON LINE A.01	Amount
2 ORIG_CHRG_02_BPBC	12 ENTER THE 2ND ORIG CHARGE PAID BY THE BORROWER BEFORE CLOSING ON LINE A.02	Amount
3 ORIG_CHRG_03_BPBC	12 ENTER THE 3RD ORIG CHARGE PAID BY THE BORROWER BEFORE CLOSING ON LINE A.03	Amount
4 ORIG_CHRG_04_BPBC	12 ENTER THE 4TH ORIG CHARGE PAID BY THE BORROWER BEFORE CLOSING ON LINE A.04	Amount
5 ORIG CHRG 05 BPBC	12 ENTER THE 5TH ORIG CHARGE PAID BY THE BORROWER BEFORE CLOSING ON LINE A.05	Amount
6 ORIG_CHRG_06_BPBC	12 ENTER THE 6TH ORIG CHARGE PAID BY THE BORROWER BEFORE CLOSING ON LINE A.06	Amount
7 ORIG_CHRG_07_BPBC	12 ENTER THE 7TH ORIG CHARGE PAID BY THE BORROWER BEFORE CLOSING ON LINE A.07	Amount
8 ORIG CHRG 08 BPBC	12 ENTER THE 8TH ORIG CHARGE PAID BY THE BORROWER BEFORE CLOSING ON LINE A.08	Amount
59 PER PTS PAID PBO	12 ENTER THE 1ST ORIG CHARGE PAID BY BY OTHERS ON LINE A.01	Amount

ECD07_HE_Fixed_Rate_No_Signature_Fields_111114.xlsx

Closing Disclosure HE Fixed Rate Field Definitions

112	SVC_DNS_06_PBO	12	ENTER THE AMOUNT PAID BY OTHERS FOR 6TH DID NOT SHOP ON LINE B.06	Amount
113	SVC_DNS_07_PBO	12	ENTER THE AMOUNT PAID BY OTHERS FOR 7TH DID NOT SHOP ON LINE B.07	Amount
114	SVC_DNS_08_PBO	12	ENTER THE AMOUNT PAID BY OTHERS FOR 8TH DID NOT SHOP ON LINE B.08	Amount
115	SVC_DNS_09_PBO	12	ENTER THE AMOUNT PAID BY OTHERS FOR 9TH DID NOT SHOP ON LINE 8.09	Amount
116	SVC_DNS_10_PBO	12	ENTER THE AMOUNT PAID BY OTHERS FOR 10TH DID NOT SHOP ON LINE B.10	Amount
117	SVC CS 01 NAME	45	ENTER THE NAME OF THE 1ST SERVICE THE BORROWER CAN SHOP FOR	Text
118	SVC CS 02 NAME	45	ENTER THE NAME OF THE 2ND SERVICE THE BORROWER CAN SHOP FOR	Text
119	SVC CS 03 NAME	45	ENTER THE NAME OF THE 3RD SERVICE THE BORROWER CAN SHOP FOR	Text
120	SVC CS 04 NAME	45	ENTER THE NAME OF THE 4TH SERVICE THE BORROWER CAN SHOP FOR	Text
121	SVC CS 05 NAME	45	ENTER THE NAME OF THE 5TH SERVICE THE BORROWER CAN SHOP FOR	Text
122	SVC CS 06 NAME	45	ENTER THE NAME OF THE 6TH SERVICE THE BORROWER CAN SHOP FOR	Text
123	SVC_CS_07_NAME	45	ENTER THE NAME OF THE 7TH SERVICE THE BORROWER CAN SHOP FOR	Text
124	SVC CS 08 NAME	45	ENTER THE NAME OF THE 8TH SERVICE THE BORROWER CAN SHOP FOR	Text
			ENTER THE AMOUNT FOR THE 1ST SERVICE THE BORROWER CAN SHOP FOR. On the Loan Estimate, this amount is rounded to the nearest	
125	SVC CS 01 AMT	8	whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
			ENTER THE AMOUNT FOR THE 2ND SERVICE THE BORROWER CAN SHOP FOR. On the Loan Estimate, this amount is rounded to the nearest	
126	SVC_CS_02_AMT	8	whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
			ENTER THE AMOUNT FOR THE 3RD SERVICE THE BORROWER CAN SHOP FOR. On the Loan Estimate, this amount is rounded to the nearest	
127	SVC CS 03 AMT	8	whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
			ENTER THE AMOUNT FOR THE 4TH SERVICE THE BORROWER CAN SHOP FOR. On the Loan Estimate, this amount is rounded to the nearest	- insan
128	SVC CS 04 AMT	8	whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
			ENTER THE AMOUNT FOR THE STH SERVICE THE BORROWER CAN SHOP FOR On the Loan Estimate, this amount is rounded to the nearest	Singan
129	SVC CS 05 AMT	8	whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
	510_05_05_4		ENTER THE AMOUNT FOR THE 6TH SERVICE THE BORROWER CAN SHOP FOR On the Loan Estimate, this amount is rounded to the nearest	Sinsain
130	SVC CS 06 AMT	8	whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
150	510 C5 00 Am		ENTER THE AMOUNT FOR THE 7TH SERVICE THE BORROWER CAN SHOP FOR On the Loan Estimate, this amount is rounded to the nearest	Amount
121	SVC CS 07 AMT		whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
101	SVC_CS_O/_AWIT	•	Whole donary me for amount, including being, is unscissed on the crossing biscissifier to be back and the comparison of	Amount
132	SVC CS 08 AMT		whole dollar. The full amount, including cents, is disclosed on the Closing Disclosure.	Amount
	SVC DS 01 BPBC		ENTER THE AMOUNT PAID BY THE BORROWER BERORE CLOSING FOR 15T DID SHOP ON LINE C.01	Amount
$ \rightarrow $	SVC DS 02 BPBC	-	ENTER THE AMOUNT PAID BY THE BORROWER BEFORE CLOSING FOR SECOND DID SHOP ON LINE C.02	Amount
	SVC DS 03 BPBC		ENTER THE AMOUNT PAID BY THE BORROWER BEFORE CLOSING FOR 3RD DID SHOP ON LINE C.03	Amount
	SVC DS 04 BPBC		ENTER THE AMOUNT PAID BY THE BORROWER BEFORE CLOSING FOR 4TH DID SHOP ON LINE C.04	Amount
	SVC DS 05 BPBC		ENTER THE AMOUNT FAIL BY THE BORROWER BEFORE CLOSING FOR 5TH DID SHOP ON LINE C.05	Amount
	SVC_DS_05_BPBC		ENTER THE AMOUNT PAID BY THE BORROWER BEFORE CLOSING FOR 5TH DID SHOP ON LINE C.05	Amount
	SVC_DS_06_BPBC		ENTER THE AMOUNT PAID BY THE BORROWER BEFORE CLOSING FOR 5TH DID SHOP ON LINE C.06 ENTER THE AMOUNT PAID BY THE BORROWER BEFORE CLOSING FOR 7TH DID SHOP ON LINE C.07	Amount
	SVC_DS_07_BPBC		ENTER THE AMOUNT PAID BY THE BORROWER BEFORE CLOSING FOR 7TH DID SHOP ON LINE C.07 ENTER THE AMOUNT PAID BY THE BORROWER BEFORE CLOSING FOR 8TH DID SHOP ON LINE C.08	Amount
				Amount
	SVC_DS_01_PBO SVC_DS_02_PBO		ENTER THE AMOUNT PAID BY OTHERS FOR 1ST DID SHOP ON LINE C.01 ENTER THE AMOUNT PAID BY DTHERS FOR 2ND DID SHOP ON LINE C.02	
				Amount
	SVC_DS_03_PBO		ENTER THE AMOUNT PAID BY OTHERS FOR 3RD DID SHOP ON LINE C.03	Amount
	SVC_DS_04_PBO		ENTER THE AMOUNT PAID BY OTHERS FOR 4TH DID SHOP ON LINE C.04	Amount
	SVC_DS_05_PBO		ENTER THE AMOUNT PAID BY OTHERS FOR 5TH DID SHOP ON LINE C.05	Amount
	SVC_DS_06_PBO		ENTER THE AMOUNT PAID BY OTHERS FOR 6TH DID SHOP ON LINE C.06	Amount
	SVC_DS_07_PBO		ENTER THE AMOUNT PAID BY OTHERS FOR 7TH DID SHOP ON LINE C.07	Amount
148	SVC_DS_08_PBO	12	ENTER THE AMOUNT PAID BY OTHERS FOR 8TH DID SHOP ON LINE C.08	Amount
		24	CALC FOR "A. Origination Charges Borrower-Paid" is the total of all Borrower-Paid At Closing and Borrower-Paid Before Closing fees on	
149	ORIG_CHG_SUB_BP	12	lines A.01 thru A.08	Amount
			CALC FOR "B. Services Borrower Did Not Shop For Borrower-Paid" is the total of all Borrower-Paid At Closing and Borrower-Paid Before	
150	SVC_BDNS_SUB_BP	12	Closing fees on lines B.01 thru B.10	Amount
			CALC FOR "C. Services Borrower Did Shop For Borrower-Paid" is the total of all Borrower-Paid At Closing and Borrower-Paid Before Closing	
151	SVC BDS SUB BP	12	fees on lines C.01 thru C.08	Amount

ECD07_HE_Fixed_Rate_No_Signature_Fields_111114.xlsx Page 4 of 9

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					AMOUNT	
[261]						[276]
[262]						[277]
[263]						[278]
[264]						[279]
[265] NO	Seller Tran	sactio	n Ta	bles		[280]
[266]						[281]
[267]						[282]
[268]						[283]
[269]						[284]
[270]				5		[285]
[271]						[286]
[272]						[287]
[273]						[288]
[274]	- 7					[289]
[275]	~					[290]
TOTAL PAYOFFS AND PAYMEN	8					\$[291]
lculating Cash to Close	the shirt while the			from some Loop	Fatienste	
	Use this table to s	Final Final	Did this	change?	esomate.	
an Amount	\$(293)	\$(25)		[307]		
tal Closing Costs (J)	-5(294)	-5(40)	[304]	[308] [309]		
sing Costs Paid Before Closing	50	\$(259)	[305]	[310]		
tal Payoffs and Payments (K)	-\$(295)	-\$(291)	[306]	[311]		
sh to Close	\$(296) [297]From[298]To [30: Borrower	5(44) L]From(302)To Borrower			id from your Loan A	

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Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender [312]will allow, under certain conditions, this person to assume this loan on the original terms.

[313] will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

[314] has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. [315]does not have a demand feature.

Late Payment

[316]

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.
- [X]do not have a negative amortization feature.

Partial Payments

Your lender

- [320]may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- [321]may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- [322]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 [06]

[07]

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

or now, your roan

[323]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	\$[324]	Estimated total amount over year 1 for your escrowed property costs [328] [329] [330]
Non-Escrowed Property Costs over Year 1	\$(325)	Estimated total amount over year 1 for your non-escrowed property costs: (332) (332) You may have other property costs.
Initial Escrow Payment	\$[326]	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$[327]	The amount included in your total monthly payment.

[333] will not have an escrow account because [334] you declined it [335]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 you loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$[336]	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	\$[337]	

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.



ECD07 HE Fixed Rate No Signature 111114 docs

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PAGE 4 OF 5 - LOAN ID # [23]

Purpose. Uncommon Commitment. 22

Finance Charge. The dollar amount the loan will cost you. Amount Financed. The loan amount available after paying your upfront finance charge.	\$[339]	give you have not
	the second se	listed bei
	\$[340]	Contract
Annual Percentage Rate (APR), Your costs over the loan term expressed as a rate. This is not your interest rate.	[341]%	See your
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	[342]%	• 5

information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

oraisal he property was appraised for your loan, your lender is required to ve you a copy at no additional cost at least 3 days before closing. If you we not yet received it, please contact your lender at the information

ntract Details

ther Disclosures

- e 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.

bility after Foreclosure

our lender forecloses on this property and the foreclosure does not ver the amount of unpaid balance on this loan, 13]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 foreciosure. You may want to consult a lawyer for more information. [344]state law does not protect you from liability for the unpaid

balance.

Loan Acceptance You do not have to accept this loan because you have received this form or signed a loan application.

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.

	Lender	Mortgage Broker	Settlement Agen
Name	[13]	[353]	[365]
		[354]	[366]
Address	[14]	[355]	[367]
6.4 V	[15]	[356]	[368]
- X V		[357]	[369]
NMLS ID	[346]	[356]	[370]
[377] License ID	[347]	[359]	[371]
Contact	[348]	[360]	[372]
Contact NMLS ID	[349]	[361]	[373]
Contact	[350]	[362]	[374]
[378] License ID			
Email	[351]	[363]	[375]
Phone	[352]	[364]	[376]

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	5[338]
Finance Charge. The dollar amount the loan will cost you.	\$[339]
Amount Financed. The loan amount available after paying your upfront finance charge.	\$[340]
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	[341]%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	[342]%

Closing Disclosure HE Fixed Rate Field Definitions

T			
331 PRP_CST_AMT_01	35	IF THERE IS AN ESCROW ACCOUNT, ENTER THE NAME OF THE FIRST NON ESCROWED PROPERTY COSTS OVER YEAR 1	Amount
332 PRP CST AMT 02	35	IF THERE IS AN ESCROW ACCOUNT, ENTER THE NAME OF THE SECOND NON ESCROWED PROPERTY COSTS OVER YEAR 1	Amount
333 ESCROW ACCT N	1	ENTER AN X IF THERE IS NOT AN ESCROW ACCOUNT	X or Blank
334 ESCR ACCT DECLINE	1	CHECK THIS BOX IF THE BORROWER DECLINED AN ESCROW ACCOUNT	X or Blank
335 ESCR ACCT NOT OFFR	1	CHECK THIS BOX IF THE LENDER DOES NOT OFFER AN ESCROW ACCOUNT	X or Blank
336 PRP_CST_AMT	9	ENTER THE ESTIMATED AMOUNT OF PROPERTY COSTS NOT ESCROWED OVER YEAR 1	Amount
337 ESCR WAIVE FEE	9	ENTER THE AMOUNT OF THE ESCROW WAIVER FEE. IF ANY	Amount
338 TOT LOAN PMTS	9	ENTER TOTAL OF ALL SCHEDULED PAYMENTS AND LOAN COSTS	Amount
339 FIN CHARGE AMT S	9	ENTER AMOUNT OF FINANCE CHARGE	Amount
340 AMT FIN NET S	9	ENTER THE NET DOLLAR AMOUNT THAT IS GOING TO BE FINANCED.	Amount
341 APR CE HE		Enter Annual Percentage Rate for Loan as required by Section 1026.18(e) of Reg Z. APR is the cost of credit as a yearly rate.	% or Blank
		ENTER THE TOTAL INTEREST PERCENTAGE (TIP) WHICH IS THE TOTAL ALMOUNT OF INTEREST THAT THE BORROWER WILL PAY OVER THE	
		LOAN TERM SHOWN AS A PERCENTAGE OF THE LOAN AMOUNT. If a whole number, truncate at decimal point. If not a whole number, do	
342 TOT INT PERCENT	9	not round and disclose up to two or three decimal points.	Amount
343 LIAB AFT FORC N	1	CHECK THIS BOX IF THE BORROWER MAY BE PROTECTED FROM LIABILITY FOR THE UNPAID LOAN BALANCE	X or Blank
344 LIAB AFT FORC Y	1	CHECK THIS BOX IF THE BORROWER MAY NOT BE PROTECTED FROM LIABILITY FOR THE UNPAID LOAN BALANCE	X or Blank
345			
346 LOAN ORIG CO IDENT	18	ENTER THE CREDIT UNION'S NMLS OR LICENSE ID NUMBER	Numeric
347 LOAN ORIG CO_ST_ID		ENTER THE STATE LICENCE ID OF THE LENDER	Text
348 LOAN ORIG NAME S	1	ENTER THE LOAN ORIGINATOR'S NAME AS CONTACT	Text
349 LOAN ORIG IDENT	<u> </u>	ENTER THE LOAN OFFICER'S NMLS OR LICENSE ID NUMBER	Numeric
350 LOAN ORIG ST ID		ENTER THE LOAN ORIGINATOR'S LICENCE ID	Numeric
351 CONTACT EMAIL S		PROVIDE EMAIL ADDRESS FOR LOAN OFFICER	Text
352 CONTACT PH NMBR		ENTER THE LOAN OFFICER'S PHONE NUMBER	Numeric
353 MORT BROKER NAME S		ENTER THE NAME OF THE MORTGAGE BROKER.	Text
354 MORT BROKER TITL S	<u> </u>	SECOND LINE FOR NAME OF THE MORTGAGE BROKER	Text
355 MORT BROKER ADD1 S		ENTER THE POST OFFICE ADDRESS OF THE MORTGAGE BROKER	Text
356 MORT BROKER ADD2 S		ENTER THE CITY, STATE AND ZIP OF THE MORTGAGE BROKER	Text
357 MORT BROKER ADD3 S		ADDITIONAL LINE TO ENTER THE ADDRESS OF THE MORTGAGE BROKER	Text
358 MORT BROKER LIC	<u> </u>	ENTER THE NMLS OF LICENSE NUMBER OF THE MORTGAGE BROKER	Numeric
359 MORT BRK ST ID		ENTER THE STATE LICENSE ID OF THE MORTGAGE BROKER	Text
360 MBROK EMP1 NAME S		ENTER THE NAME OF THE MORTGAGE BROKER'S EMPLOYEE CONTACT	Text
361 MORT BRK C NMLSRID		ENTER THE MML OF THE WORK OF THE LOAN OFFICER FROM THE MORTGAGE BROKER	Numeric
362 MORT BRK C ST ID	+	ENTER THE STATE LICENSE ID OF THE MORTGAGE BROKER CONTACT	Numeric
363 MORT BRK C EMAIL		ENTER THE EMAIL ADDRESS FOR THE LOAN OFFICER FROM THE MORTGAGE BROKER	Text
364 MORT BRK C PH NMBR	+	ENTER THE PHONE NUMBER FOR THE LOAN OFFICER FROM THE MORTGAGE BROKER	Numeric
365 STLMT_AG_NAME1		ENTER THE NAME OF THE SETLEMENT AGENT	Text
366 STLMT AG NAME2	1	SECOND LINE FOR NAME OF THE SETTLEMENT AGENT	Text
367 STLMT AG ADD1 S		ENTER THE STREET ADDRESS OF THE SETTLEMENT AGENT	Text
368 STLMT AG ADD2 S		ENTER THE CITY, STATE & ZIP ADDRESS OF THE SETTLEMENT AGENT	Text
369 STLMT AG ADD3 S		ADDITIONAL LINE FOR ADDRESS OF THE SETTLEMENT AGENT	Text
370 STLMT_AG_NMLSRID		ADDITIONALLINE FOR ADDIEGS OF THE SETTLEMENT AGENT	Numeric
371 STLMT_AG_NWLSKD		ENTER THE MILES ID FOR THE SETTLEMENT AGENT	Numeric
372 STLMT AG CONTACT	-	ENTER THE STATE DECIDENT OF THE SETTLEMENT AGENT	Text
373 STLMT AG C NMLSRID		ENTER THE CONTACT NAME FOR THE SETTLEMENT AGENT	Numeric
374 STLMT_AG_C_ST_ID		ENTER THE CONTACT STATE LICENSE ID FOR THE SETTLEMENT AGENT	Numeric
375 STLMT AG C EMAIL		ENTER THE CONTACT STATE LICENSE ID FOR THE SETTLEMENT AGENT	Text
		ENTER THE CONTACT PHONE NUMBER OF THE SETTLEMENT AGENT	
376 STLMT_AG_C_PHONE_S			Numeric
377 LIC_ID_ST	2	ENTER THE STATE ABBREVIATION FOR THE LENDER'S LICENSE ID	Text
378 CONTACT_LIC_ID_ST	2	ENTER THE STATE ABBREVIATION FOR THE LOAN OFFICER'S LICENSE ID	Text

Questions?



States CUNA MUTUAL GROUP

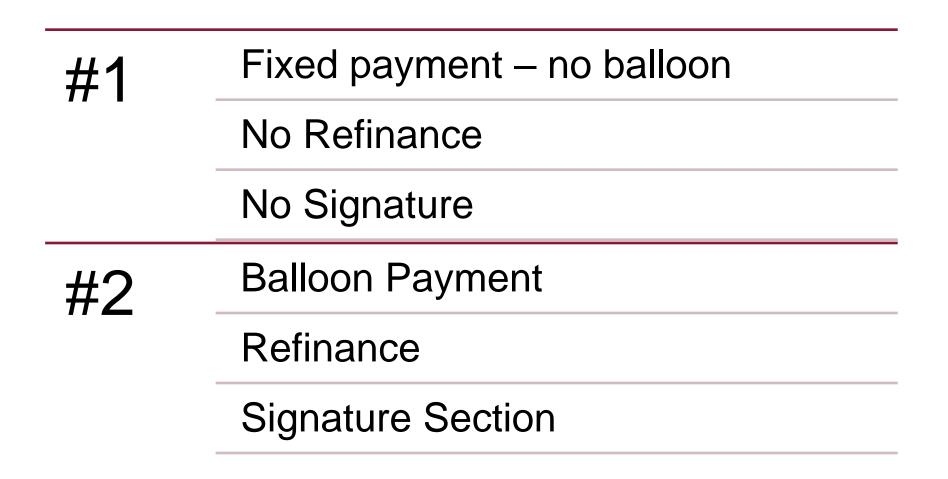
We're done with Scenario 1!



Now onto Scenario 2!

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How is Scenario 2 different from Scenario 1?



Fixed Payment vs Balloon Payment (LE and CD)

Closing Disclosure	т	This form is a statement of this document with your l		s and ck	osing costs. Compare
Closing Information Data taxed [01] Closing Ota [02] Data (21) Data (22) Data (22) Data (22) Settlement Agent [04] Settlement Agent [04] Property [06] Property [05] [07] [03] Prop. Value [05]		rower [10] [11] [12]	LO Los Pro Los	an Infor an Term rpose oduct an Type an ID # C #	
Loan Terms		Can this amount in	rease after closin	ng?	
Loan Amount	\$[25]	NO			
Interest Rate	[26]%	NO			
Monthly Principal & Interest	\$[27]	NO			
See Projected Payments below for your Estimated Total Monthly Payment			0		
Prepayment Penalty		Does the loan hav	these features?		
Balloon Payment		NO	7		
Projected Payments		1.			
Payment Calculation		Years	1-[29]		
Principal & Interest Mortgage Insurance Estimated Escrow Amount can increase over time Estimated Total	2	· •	[27] 0 [30]		
Monthly Payment					
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for defails	\$[32] a month	This estimate includes [33]Property Taxes [34]Homeowner's Insur [35]Other: [36] See Section G on tage 2 for property costs separately.	[37] ance [38] [39]		must pay for other
Costs at Closing		•			
Closing Costs		cludes \$[41] in Loan Cost Lender Credits. See page		Costs -	\$[43]
Cash to Close		cludes Closing Costs. See (SA] From [458] To Borro		o Close d	on page 2 for details.
© CLINA Mutual Group 2014 All Rights	For Internal Use	Rand, Rate_Ho_Signature_111114.dor Only by CUINA Mutual Group Par			

5		
Closing Disclosure	This form is a statement this document with your	t of final loan terms and closing costs. Compare Loan Estimate.
Closing Information Date Issued [01] Closing Date [02] Diabursament Date [03] Settlement Agent [04] File # [05] Property [06]	Transaction Information Berrower [10] [11] [12] Lender [13] [14]	Losn Information Loss Tem (15) Purpos Refinance Product Year (17) Balloon Payment, Fixed Rate Loss Type (15)(conventional(15)(FHA
Property [06] [07] [08] Prop. Value [09]	[15]	[20]VA[21]_[22] Loan ID # [23] MIC # [24]
Loan Terms		ncrease after closing?
Loan Amount	\$[25] NO	
Interest Rate	[26]% NO	
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$[27] NO	0.
	Does the loan ha	ve these features?
Prepayment Penalty	NO	
Balloon Payment	YES • You with	nave to pay \$[28] at the end of year [17]
Projected Payments		
Payment Calculation	Years 1-[17]	Final Payment
Principal & Interest Mortgage Insurance Estimated Escrow Anount can increase over time	\$(27) + 0 + (30)	\$(28) + - + -
Estimated Total Monthly Payment	\$[31]	\$[28]
Estimated Taxes, Insurance	This estimate includes	
& Assessments Amount can indress over time See page 4 for details	\$[32] [33]Property Taxes a month [35]Other: [36] See Section 6 on page 2/6 property costs separately.	[39] or escrowed property costs. You must pay for other
Costs at Closing		<u>.</u>
Closing Costs	\$[40] Includes \$[41] in Loan Cost In Lender Credits. See page	ts + \$[42] in Other Costs – \$[43] e 2 for details.
Cash to Close	\$[44] Includes Closing Costs. See [43A] From [45B] To Borro	Calculating Cash to Close on page 2 for details. ower
© CUNA Mutual Group 2014 All Fights	FCD02_HF_Road_Rate_Ration_Refinance_Signature_11 For Internal Use Only by CUNA Mutual Group Pr Reserved	

Not a Refinance vs Refinance (just LE)

]	de la companya
Additional Informat	tion About This Loan
LENDER IMILS/[187] LICENSE ID LOAN OFFICER IMILS/[188] LICENSE ID EMAIL PHONE	IT75] MOR TG AGE BROKER [181] [176] NMLS/[199] LICENSE ID [182] [177] LOAN OFFICIE [183] [178] NMLS/[199] LICENSE ID [184] [179] EMAIL [185] [160] PHONE [186]
Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	\$(191) Total you will have paid in principal, interest, mortgage insurance, and loan costs. \$(192) Principal you will have paid off.
Annual Percentage Rate (A	APR) [193]% Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage	(TIP) [194]% 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 ioan gives 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 [195] will allow, under certain conditions, this person to assume this loan on the original terms. [196] 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	[197]
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.
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
Servicing	We intend [196] to service your loan. If so, you will make your payments to us. [199] to transfer servicing of your loan.
6	
LOAN ESTIMATE © CUNA Mutual Group 2014 All Ri	BESEL HE, Bood, Bate, Ho, Separate, 11154.doc For Internal Use Only by CUNA Mutual Group Partners. PAGE 3 OF 3 - LOAN ID #

Additional Information About This Loan

LENDER NMLS/[187] LI LOAN OFFICER NMLS/[188] LI EMAIL PHONE		(175) (176) (177) (178) (179) (180)			MORTGAGE BROKER NMLS/[189] LICINSE ID LOAN OFFICER NMLS/[190] LICINSE ID EMAIL PHONE	[181] [182] [183] [184] [185] [186]	
Comparis	ions		Use these	measures to compa	are this loan with other	loans.	
In 5 Years			\$[191]	Total you will have	paid in principal, interest	, mortgage insurance, and loan costs.	١.
			\$[192]	Principal you will I	have paid off.		
Annual Pe	rcentage Rate	(APR)	[193]%	Your costs over th	e loan term expressed a	is a rate. This is not your interest rate.	
Total Inter	rest Percentag	e (TIP)	[194]%	The total amount percentage of you		pay over the loan term as a	
Other Co	nsiderations						
Appraisal		We	may order a	n appraisal to determ	nine the property's value	and charge you for this appraisal. We	
		will	promptly giv	ve you a copy of any	appraisal, even if your lo	an does not close.	
		You	can pay for	an additional apprais	sal for your own use at yo	pur own cost.	
Assumptio	n				another person, we		
					tions, this person to assu is loan on the original ter	me this loan on the original terms. rms	
Homeown	er's insurance			es homeowner's ins ir choice that we fin		which you may obtain from a	
Late Paym	ent	[197					
Liability at	îter	Такі	this loan of	Duid end any state la	w protection you may cun	rently have against liability for	
Foreclosu	re					his protection, you may have to pay sult a lawyer for more information.	
Refinance	0				your future financial sit able to refinance this los	tuation, the property value, and an.	
Servicing	V V		intend 1 to service	your loan. If so you	will make your paymen	ts to us	
				r servicing of your lo			
\leq							
Confirm I							
By signing, yo this form	xu are only conf	irming that	you have re	ceived this form. You d	io not have to accept this is	oan because you have signed or received	
			[20	0]		[201]	
Applicant Sig	nature		Date		Applicant Signature	Date	
			61 (DA	ut Deaf into Salkon Sal	hance_Signature_111154.docx		
10111					A Mutual Group Partners.		
CUNA Muto	ATE Ial Group 2014 Al	Rights Rese	rved			PAGES OF 3 - LOAN ID #	

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Common Purpose. Uncommon Commitment. 29

No Signature Section vs Signature Section (both)

Loan Calculation

\$[338]
\$[339]
\$[340]
[341]%
[342]%

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

Appraisant 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.

Contract Details

- See your note and security instrument for information about • what happens if you fail to make your payments,
- 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 unpeid balance on this loan,

[343] 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 my debt remaining even after foreclosume. You may want to consult a lawyer for more information.

[344]state law does not protect you from liability for the unpaid belance.

You do not have to accept this loan because you have received this form or signed a loan application.

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.

PAGES OF 5 - LOAN ID # [23]

	Lender	Mortgage Broker	Settlement Agent
Name	[13]	[353]	[365]
		[354]	[366]
Address	[14]	[355]	[367]
	[15]	[356]	[368]
		[357]	[369]
NMLS ID	[346]	[358]	[370]
[377] License ID	[347]	[359]	[371]
Contact	[348]	[360]	[372]
Contact NMLS ID	[349]	[361]	[373]
Contact	[350]	[362]	[374]
[378] License ID			
Email	[351]	[363]	[375]
Phone	[352]	[364]	[376]

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. Finance Charge. The dollar amount the loan will cost you.

CLOSING DISCLOSURE

Amount Financed. The loan amount available after paying your upfront finance charge.	\$[340]
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	[341]%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	[342]%

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

\$[338]

\$[339]

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.

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 unpeld balance on this loan,

- [343]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.
- [344]state law does not protect you from liability for the unpaid belance.

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.

	Lender	Mortgage Broker	Settlement Agent
Name	[13]	[353]	[365]
		[354]	[366]
Address	[14]	[355]	[367]
	[15]	[356]	[368]
		[357]	[369]
NMLS ID	[346]	[358]	[370]
[377] License ID	[347]	[359]	[371]
Contact	[348]	[360]	[372]
Contact NMLS ID	[349]	[361]	[373]
Contact	[350]	[362]	[374]
[378] License ID			
Email	[351]	[363]	[375]
Phone	[352]	[364]	[376]
Confirm Receipt			
1.1		and the former three down as here to be a set of the	and have been been dependent of the second second
y signing, you are only c vis form	onfirming that you have recei	ved this form. You do not have to accept this is	oan because you have signed or received
is form			
[379]		[380]	
pplicant Signature	Dete	Applicant Signature	Date
	SCD02_HE	Red_Rate_Ralloon_Refinance_Signature_111114.docs	

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CLOSING DISCLOSURE

Common Purpose. Uncommon Commitment. 30

PAGE S OF S - LOAN ID # [23]

Onto Scenario 3!



[CU LOGO]

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Loan Estimate

Purchase Fixed Rate

Page 1

		Save this Loo	an Estimate to compare with your Closing Disclosure
Loan Estimate		LOAN TERM	[08]
		PURPOSE	Purchase
DATE ISSUED [01] APPLICANTS [02]		PRODUCT LOAN TYPE	Fixed Rate
APPLICANTS [02] [03]		LOAN ID #	[09]Conventional [10]FHA [11]VA [12]_[13] [14]
[03] [04] PROPERTY [05] [06] SALE PRICE [07]		RATE LOCK	[15]NO [16]YES, until [17] at [18] Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate, All other estimated closing costs expire on [19] at [20]
		Constant and the second	
Loan Terms	440.00	Can this amoun	nt increase after closing?
Loan Amount	\$[21]	NO	
Interest Rate	[22]%	NO	
Monthly Principal & Interest	\$[23]	NO	
See Projected Payments below for your Estimated Total Monthly Payment			
		Does the loan l	have these features?
Prepayment Penalty		NO	-
Balloon Payment		NO	1
Projected Payments			
Payment Calculation		,	fears 1 - [24]
Principal & Interest			\$[23]
		r	
Mortgage Insurance	~	· ·	+ 0
Estimated Escrow	0		+ 0 + [25]
	0		+ [25]
Estimated Escrow Amount can increase over time	<u> </u>		
Estimated Escrow Amount can increase over time Estimated Total Monthly Payment	<i>.</i> ,	This estimate inclu	+ [25] \$[26]
Estimated Escrow Amount can increase over time Estimated Total	\$[27]	[28]Property Taxes	+ [25] \$[26] udes In escrow? s [32]
Estimated Escrow Amount can increase over time Estimated Total Monthly Payment Estimated Taxes, Insurance & Assessments Amount can increase over time	\$[27]	[28]Property Taxes [29]Homeowner's	+ [25] \$[26] udes In escrow? s [32] Insurance [33]
Estimated Escrow Amount can increase over time Estimated Total Monthly Payment Estimated Taxes, Insurance & Assessments	\$[27] a month	[28]Property Taxe [29]Homeowner's [30]Other: [31]	+ [25] \$[26] udes In escrow? s [32] Insurance [33] [34]
Estimated Escrow Amount can increase over time Estimated Total Monthly Payment Estimated Taxes, Insurance & Assessments Amount can increase over time		[28]Property Taxe [29]Homeowner's [30]Other: [31]	+ [25] \$[26] udes In escrow? s [32] Insurance [33] [34] ge 2 for escrowed property costs. You must pay for other
Estimated Escrow Amount can increase over time Estimated Total Monthly Payment Estimated Taxes, Insurance & Assessments Amount can increase over time		[28]Property Taxe [29]Homeowner's [30]Other: [31] See Section G on pag	+ [25] \$[26] udes In escrow? s [32] Insurance [33] [34] ge 2 for escrowed property costs. You must pay for other
Estimated Escrow Amount can increase over time Estimated Total Monthly Payment Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details		 [28] Property Taxe: [29] Homeowner's [30] Other: [31] See Section G on page property costs separ 	+ [25] \$[26] udes In escrow? s [32] Insurance [33] [34] ge 2 for escrowed property costs. You must pay for other
Estimated Escrow Amount can increase over time Estimated Total Monthly Payment Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details Costs at Closing	a month	[28]Property Taxes [29]Homeowner's [30]Other: [31] See Section 6 on pag property costs separ Includes \$[36] in Loan See page 2 for details.	+ [25] \$[26] udes In escrow? s [32] Insurance [33] [34] pe 2 for escrowed property costs. You must pay for other otely.
Estimated Escrow Amount can increase over time Estimated Total Monthly Payment Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details Costs at Closing Estimated Closing Costs Estimated Cash to Close	a month \$[35] \$[39]	[28]Property Taxes [29]Homeowner's [30]Other: [31] See Section G on pay property costs separ Includes \$[36] in Loan See page 2 for details. Includes Closing Costs	 * [25] \$[26] udes In escrow? \$ [32] Insurance [33] [34] ge 2 for escrowed property costs. You must pay for other utely.
Estimated Escrow Amount can increase over time Estimated Total Monthly Payment Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details Costs at Closing Estimated Closing Costs Estimated Cash to Close	a month \$[35] \$[39] for internal	[28]Property Taxes [29]Homeowner's [30]Other: [31] See Section G on pay property costs separ Includes \$[36] in Loan See page 2 for details. Includes Closing Costs	



Loan Estimate

Purchase Fixed Rate

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 \square

Closing Cost Details

A. Origination Charges	\$[52
[40]% of Loan Amount (Points)	[53
[41]	[54
[42]	[55]
[43]	[56]
[44]	[57
[45]	[50]
[46]	[59]
[47]	[60]
[48]	[61]
[49]	[62]
[50]	[63]
[51]	[64]
B. Services You Cannot Shop For	\$[78]
[65]	[79]
[66]	[80]
[67]	[81]
[68]	[82]
[69]	[83]
[70]	[84]
[71]	[85]
[72]	[86]
[73]	[87]
[74]	[34]
[75]	[89]
[76]	90
C. Services You Can Shop For	\$[106]
[92]	(107
[95]	[108]
[94]	[109]
[95]	110
[96]	[111]
[97]	[112]
[80]	[113]
[99]	[114
[100]	[115]
[101]	[116]
[102]	[117]
[103]	[118]
[104]	[119
[105]	[120
D. TOTAL LOAN COSTS (A + B + C)	\$[36]

Other Costs

E. Taxes and Other G	overnment Fees	5[121]
Recording Fees and Ot	her Taxes	[122]
Transfer Taxes	A	[123
F. Prepaids		5[131]
Homeowner's Insuran	ce Premium ([124] months)	[132]
Mortgage Insurance Pr	remium ([125] months)	[133
	per day for [127] days @ [22]%)	[134]
Property Taxes [[128] /	months)	[135
[129]		[136]
[130]	and the second se	[137
G. Initial Escrow Pays	Cheve and the contract of	5[148]
	ce [138] per month for [141] mo.	[149]
Mortgage Insurance	[139] per month for [142] mo.	[150
Property Taxes	[140] per month for [143] mo.	151
[144]		[152
[145]	>	[153]
[147]		155
H. Other	1	\$[160]
[156]		[161
[157]		[162
158		[163]
[159]		[164]
L TOTAL OTHER COST	(E+F+G+H)	\$[37]
J. TOTAL CLOSING CO	ISTS	\$[35]
D+1		\$[165]
C		150
Calculating Cash t Total Closing Costs (J)	o Close	etas
	d (Paid from your Loan Amount)	\$[35 -\$[166
Down Payment/Funds		-5(166
Deposit	intern over oner	-5(168
Funds for Borrower		-5(169
Seller Credits		-5[170
Adjustments and Othe	er Credits	-5[171
and the second se	se	\$[39]



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Loan Estimate

Purchase Fixed Rate

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Additional Information About This Loan

LENDER	[172]	MORTGAGE BROKER	(178)	
NMLS/[195] LICENSE ID	[173]	NML5/[197] LICENSE ID	[179]	
LOAN OFFICER	[174]	LOAN OFFICER	[180]	
NMLS/[196] LICENSE ID	[175]	NMLS/[198] LICENSE ID	[181]	
EMAIL	[176]	EMAIL	(182)	
PHONE	[177]	PHONE	[183]	1.1

Comparisons	Use these	e measures to compare this loan with other loans.
In 5 Years	\$[184] \$[185]	Total you will have paid in principal, interest, mortgage insurance, and ioan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	[186]%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	[187]%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Appraisal		he property's value and charge you for this y of any appraisal, even if your loan does not close your own use at your own cost.
Assumption	If you sell or transfer this property to anot [188]will allow, under certain conditions, t [189]will not allow assumption of this loan	his person to assume this loan on the original term
Homeowner's Insurance	This loan requires homeowner's insuranc company of your choice that we find acce	e on the property, which you may obtain from a sptable.
Late Payment	[190]	
Servicing		
	We intend [191]to service your loan. If so, you will m [192]to transfer servicing of your loan.	ake your payments to us.
Confirm Receipt	[191]to service your loan. If so, you will m [192]to transfer servicing of your loan.	
Confirm Receipt y signing, you are only confirming his form	[191]to service your loan. If so, you will m [192]to transfer servicing of your loan. that you have received this form. You do not have t	ake your payments to us. o accept this loan because you have signed or received
Confirm Receipt y signing, you are only confirming his form [193]	[191]to service your loan. If so, you will m [192]to transfer servicing of your loan. that you have received this form. You do not have t [194]	o accept this loan because you have signed or received
Confirm Receipt y signing, you are only confirming his form	[191]to service your loan. If so, you will m [192]to transfer servicing of your loan. that you have received this form. You do not have t [194]	
Confirm Receipt y signing, you are only confirming his form [193]	[191]to service your loan. If so, you will m [192]to transfer servicing of your loan. that you have received this form. You do not have t [194]	o accept this loan because you have signed or received Signature Date

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Closing Disclosure

Purchase Fixed Rate

States CUNA MUTUAL GROUP

Page 1

Closing Disclosure	This	form is a statement of final loar	terms and closing costs. Compare
		document with your Loan Estim	
Closing Information Date Issued [01]	Transac	tion Information	Loan Information
tent a Ma	Dorrower	feed.	1
Closing Date [02] Disbursement Date [03]		[10]	Purpose Purchase Product Fixed Rate
	Seller		They have
Settlement Agent [04] File # [05]	2000r	[12]	Loss Type [19]Conventional[20]FHA
Property [06]		(14)	Loan Type [19]Conventional[20]FHA [21]VA [22] [23]
[07]	Lender	[15]	Loss ID # [24A]
Sale Price [08]		[16]	MIC # [248]
100		[17]	()
Loan Terms		Can this amount increase afte	r closing?
Loan Amount	\$[25]	NO	
Interest Rate	[26]%	NO	
Monthly Principal & Interest	\$[27]	NO	
See Projected Payments below for your			
Estimated Total Monthly Payment			
		Does the loan have these fea	furas?
		Does the roan nave these rea	ures:
Prepayment Penalty		NO	
Balloon Payment		NO	
Projected Payments	-		
Payment Calculation		Years 1 - [29]	
Principal & Interest		\$[27]	
Mortgage Insurance		+ o	
Estimated Escrow		+ [30]	
Amount can increase over time		()	
Estimated Total		44-13	1
Monthly Payment		\$[31]	
	Th	is estimate includes	In escrow?
Estimated Taxes, Insurance	. (3)	3]Property Taxes	[37]
& Assessments	* S[32]	4)Homeowner's Insurance	[38]
Amount can increase over time See page 4 for details	a month		
See page 4 for decars		5]Other: [36]	[39]
		e Section & on page 2 for escrowed p operty costs separately.	roperty costs. You must pay for other
Costs at Closing			
Closing Costs		es \$[41] in Loan Costs + \$[42] in der Credits. <i>See page 2 for detai</i> l	
Cash to Close	S[44] Include	es Closing Costs. See Calculating	Cash to Close on page 2 for details.

ACDOS_Purchase_Fixed_Rate_Signature_111114.docx

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tment. 35

Closing Disclosure

Purchase Fixed Rate

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closing cost Details	Borrower-Pr	sid	Seller-Pr	id bi	aid by Othe
Loan Costs		ore Closing		fore Closing	
A. Origination Charges	\$(203)				
01 (45)% of Loan Amount (Points)	(53)	[61]	(69)	[77]	1
02 [46]	(54)	[62]	[70]	[78]	
3 [47]	(55)	[63]	[71]	[79]	
4 [45]	(56)	[64]	[72]	(80)	
5 [49]	(57)	[65]	[73]	[81]	
6 [50]	(58)	[66]	[74]	(82)	
07 (51)	[59]	[67]	[75]	1831	
08 (52)	[60]	[68]	[76]	1841	
8. Services Borrower Did Not Shop For	\$ [204]				
01 [93]	[103]	(113)	[123]	(133)	
02 [94]	[104]	[114]	[124]	[134]	
3 [95]	[105]	[115]	[125]	[135]	1
14 [96]	[106]	[116]	[126]	(136)	1
35 (97)	[107]	[117]	[127]	(137)	
06 [98]	[106]	[118]	[128]	(138)	i
7 (99)	[109]	[119]	[129]	(139)	i i
38 [100]	[110]	[120]	[130]	[140]	i
9 [101]	[111]	[121]	(131)	[141]	i
0 [102]	[112]	[122]	[132]	[142]	i
Services Borrower Did Shop For	\$ [205]				
01 (153)	[161]	[169]	1177	[185]	1
02 [154]	[162]	[170]	[178]	[186]	i
3 [155]	[163]	[171]	// [179]	[187]	i
M [156]	[164]	[172]	[180]	[188]	i
15 [157]	[165]	[173]	[181]	[189]	i
6 [158]	[166]	[174]	[182]	[190]	i
17 [159]	[167]	[175]	[183]	[191]	i
18 [160]	[166]	(176)	[184]	(192)	, i
. TOTAL LOAN COSTS (Borrower-Paid)	\$[41]				
ean Centre Goldentrin (A + B + C) Onlines Centre	\$(201)	\$(202)			
. Taxes and Other Government Fees	\$(201) \$ (3570)				_
2. Taxes and Other Government Fees 21. Recording Fees Deed: \$(207) Mortgage: \$(208)	\$(201) \$(357C) [210]	[212]	[214]	[216]	
Taxes and Other Government Fees Recording Fees Deed: \$(207) Mortgage: \$(208) 22 (209)	\$(201) \$ (357c) [210] [211]	(212) (213)	(214) (215)	[216] [217]	
Texes and Other Government Fees Neconding Fees Deed: \$(207) Mortgage: \$(208) 2 (209) Prepaids	\$(201) \$(357C) (210) (211) \$(357D)	(212) (213)	[215]	[217]	
Texes and Other Government Fees Recording Fees Deed: 5(207) Mortgage: 5(208) 2(209) Prepaids Homeowner's Insurance Premium ((220) mo.) to (221)	\$(201) \$(3570) (210) (211) \$(3570) (230)	[212] [213] [[235]	[215]	[217]	- 1
Taxes and Other Government Fees Recording Fees Deed: \$(207) Mortgage: \$(208) Prepaids Themewner's Insurance Premium ((220) mo.) to (221) Mortgage Insurance Premium ((222) mo.) to (223)	\$(201) \$(357C) (210) (211) \$(357C) (230) (231)	[212] [213] [[235] [236]	[215] [240] [241]	(217) (245) (246)	
Texes and Other Government Fees Mortgage: \$(208) 12 (209) Sprepaids Mortgage: \$(208) 11 Homeowner's Insurance Premium ((220) mo.) to (221) 10 10 10 22 Mortgage Insurance Premium ((222) mo.) to (223) 30 10 10 1223 30 Prepaid Interest (\$(224) per day from (225) to (226)). 10 1225 10 1255 10 1256 1256 1	\$(201) \$(357c) (210) (211) \$(3570) (230) (231) (231) (232)	(212) (213) (235) (236) (237)	[215] [240] [241] [242]	(217) (245) (246) (247)	
E. Taxes and Other Government Fees 11 Recording Fees Deed: \$[207] Mortgage: \$[208] 12 [209] . . . 12 [209] 14 Recording Fees Deed: \$[207] Mortgage: \$[208] . 12 [209] 13 Homeowner's Insurance Premium ([222] mo.) to [223] 13 Prepaid Interest [\$[224] per day from [225] to [226]) 14 Property Taxest [\$[227] no.) to [228] 	\$(201) \$(357c] (210) (211) \$(3570) (230) (231) (231) (232) (233)	[212] [213] [235] [236] [236] [237] [238]	[215] [240] [241] [242] [243]	(217) (245) (246) (247) (248)	
E. Taxes and Other Government Fees Recording Fees Deed: \$(207) Mortgage: \$(206) Verpaids Prepaids Mortgage Insurance Premium ((220) mo.) to (221) Mortgage Insurance Premium ((222) mo.) to (223) Arrgage Insurance Premium ((222) mo.) to (225) to (226)) A Property Taxes ((227) mo.) to (228) S(229)	\$(201) \$(357c) (210) (211) \$(3570) (230) (231) (231) (231) (232) (233) (234)	(212) (213) (235) (236) (237) (238) (239)	[215] [240] [241] [242]	(217) (245) (246) (247)	
E. Taxes and Other Government Fees In Recording Fees Deed: \$(207) Mortgage: \$(206) Verpaids Prepaids In Homeowner's Insurance Premium ((220) mo.) to (221) Mortgage Insurance Premium ((222) mo.) to (223) Arogage Insurance Premium ((222) mo.) to (225) Propaid Interest \$(2(224) per day from (225) to (226)). A Property Taxes ((227) mo.) to (228) S [229] A. Initial Escrow Payment at Closing	\$(201) \$(3570) (210) (211) \$(3570) (230) (231) (231) (232) (232) (233) (234) \$(3572) \$(3572)	(212) (213) (235) (236) (236) (237) (238) (239)	[215] [240] [241] [242] [243] [244]	(217) (245) (246) (247) (248) (249)	
Texes and Other Government Fees Texes and Other Government Fees Texeording Fees Deed: \$(207) Mortgage: \$(208) Prepaids Homeowner's Insurance Premium ((220) mo.) to (221) Dortgage Insurance Premium ((222) mo.) to (223) Property Taxes ((227) mo.) to (228) Property Taxes ((227) mo.) to (228) So (229) Initial Escrow Payment at Closing Il Homeowner's Insurance \$(258)per month for (258) mo.	\$(201) \$(357c) (210) (211) \$(3570) (230) (231) (231) (232) (233) (234) \$(3576) (235) (255) (2	(212) (213) (235) (236) (237) (238) (239) (239)	(215) (240) (241) (242) (243) (244) (279)	(217) (245) (246) (247) (248) (249) (249)	
Tisxes and Other Government Fees 11 Recording Fees Deed: \$[207] Mortgage: \$[208] 12 [209] . . . 14 Recording Fees Deed: \$[207] Mortgage: \$[208] . 12 [209] .	\$(201) \$(3572) (210) (211) (230) (230) (231) (232) (231) (232) (234)	[212] [213] [235] [236] [237] [238] [239] [271] [271]	(215) (240) (241) (242) (243) (243) (244) (244) (299) (200)	(217) (245) (246) (247) (248) (249) (249) (287) (288)	
Taxes and Other Government Fees Taxes and Other Government Fees Recording Fees Deed: \$[207] Mortgage: \$[208] Prepaids Inoursonce Premium ([220] mo.) to [221] Mortgage Insurance Premium ([220] mo.) to [223] Propaid Interest \$[224] per day from [225] to [226]) A Property Taxes ([227] mo.) to [228] Initial Escrow Payment at Closing Intronowner's Insurance \$[255]per month for [258] mo. Mortgage Insurance \$[255]per month for [259] mo. Sproperty Taxes \$[257]per month for [250] mo.	\$[201] \$[3570] [210] [211] \$[3570] [230] [231] [231] [231] [232] [233] [234] \$[3578] [263] [265]	(212) (213) (235) (236) (237) (238) (239) (271) (271) (272) (273)	[215] [240] [241] [242] [243] [244] [244] [279] [280] [281]	(217) (245) (246) (247) (248) (249) (287) (288) (289)	
E. Texes and Other Government Fees 11 Recording Fees Deed: \$(207) Mortgage: \$(208) 22 (209) Frepaids Homeowner's Insurance Premium ((220) mo.) to (221) 22 Mortgage Insurance Premium ((222) mo.) to (223) 39 Propaid Insurance Premium ((222) mo.) to (226) 40 Property Taxes ((227) mo.) to (228) 50 (229) Linitial Escrow Payment at Closing Homeowner's Insurance \$(256)per month for (258) mo. 39 Property Taxes \$(257)per month for (258) mo. 39 Property Taxes \$(257)per month for (258) mo. 39 Property Taxes \$(257)per month for (250) mo. 40 (250)	\$[201] \$[3570] [210] [211] \$[3570] [230] [231] [231] [232] [233] [234] \$[3578] [264] [265] [266]	(212) (213) (235) (236) (236) (239) (239) (239) (273) (273) (273) (274)	(215) (240) (241) (242) (243) (244) (279) (280) (280) (281) (282)	(217) (245) (246) (247) (248) (248) (248) (289) (289) (289)	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
2. Taxes and Other Government Fees 11 Recording Fees Deed: \$[207] Mortgage: \$[208] 12 [209] Prepaids 11 Homeowner's Insurance Premium ([220] mo.) to [221] Deed: \$[222] mo.) to [223] 13 Prepaid Interest (\$[224] per day from [225] to [226]) H Property Taxes ([227] mo.) to [228] 14 Property Taxes [5255] per month for [256] per month for [256] mo. 15 Preparity Taxes \$[2557] per month for [260] mo. 16 Plaster \$[257] per month for [260] mo.	\$(201) \$(3572) (210) (211) (230) (230) (231) (232) (231) (232) (231) (232) (231) (232) (234) (234) (264) (265) (267) (207)	(212) (213) (235) (236) (237) (236) (237) (238) (239) (271) (271) (272) (273) (273) (275)	[215] [240] [241] [242] [243] [244] [244] [244] [260] [261] [262] [263]	(217) (245) (246) (247) (248) (249) (284) (289) (290) (290) (291)	
2. Texes and Other Government Fees 11. Recording Fees Deed: \$[207] Mortgage: \$[208] 2. [209] . . . 3. Prepaids Insurance Premium ([220] mo.) to [221] . . . 3. Mortgage Insurance Premium ([220] mo.) to [223] 3. Mortgage Insurance Premium ([222] mo.) to [225] 3. Prepaid Interest (\$[227] mo.) to [228] .	\$[201] \$[3570] [210] [211] \$[3570] [230] [231] [232] [232] [233] [234] \$[3578] [263] [264] [265] [266]	(212) (235) (236) (236) (237) (238) (239) (239) (239) (271) (272) (273) (274) (274) (276)	(215) (241) (241) (243) (243) (244) (244) (279) (280) (281) (284) (284)	(217) (245) (246) (247) (248) (249) (249) (289) (290) (290) (291) (292)	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
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RCD01_Purchase_Fixed_Rate_Signature_111114.doox

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Closing Cost Details

ment. 36

Closing Disclosure

Purchase Fixed Rate

SOLUMA MUTUAL GROUP

Page 3

Calculating Cash to Close	Use this table t	o see what h	as chan	ged from your Los	an Estimate.
T	Loan Estimate	Final	Did thi	s change?	
Total Closing Costs (J)	\$(354)	\$(40)	[371]	(379) (380)	
Closing Costs Paid Before Closing	\$0	-\$[354]	[372]	[381]	
Closing Costs Financed (Paid from your Loan Amount)	-\$(359)	-5(365)	[373]	[362]	
Down Payment/Funds from Borrower	\$(360)	\$(366)	[374]	(383)	
Deposit	-5(361)	-\$[367]	[375]	[384]	
Funds for Borrower	-5(3618)	-\$(3678)	(376)	(385)	
Seller Credits	-\$(362)	-5(364)	[377]	(306)	
Adjustments and Other Credits	-\$(363)	-\$[369]	[378]	[387]	
Cash to Close	\$(364)	\$(\$70)			

Use this table to see a summa

Summaries of Transactions

K. Due From Borrower at (Dosing	S(448
01 Sale Price of Property		[08
02 Sale Price of Any Person	al Property Included in Sale	(365
03 Closing Costs Paid at Clo	oing (J)	(353
04 [390]		[391
Adjustments		
05 [392]		(395
06 [393]		(396
07 [394]		(397
Adjustments for Items Paid	by Seller in Advance	9
08 City/Town Taxes	[396] to [401]	(409
(9) County Taxes	(399) to (402)	[410
10 Assessments	[400] to [403]	[411
11 [404]		[412
12 (405)		(413
13 [406]		[414
14 [407]		(415
15 [408]		1416
L. Paid Already by or on Be	chalf of Borrower at Closing	58449
01 Deposit		(367
02 Lean Amount		125
03 Existing Loans(s) Assume	ed or Taken Subject to	[418
04 (417)		(419
05 Seller Credit		(368
Other Credits		
06 [421]		(422
07 (423)		(424
Adjustments	1 1	
00 (425)	K 1	(429
09 [426]		(430
10 [427]		(431
11 [428]	0	(432
Adjustments for Items Unp	aid by Seller	
12 City/Town Taxes	(433) to (436)	(442
13 County Taxes	(434) to (437)	(443
14 Assessments	(435) to (438)	(444
15 [439]		(445
16 (440)		1446
17 (443)		(447
CALCULATION		S
Total Due from Borrower at	Closing (K)	\$1448
Total Paid Already by or on	Behalf of Borrower at Closing	L) \$(449
Cash to Close 450 From 14	CATTO BARRANTE	CLAR

M. Due to Seller at Clos	-		\$(483)
01 Sale Price of Property			106
02 Sale Price of Any Pers		luded in Sale	[388]
03 (452)			[459]
04 [453]	1		[460]
05 (454)	-		[461]
06 [455]			[462]
07 [456]			[463]
01 [457]			[464]
Adjustments for Items P	aid by Seller in Ac	Ivance	
09 City/Town Taxes	[394] to	[401]	[409]
10 County Taxes	(399) to	[402]	[410]
11 Assessments	[400] to	[403]	[411]
12 (404)			[412]
13 [405]			[413]
14 [406]			[414]
15 (407)			[415]
16 [406]	[416]		
N. Due from Seller at Cl	5(484)		
01 Excess Deposit	[472]		
02 Closing Costs Paid at	[355]		
03 Existing Loan(s) Assur	[473]		
04 Payoff of First Montga	[474]		
05 Payoff of Second Mor	tgage Loan		[475]
06 [465]			[476]
07 [466]			[477]
OE Seller Credit			(368)
09 [467]			[478]
10 [468]			[479]
11 (469)			(480)
12 [470]			[481]
13 (471)			[482]
Adjustments for Items U	Inpaid by Seller		
14 City/Town Taxes	[433] to	[436]	[442]
15 County Taxes	[434] to	[437]	[443]
16 Assessments	[435] to	[438]	[444]
17 [439]			[445]
15 (440)			[446]
19 (441)			[447]
CALCULATION		9	
Total Due to Seller at Clo	sing (M)		\$(483
Total Due from Seller at I			5(484
Cash [485] From [486] Te	\$[487		







Closing Disclosure

Purchase Fixed Rate

Page 4

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender [488]will allow, under certain conditions, this person to assume this loan on the original terms.

[489]will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

[490]has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. [491]does not have a demand feature.

Late Payment

[492]

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.

[X]do not have a negative amortization feature.

Partial Payments

Your lender

[493]may accept payments that are less than the full amount due (partial payments) and apply them to your loan.

[494]may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan. [495]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 [06]

[07]

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

[496]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.

Escrowed Property Costs over Year 1	\$(497)	Estimated total amount over year 1 for your escrowed property and: [501] [502] [503]
Non-Escrowed Property Costs over Year 1	\$(498)	Estimated total amount over year 1 for your non-escrowed property costs: (504) (505) You may have other property costs.
Initial Escrow Payment	\$(499)	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow	\$(500)	The amount included in your total monthly payment.

[506] will not have an escrow account because [507] you declined it [508]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 you loan can have an escrow account.

No Estrow				
Estimated Property Costs over Year 1	\$(\$09)	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.		
Escrow Waiver Fee	\$(510)			

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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PAGE 4 OF 5 - LOAN ID # [23]

Closing Disclosure

Purchase Fixed Rate

Page 5

.	
.can Calculations	
Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$[511]
Finance Charge. The dollar amount the loan will cost you.	\$[512]
Amount Financed. The loan amount available after paying your upfront finance charge.	S[513]
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	[514]%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	[515]%

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 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.

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,

[516]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.

[517]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.

	Lender	Mortgage Broker	Real Estate Broker (8)	Real Estate Broker (5)	Settlement Agent
Name	[15]	[525]	[537]	[549]	[561]
		[526]	[538]	[550]	[562]
Address	[16]	[527]	[539]	[551]	[563]
	[17]	[528]	[540]	[552]	[564]
		[529]	[541]	[553]	[565]
NMLS ID	[518]	[530]	[542]	[554]	[566]
[573] License ID	[519]	[531]	[543]	[555]	[567]
Contact	[520]	[532]	[544]	[556]	[568]
Contact NMLS ID	[521]	[533]	[545]	[557]	[569]
Contact	[522]	[534]	[546]	[558]	[570]
[574] License ID				Prise Pri	100000
Email	[523]	[535]	[547]	[559]	[571]
Phone	[524]	[536]	[548]	[560]	[572]

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

 [575]
 [576]

 Applicant Signature
 Date
 Applicant Signature
 Date

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RCD01_Purchase_Fixed_Rate_Signature_111154.dock

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PAGES OF S+LOAN ID # [23]

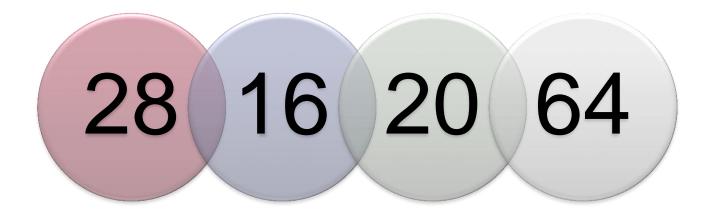
Questions?



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Common Purpose. Uncommon Commitment. 40

All in the Numbers!



28 Loan Estimate Templates as of February 1, 2015

• Fixed Rate = 12

- HE with signature
- HE no signature
- HE Balloon w/ sign
- HE Balloon no sign
- Refinance with signature
- Refinance no signature
- Refinance Balloon w/ sign
- Refinance Balloon no sign
- Purchase w/ sign (no PMI)
- Purchase no sign (no PMI)
- Purchase w/ sign with PMI
- Purchase no sign with PMI

- Adjustable Rate = 16
 - HE 1/1 ARM with signature
 - HE 1/1 ARM no signature
 - Refinance 1/1 ARM with signature
 - Refinance 1/1 ARM no signature
 - HE 3/1 ARM with signature
 - HE 3/1 ARM no signature
 - Refinance **3/1** ARM with signature
 - Refinance 3/1 ARM no signature
 - HE 5/1 ARM with signature
 - HE 5/1 ARM no signature
 - Refinance 5/1 ARM with signature
 - Refinance **5/1** ARM no signature
 - HE 7/1 ARM with signature
 - HE 7/1 ARM no signature
 - Refinance 7/1 ARM with signature
 - Refinance **7/1** ARM no signature

16 Closing Disclosure Templates as of 02.01.2015

- Fixed Rate = 8
 - HE with signature
 - HE no signature
 - HE Balloon w/ sign
 - HE Balloon no sign
 - Purchase w/ sign (no PMI)
 - Purchase no sign (no PMI)
 - Purchase w/ sign with PMI
 - Purchase no sign with PMI

- Adjustable Rate = 8
 - HE 1/1 ARM with signature
 - HE 1/1 ARM no signature
 - HE 3/1 ARM with signature
 - HE 3/1 ARM no signature
 - HE 5/1 ARM with signature
 - HE 5/1 ARM no signature
 - HE 7/1 ARM with signature
 - HE 7/1 ARM no signature

Phase 2 - 20 Additional Templates

Loan Estimate Fixed = 2

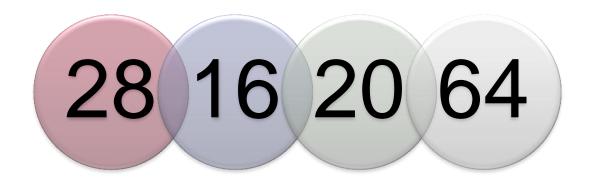
- Purchase Balloon w/ sign
- Purchase Balloon no sign

• Loan Estimate ARM = 8

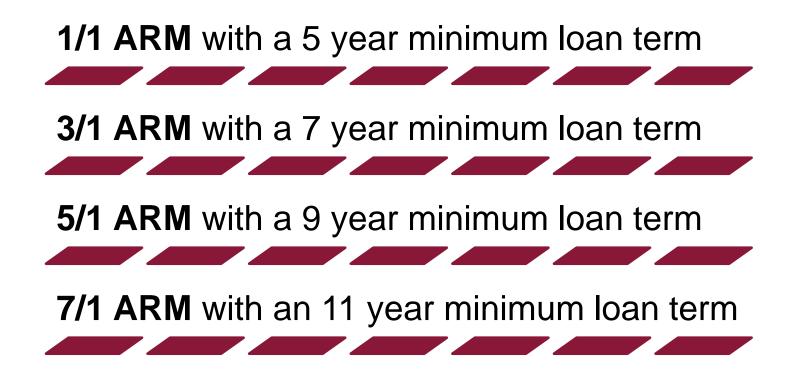
- Purchase 1/1 ARM w/ sign
- Purchase 1/1 ARM no sign
- Purchase 3/1 ARM w/ sign
- Purchase 3/1 ARM no sign
- Purchase 5/1 ARM w/ sign
- Purchase 5/1 ARM no sign
- Purchase 7/1 ARM w/ sign
- Purchase 7/1 ARM no sign

- Closing Disc Fixed = 2
 - Purchase Balloon w/ sign
 - Purchase Balloon no sign
- Closing Disc ARM = 8
 - Purchase 1/1 ARM w/ sign
 - Purchase 1/1 ARM no sign
 - Purchase 3/1 ARM w/ sign
 - Purchase 3/1 ARM no sign
 - Purchase 5/1 ARM w/ sign
 - Purchase **5/1** ARM no sign
 - Purchase 7/1 ARM w/ sign
 - Purchase 7/1 ARM no sign

All in the Numbers!



- 28 Loan Estimate Templates 02.01.2015
- 16 Closing Disclosure Templates 02.01.2015
- 20 Additional Templates in phase 2
- 64 Possible Templates



Adjustable Rate Mortgage Solutions

- Rate changes on an annual basis -1, 3, 5 or 7 years from the date of first payment
- After first change, the rate changes each year.
- Only monthly payments
- Initial rate change cap of 1% or 2%
- Subsequent change caps of either 1% or 2%
- Lifetime cap of either 5% or 6%
- Difference between floor & ceiling rates must be at least 8%

Adjustable Rate Loan Terms Disclosure

Closing Disclosure		This form is a statement of final loan terms and closing costs. Compare thi document with your Loan Estimate.						
Closing Informatio Date Issued Closing Date Disbursement Date Settlement Agent File # Property Sale Price	n [02] [03] [04] [05] [06] [07] [08]		Transact Borrower Seller Lender		ormation	Loan Infor Loan Term Purpose Product Loan Type Loan ID # MIC #		oFH/
Loan Terms Loan Amount		\$[25]		Can t	his amount increa	se after closing?		
Interest Rate		[26]%		YES	 Can go as high 	year starting in year as [29]% in year [30 on page 2 for detail	o]	
Monthly Principa See Projected Paym Estimated Total Mo	nents below for you	\$[31]		YES		year starting in year as \$[33] in year [34]		
Prepayment Per	alty			Doe	s the loan have the	ese features?		
				NO				
Balloon Paymen	t			NO				

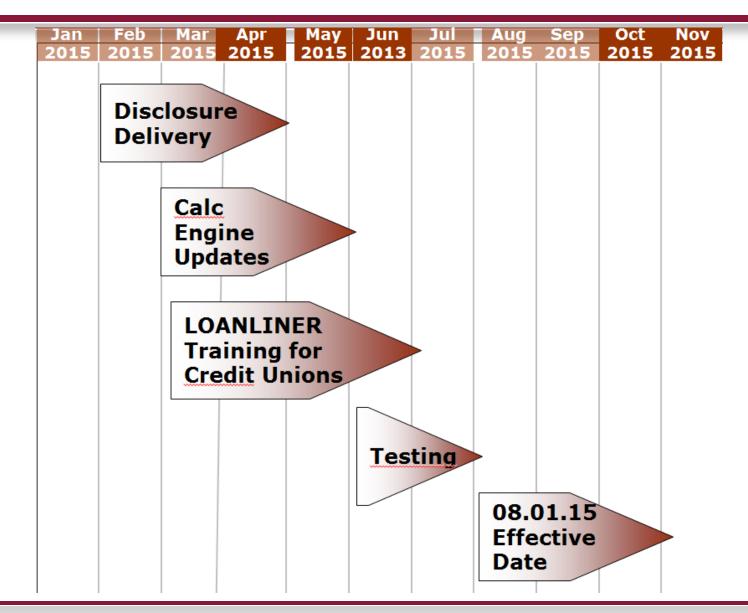
Adjustable Rate Projected Payment Disclosure

Projected Payments				
Payment Calculation	Years 1 - 5	Year 6	Year 7	Years 8 – [27]
Principal & Interest	\$[43]	\$[44] min \$[48] max	\$[45] min \$[49] max	\$[46] min \$[50] max
Mortgage Insurance	+ o	+ 0	+ 0	+ 0
Estimated Escrow Amount can increase over time	+ [55]	+ [55]	+ [55]	+ [55]
Estimated Total Monthly Payment	\$[59]	<mark>\$[60]-\$[71]</mark>	<mark>\$[61]-\$[72]</mark>	\$[62]-\$[73]
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details	\$[63] a month	This estimate includes Property Taxes Homeowner's Insurat Other: [67] See Section G on page 2 for property costs separately.	[68] nce [69] [70]	

Adjustable Interest Rate (AIR) Table

		Adjustable Interest Rate	(AIR) Table
Ŧ		Index + Margin	Prime Rate + [634]%
		Initial Interest Rate	[635]%
Closing Cost Details		Minimum/Maximum Interest Rate	
A. Origination Charges % of Loan Amount (Points)	Other Costs E. Taxes and Other Government Fees Recording Fees and Other Taxes Transfor Taxes	Change Frequency	
	F. Prepaids Homeowner's Insurance Premium (months) Mortgage Insurance Premium (months)	First Change	Beginning of 61st month
	Propaid interest (per day for days e) Property Taxes (months)	Subsequent Changes	Every 12th month after first change
	G. Initial Escrow Payment at Closing Homoowner's Insurance per month for mo.	Limits on Interest Rate Changes	
B. Services You Cannot Shop For	Mortgage Insurance per month for mo. Property Taxes per month for mo.	First Change	2%
	H. Other	Subsequent Changes	1%
C. Services You Can Shop For	I. TOTAL OTHER COSTS (E + F + G + H)		
	J. TOTAL CLOSING COSTS D + 1 Lender Credits		
	Calculating Cash to Close		
	Total Closing Costs (J) Closing Costs Financed (Paid from your Loan Amount) Down Payment/Funds from Borrower		
	Deposit Funds for Borrower		
D. TOTAL LOAN COSTS (A + B + C)	Seller Cradits Adjustments and Other Credits Estimated Cash to Close		
D. IUIRLUARUUSIS(R+B+C)	Adjustable Interest Rete (Alle) Teble Index - Margin Index Interest Rate Minimum/Machinem Interest Rate Change Frequency First Change Sublequent Changes		
LOAN ESTIMATE	Limits on Interest Rate Changes First Change Subsequent Changes PACE 2 OF 3 + LOAN ID #		

TILA / RESPA Timeline



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