

FEBRUARY 7, 2014

TILA RESPA Integrated Disclosure

H-25(C) Mortgage Loan Transaction Closing Disclosure – Borrower Funds from Second-Lien Loan in Summaries of Transactions Sample

This is a sample of the information required on the Closing Disclosure by 12 CFR §1026.38(j) for disclosure of consumer funds from a simultaneous second-lien credit transaction not otherwise disclosed pursuant to 12 CFR §1026.38(j)(2)(iii) or (iv) that is used to finance part of the purchase price of the property subject to the transaction.



Consumer Financial
Protection Bureau

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION**K. Due from Borrower at Closing**

01 Sale Price of Property
 02 Sale Price of Any Personal Property Included in Sale
 03 Closing Costs Paid at Closing (J)

04

Adjustments

05
 06
 07

Adjustments for Items Paid by Seller in Advance

08 City/Town Taxes to
 09 County Taxes to
 10 Assessments to

11
 12
 13
 14
 15

L. Paid Already by or on Behalf of Borrower at Closing

01 Deposit
 02 Loan Amount
 03 Existing Loan(s) Assumed or Taken Subject to
 04 Second Loan (Principal Balance \$100,000) \$96,500.00
 05 Seller Credit

Other Credits

06
 07

Adjustments

08
 09
 10
 11

Adjustments for Items Unpaid by Seller

12 City/Town Taxes to
 13 County Taxes to
 14 Assessments to

15
 16
 17

CALCULATION

Total Due from Borrower at Closing (K)
 Total Paid Already by or on Behalf of Borrower at Closing (L)

Cash to Close **From** **To Borrower****SELLER'S TRANSACTION****M. Due to Seller at Closing**

01 Sale Price of Property
 02 Sale Price of Any Personal Property Included in Sale
 03

04

05

06

07

08

Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes to
 10 County Taxes to
 11 Assessments to

12
 13
 14
 15
 16

N. Due from Seller at Closing

01 Excess Deposit
 02 Closing Costs Paid at Closing (J)
 03 Existing Loan(s) Assumed or Taken Subject to
 04 Payoff of First Mortgage Loan
 05 Payoff of Second Mortgage Loan

06

07

08 Seller Credit

09

10

11

12

13

Adjustments for Items Unpaid by Seller

14 City/Town Taxes to
 15 County Taxes to
 16 Assessments to

17

18

19

CALCULATION

Total Due to Seller at Closing (M)
 Total Due from Seller at Closing (N)

Cash **From** **To Seller**