

# Closing Disclosure

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

## Closing Information

Date Issued 10/22/21  
 Closing Date 10/26/21  
 Disbursement Date 10/26/21  
 Settlement Agent Stewart Title - Houston TX  
 File # 1192946/1192901  
 Property 17306 Autumn Sage Court  
 Conroe, TX 77385  
 Sale Price \$396,371

## Transaction Information

Borrower Amarnath Reddy Marri  
 4213 Landing Dr 1A  
 Aurora, IL 60504  
 Seller HMH Lifestyles, L.P.  
 1038 Texan Trail  
 Grapevine, TX 76051  
 Lender Lifestyle Home Lending, L.L.C.

## Loan Information

Loan Term 15 years  
 Purpose Purchase  
 Product Fixed Rate  
 Loan Type  Conventional  FHA  
 VA   
 Loan ID # 1401139052  
 MIC # 74856682

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$376,551	NO
Interest Rate	2.25%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,466.73	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments	Years 1-4	Years 5-15
Payment Calculations		
Principal & Interest	\$2,466.73	\$2,466.73
Mortgage Insurance	+ \$53.34	+ \$0.00
Estimated Escrow <i>Amount can increase over time</i>	+ \$166.10	+ \$166.10
Estimated Total Monthly Payment	\$2,686.17	\$2,632.83

Estimated Taxes, Insurance, & Assessments <i>Amount can increase over time See page 4 for details</i>	\$251.51 a month	This estimate includes	In escrow?
		<input checked="" type="checkbox"/> Property Taxes	YES
		<input checked="" type="checkbox"/> Homeowner's Insurance	YES
		<input checked="" type="checkbox"/> Other: Homeowner's Association Dues	NO
<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>			

Costs at Closing		
Closing Costs	\$10,871.47	Includes \$7,344.94 in Loan Costs + \$3,594.13 in Other Costs - \$67.60 in Lender Credits. See page 2 for details.
Cash To Close	\$10,383.36	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.