

# Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
<b>Date Issued</b>	03/09/2022	<b>Borrower</b>	Archana Konduru 1459 Myrtle Oaks Trl OVIEDO, FL 32765	<b>Loan Term</b>	30 years
<b>Closing Date</b>	03/15/2022			<b>Purpose</b>	Purchase
<b>Disbursement Date</b>	03/15/2022			<b>Product</b>	Fixed Rate
<b>Settlement Agent</b>	SECURITY NATIONALTITLE AND	<b>Seller</b>	Marcos A. Uzcatogui and Cinthia Yessenia Uzcatogui 4764 Cliveden Loop Sanford, FL 32773	<b>Loan Type</b>	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
<b>File #</b>	10232678			<b>Loan ID #</b>	01010004884
<b>Property</b>	4764 Cliveden Loop Sanford, FL 32773	<b>Lender</b>	Bluestar Mortgage, Inc	<b>MIC #</b>	
<b>Sale Price</b>	\$315,000.00				

Loan Terms		Can this amount increase after closing?
<b>Loan Amount</b>	\$222,400	<b>NO</b>
<b>Interest Rate</b>	5%	<b>NO</b>
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,193.89	<b>NO</b>
		<b>Does the loan have these features?</b>
<b>Prepayment Penalty</b>		<b>NO</b>
<b>Balloon Payment</b>		<b>NO</b>

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest	\$1,193.89	
Mortgage Insurance	+ 0.00	
Estimated Escrow <i>Amount can increase over time</i>	+ 360.81	
<b>Estimated Total Monthly Payment</b>	<b>\$1,554.70</b>	
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time</i> <i>See Page 4 for details</i>	\$490.81 a month	<b>This estimate includes:</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Association Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		<b>In escrow?</b> <b>YES</b> <b>YES</b> <b>NO</b>

Costs at Closing	
<b>Closing Costs</b>	\$9,636.19 Includes \$4,481.70 in Loan Costs + \$5,242.99 in Other Costs - \$88.50 in Lender Credits. <i>See page 2 for details.</i>
<b>Cash to Close</b>	\$94,861.58 Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$1,725.00</b>				
01 _____ % of Loan Amount (Points)					
02 Processing Fee	\$800.00				
03 Underwriting Fee	\$925.00				
04					
05					
<b>B. Services Borrower Did Not Shop For</b>	<b>\$730.20</b>				
01 Appraisal Fee to Mortgage Management Consulting, Inc.		\$625.00			
02 Credit Report Fee to Avantus	\$45.00				
03 Flood Certification to Avantus	\$13.00				
04 Verification of Employment Fee to Avantus	\$47.20				
05					
06					
<b>C. Services Borrower Did Shop For</b>	<b>\$2,026.50</b>				
01 Title - ALTA Endorsement Form 5.1 (Pud) to SECURITY NATIONAL TITLE A	\$45.00				
02 Title - ALTA Endorsement Form 8.1 (E to SECURITY NATIONAL TITLE A	\$45.00				
03 Title - ALTA Endorsement Form 9 (Res to SECURITY NATIONAL TITLE A	\$190.00				
04 Title - eRecording Fee to SIMPLIFILE LC	\$9.50				
05 Title - Lender's Title Insurance to SECURITY NATIONAL TITLE A	\$1,187.00				
06 Title - Mobile Notary Fee to RENS SOLUTIONS LLC			\$175.00		
07 Title - Owner's Title Insurance to SECURITY NATIONAL TITLE A			\$643.50		
08 Title - Search Fee to COMMONWEALTH/SECURITY #10232678			\$95.00		
09 Title - Settlement Charge to SECURITY NATIONAL TITLE A	\$550.00		\$550.00		
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$4,481.70</b>				
Loan Costs Subtotals (A + B + C)	\$3,856.70	\$625.00			
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>	<b>\$1,455.70</b>				
01 Recording Fees Deed:\$18.50 Mortgage:\$214.00	\$232.50				
02 Transfer Tax (City/County) to SIMPLIFILE LC	\$444.80				
03 Transfer Tax (Deed) to SIMPLIFILE LC			\$2,205.00		
04 Transfer Taxes (State) to SIMPLIFILE LC	\$778.40				
<b>F. Prepaids</b>	<b>\$1,821.99</b>				
01 Homeowner's Insurance Premium ( 12 mo.) to Kin Insurance Network	\$1,304.00				
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest ( \$30.47 per day from 03/15/2022 to 04/01/2022)	\$517.99				
04 Property Taxes ( mo.)					
<b>G. Initial Escrow Payment at Closing</b>	<b>\$1,221.58</b>				
01 Homeowner's Insurance \$ 108.67 per month for 3 mo.	\$326.01				
02 Mortgage Insurance					
03 Property Taxes \$ 252.14 per month for 7 mo.	\$1,764.98				
04					
05					
06					
07					
08 Aggregate Adjustment	-\$869.41				
<b>H. Other</b>	<b>\$743.72</b>				
01 CAPITAL CONTRIBUTION FEE to WINDSOR SQUARE HOMEOWNERS	\$100.00				
02 CIAC ASSESSMENT to WINDSOR SQUARE HOMEOWNERS	\$125.00				
03 Estoppel Fee to ACCESS RESIDENTIAL MANAGEMENT			\$325.00		
04 HOA MONTHLY ASSESSMENT to HOA MONTHLY ASSESSMENT	\$168.72				
05 HOA MONTHLY ASSESSMENT to ACCESS RESIDENTIAL MANAGEMENT			\$167.81		
06 Municipal Lien Search to RENS SOLUTIONS LLC			\$125.00		
07 Real Estate Commission - Buyers to Blissful Real Estate			\$7,875.00		
08 Real Estate Commission - Listing to M HODGE REALTY LLC			\$7,875.00		
09 Survey Fee to TARGET SURVEYING SURVEYING		\$300.00			
10 Transaction/Brokerage Fee to M HODGE REALTY LLC			\$395.00		
11 TRANSFER FEE to ACCESS RESIDENTIAL MANAGEMENT	\$50.00				
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$5,242.99</b>				
Other Costs Subtotals (E + F + G + H)	\$4,942.99	\$300.00			
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$9,636.19</b>				
Closing Costs Subtotals (D + I)	\$8,799.69	\$925.00	\$20,106.31	\$325.00	
Lender Credits (Includes \$88.50 credit for increase in Closing Costs above legal limit)	-\$88.50				

## Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$9,318.00	\$9,636.19	<b>YES</b> • See <b>Total Loan Costs (D)</b> and <b>Total Other Costs (I)</b> • Increase <b>exceeds legal limits</b> by \$88.50. See <b>Lender Credits</b> on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	-\$925.00	<b>YES</b> • You paid these Closing Costs <b>before closing</b>
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	<b>NO</b>
Down Payment/Funds from Borrower	\$92,600.00	\$92,600.00	<b>NO</b>
Deposit	-\$5,000.00	-\$5,000.00	<b>NO</b>
Funds for Borrower	\$0	\$0	<b>NO</b>
Seller Credits	\$0	\$0	<b>NO</b>
Adjustments and Other Credits	\$0	-\$1,449.61	<b>YES</b> • See details in <b>Sections K and L</b>
<b>Cash to Close</b>	<b>\$96,918.00</b>	<b>\$94,861.58</b>	

## Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION				SELLER'S TRANSACTION			
<b>K. Due from Borrower at Closing</b>				<b>M. Due to Seller at Closing</b>			
<b>\$323,803.71</b>				<b>\$315,000.00</b>			
01	Sale Price of Property		\$315,000.00	01	Sale Price of Property		\$315,000.00
02	Sale Price of Any Personal Property Included in Sale			02	Sale Price of Any Personal Property Included in Sale		
03	Closing Costs Paid at Closing (J)		\$8,711.19	03			
04				04			
<b>Adjustments</b>				<b>Adjustments for Items Paid by Seller in Advance</b>			
05				05			
06				06			
07				07			
<b>Adjustments for Items Paid by Seller in Advance</b>				<b>Adjustments for Items Paid by Seller in Advance</b>			
08	City/Town Taxes	to		08	City/Town Taxes	to	
09	County Taxes	to		09	County Taxes	to	
10	Assessments	to		10	Assessments	to	
11	HOA Dues	3/15/22 to 4/1/22	\$92.52	11	Assessments	to	
12		to		12		to	
13		to		13		to	
14		to		14		to	
15		to		15		to	
16		to		16		to	
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>				<b>N. Due from Seller at Closing</b>			
<b>\$228,942.13</b>				<b>\$20,106.31</b>			
01	Deposit		\$5,000.00	01	Excess Deposit		
02	Loan Amount		\$222,400.00	02	Closing Costs Paid at Closing (J)		\$20,106.31
03	Existing Loan(s) Assumed or Taken Subject to			03	Existing Loan(s) Assumed or Taken Subject to		
04				04	Payoff of First Mortgage Loan		
05	Seller Credit			05	Payoff of Second Mortgage Loan		
<b>Other Credits</b>				<b>Other Credits</b>			
06	Title - Premium Adjustment		\$937.00	06			
07				07			
<b>Adjustments</b>				<b>Adjustments for Items Unpaid by Seller</b>			
08				08	Seller Credit		
09				09			
10				10			
11				11			
<b>Adjustments for Items Unpaid by Seller</b>				<b>Adjustments for Items Unpaid by Seller</b>			
12	City/Town Taxes	to		12	City/Town Taxes	to	
13	County Taxes	1/1/22 to 3/15/22	\$605.13	13	County Taxes	to	
14	Assessments	to		14	Assessments	to	
15		to		15		to	
16		to		16		to	
17		to		17		to	
<b>CALCULATION</b>				<b>CALCULATION</b>			
Total Due from Borrower at Closing (K)				Total Due to Seller at Closing (M)			
\$323,803.71				\$315,000.00			
Total Paid Already by or on Behalf of Borrower at Closing (L)				Total Due from Seller at Closing (N)			
-\$228,942.13				-\$20,106.31			
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower				<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller			
<b>\$94,861.58</b>				<b>\$294,893.69</b>			

# Additional Information About This Loan

## Loan Disclosures

### Assumption

If you sell or transfer this property to another person, your lender

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

### Demand Feature

Your loan

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

### Late Payment

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

### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

- do not have a negative amortization feature.

### Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

### Security Interest

You are granting a security interest in

4764 Cliveden Loop  
Sanford, FL 32773

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

- 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	\$4,329.72	Estimated total amount over year 1 for your escrowed property costs: Homeowner's Insurance, Property Taxes
Non-Escrowed Property Costs over Year 1	\$1,560.00	Estimated total amount over year 1 for your non-escrowed property costs: Association Dues You may have other property costs.
Initial Escrow Payment	\$1,221.58	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$360.81	The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

#### No Escrow

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

#### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) 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.

## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$434,801.23
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$210,264.23
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$219,537.31
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	5.093%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	93.489%



**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](http://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,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

### 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.

## Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>	Bluestar Mortgage, Inc		Blissful Real Estate, LLC	M HODGE REALTY LLC	SECURITY NATIONALTITLE AND ESCROW, LLC
<b>Address</b>	1850 N Alafaya Trail Suite 1A Orlando, FL 32826		1850 N Alafaya Trail #1a Orlando, FL 32826	3575 W Lake Mary Blvd suite 107 Lake Mary, FL 32746	500 Winderley Place, Suite 224 Maitland, FL 32751
<b>NMLS ID</b>	203532				
<b>FL License ID</b>	203532		CQ1052749	CQ1063791	W151803
<b>Contact</b>	Indra Kasireddy		Indrasena Kasireddy	Matthew Hodge	Siara Arnett
<b>Contact NMLS ID</b>	1892196				
<b>Contact FL License ID</b>	LO65015		BK3279384	BK3512171	W362876
<b>Email</b>	indra@bluestarhm.com		indra@brefl.com	matt@mhodgerealty.com	Closing@sntitle.com
<b>Phone</b>	(847) 230-4030		(407) 443-2628	(407) 268-0046	(352) 260-0700

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<b>Address</b>	1850 N Alafaya Trail Suite 1A Orlando, FL 32826		1850 N Alafaya Trail #1a Orlando, FL 32826	3575 W Lake Mary Blvd suite 107 Lake Mary, FL 32746	500 Winderley Place, Suite 224 Maitland, FL 32751
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## Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Archana Konduru

03/15/2022

Date

Co-Applicant Signature

Date