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

Transaction Information Loan Information **Closing Information** Date issued Borrower John C Clark Loan Term 30 years 3/31/2022 222 High Meadows Loop Refinance **Closing Date** 3/31/2022 Purpose Elizabeth, CO 80107 Fixed Rate 4/5/2022 **Product Disbursement Date** Settlement Agent Capital Title, LLC Lender Northpointe Bank Loan Type XIConventional □FHA File# 663247 □VA □ **Property** 222 High Meadows Loop Loan ID# 5014008748 Elizabeth, CO 80107 Appraised Prop. Value \$1,350,000 MIC# **Loan Terms** Can this amount increase after closing? Loan Amount \$1,080,000 NO **Interest Rate** 4.125% NO Monthly Principal & Interest \$5,234.22 NO See Projected Payments below for your **Estimated Total Monthly Payment** Does the loan have these features? **Prepayment Penalty** NO **Balloon Payment** NO Projected Payments Years 1-30 **Payment Calculation** A Commence of the same \$5,234.22 Principal & Interest 0.00 Mortgage Insurance 1,255.23 **Estimated Escrow** Amount can increase over time **Estimated Total** \$6,489.45 **Monthly Payment** In escrow? This estimate includes X Property Taxes YES **Estimated Taxes, Insurance** \$1,279.40 X Homeowner's Insurance YES & Assessments (X) Other: Association Dues Amount can increase over time a month See Escrow Account on page 4 for details. You must pay for other property See page 4 for details costs separately. Costs at Closing Includes \$5,067.20 in Loan Costs + \$14,822.09 in Other Costs - \$0.00 **Closing Costs** \$19,889.29 in Lender Credits. See page 2 for details. Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

\$18,616.72



IXI From ☐ To Borrower

Cash to Close

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

Transaction Information Closing Information Loan Information Date Issued Borrower John C Clark Loan Term 30 years 3/31/2022 222 High Meadows Loop **Closing Date** 3/31/2022 Purpose Refinance Elizabeth, CO 80107 Fixed Rate 4/5/2022 **Product** Disbursement Date **Settlement Agent** Capital Title, LLC Lender Northpointe Bank File# 663247 Loan Type 

▼Conventional 

FHA □VA □ 222 High Meadows Loop Property Loan ID# 5014008748 Elizabeth, CO 80107 Appraised Prop. Value \$1,350,000 MIC# Loan Terms Can this amount increase after closing?. Loan Amount \$1,080,000 NO **Interest Rate** 4.125% NO **Monthly Principal & Interest** \$5,234.22 NO See Projected Payments below for your **Estimated Total Monthly Payment** Does the loan have these features? Prepayment Penalty NO **Balloon Payment** NO Projected Payments \_\_\_Years 1-30 **Payment Calculation** \$5,234.22 **Principal & Interest** 0.00 Mortgage Insurance 1,255.23 **Estimated Escrow** Amount can increase over time **Estimated Total** \$6,489.45 **Monthly Payment** This estimate includes In escrow? YES X Property Taxes **Estimated Taxes, Insurance** \$1,279.40 YES X Homeowner's Insurance & Assessments NO X Other: Association Dues Amount can increase over time a month See Escrow Account on page 4 for details. You must pay for other property See page 4 for details costs separately. Costs at Closing Includes \$5,067.20 in Loan Costs + \$14,822.09 in Other Costs - \$0.00 **Closing Costs** \$19,889.29 in Lender Credits. See page 2 for details. Includes Closing Costs. See Calculating Cash to Close on page 3 for details. \$18,616.72 Cash to Close IXI From □ To Borrower



Loan Costs		Borrower-Paid At Closing Before Clos	Paid by Others
A. Origination Charges		\$2,472.20	
01 0.109% of Loan Amount (Points)	mennikara mbilanta 1945 (1956) p. Sing Alexandrikara timasa mbahan timbil 1955 (1966) masamanan	\$1,177.20	*****
12 Underwriting Fee	annananananananananan suuruse milistämmääääääääääääääääääääääääääääääääää	\$1,295.00	
)3		V1,E35.00	
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08			<del></del> -
	CONTRACTOR	\$850.00	deller
11 Appraisal - Appraisal Fee to RJM Appraisals	and the second of the second s	\$700.00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
2 Appraisal - Desktop Valuation with Inspection to RJM A	Appraisals	\$150.00	
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6	The state of the s		
7			
2	edrum our micros vide are robyes of see \$10 and in the information of the analysis of the anal	and the state of t	
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	1, "	\$1,745.00	<del>-  </del>
Services Borrower Old Shop For	file the state of	\$25.00	
1. Title - Closing Protection Letter to Capital Title, LLC	шин жилимин кижи изартуучан жараман жар		
)2 Title - E-Recording Fee to Capital Title, LLC		\$10.00	
33 Title - Endorsements to Capital Title, LLC	антиния турпының жарын жары жары жары жарын жары	\$35.00	
34 Title - Lender's Title Policy to Capital Title, LLC		\$1,375.00	
15 Title - Settlement Fee to Capital Title, LLC		\$300.00	
96			
37			
)8			
D. TOTAL LOAN COSTS (Borrower-Paid)		\$5,067.20	ી
Loan Costs Subtotals (A + B + C)	*.	\$5,067.20	i
Other Costs E. Taxes and Other Government Fees		\$83.00	is .
01 Recording Fees Deed:	Mortgage: \$83.00	\$83.00	
02			
F. Prepaids		\$7,683.96	
01 Homeowner's Insurance Premium ( mo.)	AND THE PROPERTY OF THE PROPER		Ī
2 Mortgage Insurance Premium ( mo.)			
03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to	5/1/2022)	\$3,217.50	
04 Property Taxes (6 mo.)	annia del la compositione de la	\$4,466.46	Annual March of the left of th
05	де иманиванных пин ино Муну су 4 руду — Мунар (Мунар (Мун (Мунар (Мунар		number - H Aldi, manipular
G. Initial Escrow Payment at Closing		\$7,055.13	
	\$288.58 per month for 5 mo.	\$1.442.90	
01. Homeowner's Insurance	\$288.58 per month for 5 mo.	31,442.50	
	per month for mo. \$966.65 per month for 6 mo.		
33 Property Taxes	3300.03 per month for 0 mo.	\$5,799.90	
)3 Property Taxes )4	\$300.03 per monurior o mo.	\$5,799.90	
D3 Property Taxes D4 D5	Source be mount to to me.	\$5,799.90	man ale con describ della gen mande
93 Property Taxes 94 95 96	Source be mount to 10 mo.	\$5,/99.90	
D3 Property Taxes 04 05 06 07	Source per month to The		
Property Taxes  14 15 16 17 18 Aggregate Adjustment	Source per month to The	\$\$,799.90 -\$187.67	
Property Taxes  14 15 16 17 18 Aggregate Adjustment	5300.03 per montrior o mo.		
Property Taxes	2500.03 per monutrior 0 mo.		
3 Property Taxes 4 5 6 7 8 Aggregate Adjustment 1. Other	2500.03 per monutrior 0 mo.		
3 Property Taxes 4 5 6 7 8 Aggregate Adjustment 1. Other	390003 per montrior 0 mo.		
Pa Property Taxes  24  25  26  27  28 Aggregate Adjustment  4. Other  21  22	3900.03 per montrior 0 mo.		
Pa Property Taxes  Page 14  Page 15  Page 16  Pa	2500.03 per montrior 0 mo.		
Pa Property Taxes  Pa Property T	2500.03 per montrior o mo.		
D3 Property Taxes  D4  D5  D6  D7  D8 Aggregate Adjustment  H. Other  D1  D2  D3  D4  D5  D6  D6	2500.03 per montrior 0 mo.		
D3 Property Taxes  D4  D5  D6  D7  D8 Aggregate Adjustment  H. Other  D1  D2  D3  D4  D5  D6  D7	2500.03 per montrior 0 mo.		
D3 Property Taxes  D4  D5  D6  D7  D8 Aggregate Adjustment  H. Other  D1  D2  D3  D4  D5  D6  D7  D8  D8  D8  D8  D8  D8  D8  D8  D8		- \$187.67	
D3 Property Taxes D4 D5 D6 D7 D8 Aggregate Adjustment H. Other D1 D2 D3 D4 D5 D6 D7 D8		- \$187.67 - \$187.67	
D3 Property Taxes D4 D5 D6 D7 D8 Aggregate Adjustment H. Other D1 D2 D3 D4 D5 D6 D7 D8		- \$187.67	
03 Property Taxes 04 05 06 07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 1. TOTAL OTHER COSTS (Borrower-Paid)		- \$187.67 - \$187.67 \$14,822.09 \$14,822.09	
02 Mortgage Insurance 03 Property Taxes 04 05 06 07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 I. TOTAL OTHER COSTS (Borrower-Paid) 0. TOTAL CLOSING COSTS (Borrower-Paid) 1. TOTAL CLOSING COSTS (Borrower-Paid) 1. TOTAL CLOSING COSTS (Borrower-Paid) 1. Closing Costs Subtotals (D + I)		- \$187.67 - \$187.67	



Loan Costs ·	Borrower-Paid	Paid by
	At Closing Before Clo	sing Others
A. Origination Charges	\$2,472.20	·
01 0.109% of Loan Amount (Points)	\$1,177.20	
02 Underwriting Fee	\$1,295.00	,
03		
04 05		
15) 06		
05°		
68		
B. Services Borrower Did Not Shop For	*.+ \$850.00	<del></del>
01 Appraisal - Appraisal Fee to RIM Appraisals	\$700.00	Sandhan and Comment of the Comment o
01 Appraisal - Appraisal ree to rum Appraisals 02 Appraisal - Desktop Valuation with Inspection to RIM Appraisals	\$150.00	
03	7130.00	
<del>vs</del> 04		
05		
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107		.,
08		
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C. Services Borrower Did Shop For	\$1,745.00	<del>- i</del>
01 Title - Closing Protection Letter to Capital Title, LLC	\$25.00	
02 Title - E-Recording Fee to Capital Title, LLC	\$10.00	anna anna anna anna anna anna anna ann
03 Title - Endorsements to Capital Title, LLC	\$35.00	
04 Title - Lender's Title Policy to Capital Title, LLC	\$1,375.00	
05 Title - Settlement Fee to Capital Title, LLC	\$300.00	
06 ,		
07		
08		
D. TOTAL LOAN COSTS (Borrower-Paid)	\$5,067.20	4 3
Loan Costs Subtotals (A + B + C)	\$5,067.20	
may specificate + 1 · · · · · · · · · · · · · · · · · ·		
College Control		
Other Costs	Ana no	
E. Taxes and Other Government Fees	\$83.00	
01 Recording Fees Deed: Mortgage: \$83.00	\$83.00	
02		
F. Prepaids	\$7,683.96	
01 Homeowner's Insurance Premium ( mo.)		
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.)		
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022)	\$3,217.50	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.)	\$3,217.50 \$4,466.46	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05	. \$4,466.46	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05 G. Initial Escrow Payment at Closing		
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$288.58 per month for 5 mo.	. \$4,466.46	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$288.58 per month for 5 mo. 02 Mortgage Insurance per month for mo.	\$4,466.46 \$7,055.13 \$1,442.90	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05  G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$288.58 per month for 5 mo. 02 Mortgage Insurance per month for mo. 03 Property Taxes \$966.65 per month for 6 mo.	\$4,466.46 \$ <b>7,055.13</b>	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05  G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$288.58 per month for 5 mo. 02 Mortgage Insurance per month for mo. 03 Property Taxes \$966.65 per month for 6 mo.	\$4,466.46 \$7,055.13 \$1,442.90	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05  G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$288.58 per month for 5 mo. 02 Mortgage Insurance per month for mo. 03 Property Taxes \$966.65 per month for 6 mo. 04 05	\$4,466.46 \$7,055.13 \$1,442.90	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$288.58 per month for 5 mo. 02 Mortgage Insurance per month for mo. 03 Property Taxes \$966.65 per month for 6 mo. 04 05 06	\$4,466.46 \$7,055.13 \$1,442.90	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$288.58 per month for 5 mo. 02 Mortgage Insurance per month for mo. 03 Property Taxes \$966.65 per month for 6 mo. 04 05 06 07	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$288.58 per month for 5 mo. 02 Mortgage Insurance per month for mo. 03 Property Taxes \$966.65 per month for 6 mo. 04 05 06 07 08 Aggregate Adjustment	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90 -\$187.67	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$288.58 per month for 5 mo. 02 Mortgage Insurance per month for mo. 03 Property Taxes \$966.65 per month for 6 mo. 04 05 06 07 08 Aggregate Adjustment H. Other	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$288.58 per month for 5 mo. 02 Mortgage Insurance per month for mo. 03 Property Taxes \$966.65 per month for 6 mo. 04 05 06 07 08 Aggregate Adjustment H. Other	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90 -\$187.67	
11 Homeowner's Insurance Premium ( mo.) 12 Mortgage Insurance Premium ( mo.) 13 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 14 Property Taxes (6 mo.) 15 15 16 Initial Escrow Payment at Closing 17 Homeowner's Insurance	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90 -\$187.67	
101 Homeowner's Insurance Premium ( mo.) 102 Mortgage Insurance Premium ( mo.) 103 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 104 Property Taxes (6 mo.) 105 105 106 107 108 Aggregate Adjustment 109 109 109 109 109 109 109 109 109 109	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90 -\$187.67	
101 Homeowner's Insurance Premium ( mo.) 102 Mortgage Insurance Premium ( mo.) 103 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 104 Property Taxes (6 mo.) 105 105 106 107 108 Aggregate Adjustment 109 109 109 109 109 109 109 109 109 109	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90 -\$187.67	
O1 Homeowner's Insurance Premium ( mo.) O2 Mortgage Insurance Premium ( mo.) O3 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) O4 Property Taxes (6 mo.) O5 G. Initial Escrow Payment at Closing O1 Homeowner's Insurance \$288.58 per month for 5 mo. O2 Mortgage Insurance per month for mo. O3 Property Taxes \$966.65 per month for 6 mo. O4 O5 O6 O7 O8 Aggregate Adjustment H. Other O1 O2 O3 O4 O5	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90 -\$187.67	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05  G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$288.58 per month for 5 mo. 02 Mortgage Insurance per month for mo. 03 Property Taxes \$966.65 per month for 6 mo. 04 05 06 07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90 -\$187.67	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05  G. Initial Escrow Payment at Closing 01 Homeowner's Insurance     \$288.58 per month for 5 mo. 02 Mortgage Insurance     per month for mo. 03 Property Taxes     \$966.65 per month for 6 mo. 04 05 06 07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90 -\$187.67	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance 02 Mortgage Insurance 03 Property Taxes 03 Property Taxes 04 05 06 07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 09 09 09 00 00 00 00 00 00 00 00 00 00	\$7,055.13 \$1,442.90 \$5,799.90 -\$187.67	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05 05 06. Initial Escrow Payment at Closing 01 Homeowner's Insurance 02 Mortgage Insurance 03 Property Taxes 04 05 06 07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 08 1. TOTAL OTHER COSTS (Borrower-Paid)	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90 -\$187.67	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05  G. Initial Escrow Payment at Closing 01 Homeowner's Insurance	\$7,055.13 \$1,442.90 \$5,799.90 -\$187.67	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$288.58 per month for 5 mo. 02 Mortgage Insurance per month for mo. 03 Property Taxes \$966.65 per month for 6 mo. 04 05 06 07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 1. TOTAL OTHER COSTS (Borrower-Paid) 0. Other Costs Subtotals (E+F+G+H)	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90 -\$187.67 -\$187.67 \$14,822.09 \$14,822.09	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (5 mo.) 05  G. Initial Escrow Payment at Closing 01 Homeowner's Insurance 02 Mortgage Insurance 03 Property Taxes 03 Property Taxes 9966.65 per month for mo. 03 Property Taxes 9966.65 per month for 6 mo. 04 05 06 07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 Aggregate Costs (Borrower-Paid) 05 06 07 08 1. TOTAL OTHER COSTS (Borrower-Paid)	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90 -\$187.67 -\$187.67 \$14,822.09 \$14,822.09 \$19,889.29	
01 Homeowner's Insurance Premium ( mo.) 02 Mortgage Insurance Premium ( mo.) 03 Prepaid Interest (\$123.7500 per day from 4/5/2022 to 5/1/2022) 04 Property Taxes (6 mo.) 05 G. Initial Escrow Payment at Closing 01 Homeowner's Insurance \$288.58 per month for 5 mo. 02 Mortgage Insurance per month for mo. 03 Property Taxes \$966.65 per month for 6 mo. 04 05 06 07 08 Aggregate Adjustment H. Other 01 02 03 04 05 06 07 08 1. TOTAL OTHER COSTS (Borrower-Paid) 0. Other Costs Subtotals (E+F+G+H)	\$4,466.46 \$7,055.13 \$1,442.90 \$5,799.90 -\$187.67 -\$187.67 \$14,822.09 \$14,822.09	



Payoffs and Payments	Use this table to see a summary of your payoffs and payments to others from your loan account.						
TO		AMOUNT					
01 NRTHPT/NAMC To Pay off Mortgage Lien		\$1,078,727.43					
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Calculating Cash to Close	Use this tabl	e to see what h	as changed from your Loan Estimate.
	Loan Estimate	Final	Did this change?
Loan Amount	\$1,080,000	\$1,080,000.00	NO .
Total Closing Costs (J)	- \$45,486	- \$19,889.29	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$1,100,000	\$1,0 <b>7</b> 8,727.43	YES • See Payoff and Payments (K)
Cash to Close	\$65,486	\$18,616.72	-
.,	⊠ From □ To     Borrower	X From ☐ To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$1,272.57



\$1,078,727.43

Payoffs and Payments	Use this table to see a summary of your payoffs and payments to others from your loan account					account.
<b>(ΤΟ</b>				4	AMOUNT	and the second second
01 NRTHPT/NAMC To Pay off Mortgage Lien	,				\$	1,078,727.43
02						
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K TOTAL PAYOFFS AND PAYMENTS						1,078,727.43

Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.					
en de la companya de La companya de la companya del companya de la companya del companya de la c	Loan Estimate	Final	Did this change?			
Loan Amount	\$1,080,000	\$1,080,000.00	NO			
Total Closing Costs (J)	- \$45,486	- \$19,889.29	YES • See Total Loan Costs (D) and Total Other Costs (I)			
Closing Costs Paid Before Closing	\$0	\$0	NO			
Total Payoffs and Payments (K)	-\$1,100,000	_ \$1,078,727.43	YES • See Payoff and Payments (K)			
Cash to Close	\$65,486  Trom To  Borrower	\$18,616.72 <b>⊠</b> From ☐ To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$1,272.57			



## **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. 

X does not have a demand feature.

#### **Late Payment**

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

# Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

🖾 do not have a negative amortization feature.

# **Partial Payments**

Your lender

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

III 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 222 High Meadows Loop, Elizabeth, CO 80107

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	Escrow					
Escrowed Property Costs over Year 1	\$15,062.76	Estimated total amount over year 1 for your escrowed property costs:  Property Taxes Homeowner's Insurance				
Non-Escrowed Property Costs over Year 1	\$290.04	Estimated total amount over year 1 for your non-escrowed property costs:  Association Dues  You may have other property costs.				
Initial Escrow Payment	\$7,055.13	A cushion for the escrow account you pay at closing. See Section G on page 2.				
Monthly Escrow Payment	\$1,255.23	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		 	4	
Estimated Property Costs over Year 1	-    -	these co	sts direc	er year 1. You tly, possibly in s a year.
Escrow Waiver Fee				

#### In the future,



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## **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.

ixi will not allow assumption of this loan on the original terms.

#### **Demand Feature**

Your loan

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

#### Late Payment

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

## Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

🛛 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 222 High Meadows Loop, Elizabeth, CO 80107

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

[X] 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.

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No Escrow		y 1 - 3 1	· · · · · ·	,8 %	: 3	
Estimated Property Costs over Year 1		•	must pay	d total amoun these costs d vo large paym	irectly, po	ossibly in
Escrow Waiver Fe	ee					

#### In the future,



<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.	\$1,892,601.73
Finance Charge. The dollar amount the loan will cost you.	\$810,341.73
Amount Financed. The loan amount available after paying your upfront finance charge.	\$1,073,975.30
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.147%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	74.772%



**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,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

🛮 state law does not protect you from liability for the unpaid balance.

#### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

#### **Tax Deductions**

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

# **Contact Information**

	Lender	Mortgage Broker	Settlement Agent
Name	Northpointe Bank		Capital Title, LLC
Address	3333 Deposit Drive NE Grand Rapids, MI 49546		13570 Northgate Estates Drive, Suite 200 Colorado Springs, CO 80921
NMLS ID	447490		
CO License ID			196543
Contact	Daniel Thomas O'Brien		Chuck Hopper
Contact NMLS ID	1896170		, <b>6</b> 1%
Contact CO License ID			440139
Email	dan.obrien@northpointe.com		chopper@capitaltitle.us
Phone	719-445-6143		719-650-2347

- A 10	THE PERSON	Rece	11171
		Me ce	41.01
			-

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.

John C Clark

Date

Date

PAGE 5 OF 5 • LOAN ID # 5014008748





\$1,892,601.73
\$810,341.73
\$1,073,975.30
4.147%
74.772%



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CO License ID			196543
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Contact NMLS ID	1896170		
Contact CO License ID			440139
Email	dan.obrien@northpointe.com		chopper@capitaltitle.us
Phone	719-445-6143		719-650-2347

# 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.

Ashley I Clark

Date

Date

PAGE 5 OF 5 • LOAN ID # 5014008748

CLOSING DISCLOSURE



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

Transaction Information Loan Information Closing Information **Date Issued** 3/24/2022 Borrower John C Clark Loan Term 30 years 222 High Meadows Loop **Closing Date** 3/24/2022 Purpose Refinance Elizabeth, CO 80107 **Disbursement Date** 3/29/2022 Product **Fixed Rate Settlement Agent** Capital Title, LLC Lender Northpointe Bank File# 663247 Loan Type 
▼Conventional □FHA  $\square$ VA  $\square$ **Property** 222 High Meadows Loop Elizabeth, CO 80107 Loan ID# 5014008748 Appraised Prop. Value \$1,350,000 MIC# **Loan Terms** Can this amount increase after closing? \$1,080,000 **Loan Amount** NO **Interest Rate** 4.125% NO **Monthly Principal & Interest** \$5,234.22 NO See Projected Payments below for your **Estimated Total Monthly Payment** Does the loan have these features? **Prepayment Penalty** NO **Balloon Payment** NO **Projected Payments Payment Calculation Years 1-30** Principal & Interest \$5,234.22 Mortgage Insurance 0.00 **Estimated Escrow** 1,255.23 Amount can increase over time **Estimated Total** \$6,489.45 **Monthly Payment** This estimate includes In escrow? **Estimated Taxes, Insurance** X Property Taxes YES \$1,279.40 YES & Assessments X Homeowner's Insurance Amount can increase over time X Other: Association Dues NO a month See page 4 for details See Escrow Account on page 4 for details. You must pay for other property costs separately. **Costs at Closing Closing Costs** \$11,371.35 Includes \$5,067.20 in Loan Costs + \$6,304.15 in Other Costs - \$0.00 in Lender Credits. See page 2 for details. Cash to Close Includes Closing Costs. See Calculating Cash to Close on page 3 for details. \$9,637.25



**X** From □ To Borrower

Act closing & Act closing & S2,472.20  30. 10.1096 of Joan Amount (Ponts)  51.275 of Joseph Amount (Ponts)  51.275 of Joseph Amount (Ponts)  51.295.00  51.295.00  52.497.20  52	Loan Costs		Borrower-I		Paid by Others
10.109% of Loan Amount (Fonts)   S1,7720					Otners
2   Underwriting fee				.0	
Services Borrower Did Not Shop For \$250.00    Appraisal - Appraisal - Appraisal Fee to KIM Appraisals \$700.00    Appraisal - Appraisal - Desktop Valuation with Inspection to RIM Appraisals \$700.00    Appraisal - Appraisal - Desktop Valuation with Inspection to RIM Appraisals \$700.00    Appraisal - Appraisal - Desktop Valuation with Inspection to RIM Appraisals \$700.00    Appraisal - Appraisal - Desktop Valuation with Inspection to RIM Appraisals \$700.00    Appraisal - Appraisal - Desktop Valuation with Inspection to RIM Appraisals \$700.00    Appraisal - Appraisal - Desktop Valuation with Inspection to RIM Appraisals \$700.00    Services Borrower Did Shop For \$1,745.00    The C- Body Protection Letter to Capital Title, LLC \$25.00    The					
Services Borrower Did Not Shop For   S850.00	2 Underwriting Fee		\$1,295.00		
Services Borrower Did Not Shop For   Se50.00					
Services Borrower Did Not Shop For   S850.00     Appraisal - Appraisal Fee to RIM Appraisals   \$700.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Recording Fee to Capital Title, LLC   \$10.00     Appraisal - Rec					
Services Borrower Did Not Shop For   \$85.0.00     Appraisal - Appraisal Fee to RJM Appraisals   \$700.00     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$15.000     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$15.000     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$15.000     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$15.000     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$15.000     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$15.000     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$17.45.00     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$17.45.00     Appraisal - Desistop Valuation	16				
Services Borrower Did Not Shop For   \$85.00.0	7				
Appraisal - Appraisal - Peektop Valuation with Inspection to RIM Appraisals   \$150.00	8			Ī	
Appraisal - Appraisal - Peektop Valuation with Inspection to RIM Appraisals   \$150.00	S. Services Borrower Did Not Shop For		\$850.00		
2 Appraisal - Desistrop Valuation with Inspection to RIM Appraisals  3					
Services Borrower Did Shop For   S1,745,00   Title - Closing Protection Letter to Capital Title, LLC   S25,00   Title - Closing Protection Letter to Capital Title, LLC   S35,00   S1 title - Encorrenants to Capital Title, LLC   S35,00   S1 title - Endorsens to Capital Title, LLC   S35,00   S1 title - Endorsens to Capital Title, LLC   S35,00   S1 title - Endorsens to Capital Title, LLC   S35,00   S1 title - Stephanomer S1 title - S1,375,00   S1 title - Stephanomer S1 title - S1,375,00   S1 title - Stephanomer S1 title - S1,375,00   S1 title - Stephanomer S1 title - S25,00   S25,067,20   S25,067,2	2 Appraisal - Appraisar ree to row Appraisars	to RIM Appraisals			
		to rolly Appliaisais	\$130.00		
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Services Borrower Did Shop For  Title - Closing Protection Letter to Capital Title, LLC  Title - Recording fee to Capital Title, LLC  Title - Recording fee to Capital Title, LLC  St.000  Title - Endorsements to Capital Title, LLC  St.000  Title - Stetlement Fee to Capital Title, LLC  St.000  Title - Stetlement Fee to Capital Title, LLC  St.000  Title - Stetlement Fee to Capital Title, LLC  St.000  Title - Stetlement Fee to Capital Title, LLC  St.000  Title - Stetlement Fee to Capital Title, LLC  St.000  St.000  St.000  Title - Stetlement Fee to Capital Title, LLC  St.000  St.					
Services Borrower Did Shop For   S1,745.00					
Services Borrower Did Shop For   \$1,745.00   \$1,745.00   \$25.00					
Services Borrower Did Shop For   S1,745,00	9				
Title - Closing Protection Letter to Capital Title, LLC	0				
Title - Closing Protection Letter to Capital Title, LLC	. Services Borrower Did Shop For		\$1.745.0	0	
2 Title - E-Recording Fee to Capital Title, LLC		. LLC			
3 Title - Endorsements to Capital Title, LLC		<i>դ</i> ====			
4 Title - Lender's Title Policy to Capital Title, LLC   \$300.00					
STRIE - Settlement Fee to Capital Title, LLC   \$300.00	M Title - Lander's Title Policy to Capital Title LLC				
77   78   79   79   79   79   79   79	• • • • • • • • • • • • • • • • • • • •		\$300.00		
Commonst					
Cother Costs   State					
Cother Costs           E Taxes and Other Government Fees         \$133.00           51 Recording Fees         Deed: Mortgage: \$133.00           52         F. Perpaids           51 Homeowner's insurance Premium ( mo.)         \$371.25           52 Mortgage Insurance Premium ( mo.)         \$371.25           30 Prepaid Interest (\$123.7500 per day from 3/29/2022 to 4/1/2022)         \$371.25           30 Property Taxes ( mo.)         \$5.           55. Initial Escrow Payment at Closing         \$5,799.90           50. Initial Escrow Payment at Closing         \$5,799.90           20 Mortgage Insurance         per month for mo.           30 Property Taxes         \$966.65 per month for 6 mo.           31 Property Taxes         \$966.65 per month for 6 mo.           32 Property Taxes         \$966.65 per month for 6 mo.           34 Aggregate Adjustment         -\$1,442.90           40 Aggregate Adjustment         -\$1,442.90           41 Aggregate Adjustment         -\$1,442.90           42 Aggregate Adjustment         -\$1,442.90           43 Aggregate Adjustment         -\$1,442.90           44 Aggregate Adjustment         -\$1,442.90           50 Aggregate A	D. TOTAL LOAN COSTS (Borrower-Paid)		\$5,067.2	0	
Other Costs           E. Taxes and Other Government Fees         \$133.00           D1 Recording Fees         Deed: Mortgage: \$133.00           D2         \$371.25           D1 Homeowner's Insurance Premium (mo.)         \$371.25           D2 Mortgage Insurance Premium (mo.)         \$371.25           D3 Prepaid Interest (\$123.7500 per day from 3/29/2022 to 4/1/2022)         \$371.25           D4 Property Taxes (mo.)         \$371.25           D5 Initial Escrow Payment at Closing         \$5,799.90           D1 Homeowner's Insurance         \$288.58 per month for 5 mo.         \$1,442.90           D2 Mortgage Insurance         per month for mo.         \$5,799.90           D3 Property Taxes         \$966.65 per month for 6 mo.         \$5,799.90           D4         \$5,799.90         \$5,799.90           D4         \$5,799.90         \$5,799.90           D4         \$5,799.90         \$5,799.90           D4         \$5,799.90         \$5,799.90           D6         \$5,799.90         \$5,799.90           D6         \$5,799.90         \$5,799.90           D7         \$5,799.90         \$5,799.90           D8         \$6,304.15         \$6,304.15           D6         \$6,304.15         \$6,304.15	Loan Costs Subtotals (A + B + C)		\$5,067.20		
		d: Mortgage: \$133.00	·		
101 Homeowner's Insurance Premium ( mo.)				Ī	
101 Homeowner's Insurance Premium ( mo.)	Prenaids		\$371.25	i	
22 Mortgage Insurance Premium ( mo.)			<b>407</b>		
33 Prepaid Interest (\$123.7500 per day from 3/29/2022 to 4/1/2022)   \$371.25     34 Property Taxes ( mo.)					
10		0/2022 to 4/1/2022\	¢271.25		
S. Initial Escrow Payment at Closing   \$5,799.90		9/2022 (0 4/1/2022)	\$3/1.25		
Similar   Simi					
Homeowner's Insurance   \$288.58   per month for   5 mo.   \$1,442.90         Montgage Insurance   per month for   mo.         Montgage Insurance   per month for   mo.         Montgage Insurance   \$966.65   per month for   6 mo.   \$5,799.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$5,799.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$5,799.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$5,799.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$5,799.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$5,799.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$5,799.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$5,799.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$5,799.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$1,442.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$1,442.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$1,442.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$1,442.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$1,442.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$1,442.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$1,442.90       Montgage Insurance   \$966.65   per month for   6 mo.   \$1,442.90       Montgage Insurance   \$1,442.90   \$1,442.90       Montgage Insurance   \$1,44			47 700	_	
Mortgage Insurance				U	
\$966.65 per month for 6 mo. \$5,799.90    4			\$1,442.90		
14		·			
Solution	3 Property Taxes	\$966.65 per month for 6 mo.	\$5,799.90		
106					
106					
10				i	
8 Aggregate Adjustment				i	
A. Other  10 12 13 14 15 16 17 18 18 1 TOTAL OTHER COSTS (Borrower-Paid) 18 \$6,304.15 18 \$6,304.15 18 \$11,371.35 18 \$11,371.35 18 \$11,371.35 18 \$11,371.35			- \$1,442.90	i	
1			1,7		
102   103   104   105					
103 104 105 106 107 108 109 109 109 109 109 109 109 109 109 109					
14					
15   16   17   18   19   19   19   19   19   19   19					
107   108   109					
TOTAL OTHER COSTS (Borrower-Paid)   \$6,304.15     Other Costs Subtotals (E + F + G + H)   \$6,304.15     Other Costs Subtotals (Borrower-Paid)   \$11,371.35     Closing Costs Subtotals (D + I)   \$11,371.35					
TOTAL OTHER COSTS (Borrower-Paid)  Sther Costs Subtotals (E + F + G + H)  Standard Costs Subtotals (E + F + G + H)  TOTAL CLOSING COSTS (Borrower-Paid)  Standard Costs Subtotals (D + I)  \$11,371.35				-	
TOTAL OTHER COSTS (Borrower-Paid)  Sther Costs Subtotals (E + F + G + H)  TOTAL CLOSING COSTS (Borrower-Paid)  Standard Closing Costs Subtotals (D + I)  \$11,371.35					
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losing Costs Subtotals (D + I) \$11,371.35	TOTAL OTHER COSTS (Borrower-Paid)			5	
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enuer Credits	TOTAL OTHER COSTS (Borrower-Paid) Other Costs Subtotals (E + F + G + H)  TOTAL CLOSING COSTS (Borrower-Paid)		\$6,304.15 \$11,371.		
	Definition of the costs (Borrower-Paid)  Other Costs Subtotals (E + F + G + H)  J. TOTAL CLOSING COSTS (Borrower-Paid)  Closing Costs Subtotals (D + I)		\$6,304.15 \$11,371.		



Payoffs and Payments	Use this table to see a summary of your payoffs and payments to others from your loan	
ТО		AMOUNT
01 NRTHPT/NAMC To Pay off Mortgage Lien		\$1,078,265.90
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		
14		
15		

Calculating Cash to Close	Use this tab	Use this table to see what has changed from your Loan Estimate.		
	Loan Estimate	Loan Estimate Final Did this change?		
Loan Amount	\$1,080,000	\$1,080,000.00	NO	
Total Closing Costs (J)	- \$45,486	- \$11,371.35	YES • See Total Loan Costs (D) and Total Other Costs (I)	
Closing Costs Paid Before Closing	\$0	\$0	NO	
Total Payoffs and Payments (K)	- \$1,100,000	- \$1,078,265.90	YES • See Payoff and Payments (K)	
Cash to Close	\$65,486	\$9,637.25		
	<b>X</b> From □ To	X From □ To		
	Borrower	Borrower	Closing Costs Financed (Paid from your Loan Amount) \$1,734.10	



\$1,078,265.90

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## **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	\$15,062.76	Estimated total amount over year 1 for your escrowed property costs:  Property Taxes Homeowner's Insurance
Non-Escrowed Property Costs over Year 1	\$290.04	Estimated total amount over year 1 for your non-escrowed property costs:  Association Dues  You may have other property costs.
Initial Escrow Payment	\$5,799.90	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$1,255.23	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,



<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.	\$1,889,755.48
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$807,495.48
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$1,076,821.55
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.147%
<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.	74.508%

?

**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,

☐ 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.

**X** 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	Settlement Agent
Name	Northpointe Bank		Capital Title, LLC
Address	3333 Deposit Drive NE Grand Rapids, MI 49546		13570 Northgate Estates Drive, Suite 200 Colorado Springs, CO 80921
NMLS ID	447490		
CO License ID			196543
Contact	Daniel Thomas O'Brien		Chuck Hopper
Contact NMLS ID	1896170		
Contact CO License ID			440139
Email	dan.obrien@northpointe.com		chopper@capitaltitle.us
Phone	719-445-6143		719-650-2347



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

Transaction Information Loan Information Closing Information **Date Issued** 3/11/2022 Borrower John C Clark Loan Term 30 years 222 High Meadows Loop **Closing Date** 3/17/2022 Purpose Refinance Elizabeth, CO 80107 **Disbursement Date** 3/22/2022 Product **Fixed Rate Settlement Agent** Capital Title, LLC Lender Northpointe Bank File# 663247 Loan Type 
▼Conventional □FHA  $\square$ VA  $\square$ **Property** 222 High Meadows Loop Elizabeth, CO 80107 Loan ID# 5014008748 Estimated Prop. Value \$1,350,000 MIC# **Loan Terms** Can this amount increase after closing? \$1,080,000 **Loan Amount** NO **Interest Rate** 4.125% NO **Monthly Principal & Interest** \$5,234.22 NO See Projected Payments below for your **Estimated Total Monthly Payment** Does the loan have these features? **Prepayment Penalty** NO **Balloon Payment** NO **Projected Payments Payment Calculation Years 1-30** Principal & Interest \$5,234.22 Mortgage Insurance 0.00 **Estimated Escrow** 1,025.62 Amount can increase over time **Estimated Total** \$6,259.84 **Monthly Payment** This estimate includes In escrow? **Estimated Taxes, Insurance** X Property Taxes YES \$1,049.79 YES & Assessments X Homeowner's Insurance Amount can increase over time X Other: Association Dues NO a month See page 4 for details See Escrow Account on page 4 for details. You must pay for other property costs separately. **Costs at Closing Closing Costs** Includes \$4,353.20 in Loan Costs + \$5,792.74 in Other Costs - \$0.00 in \$10,145.94 Lender Credits. See page 2 for details. Cash to Close Includes Closing Costs. See Calculating Cash to Close on page 3 for details. \$30,145.94



**X** From □ To Borrower

Loan Costs		Borrower-F		Paid by Others
			fore Closing	Others
A. Origination Charges		\$1,608.2	.0	
01 0.029% of Loan Amount (Points)		\$313.20		
2 Underwriting Fee		\$1,295.00		
3				
4				
5				
6				
7				
8				
3. Services Borrower Did Not Shop For		\$1,000.0	00	
1 Appraisal - Appraisal Fee to RJM Appraisals		\$850.00		
2 Appraisal - Desktop Valuation with Inspection to TBD		\$150.00		
3				
14				
5				
6				
7				
8				
9				
0				
. Services Borrower Did Shop For		\$1,745.0	0	
1 Title - Closing Protection Letter to Capital Title, LLC		\$25.00		
2 Title - E-Recording Fee to Capital Title, LLC		\$10.00		
3 Title - Endorsements to Capital Title, LLC		\$35.00		
4 Title - Lender's Title Policy to Capital Title, LLC		\$1,375.00		
5 Title - Settlement Fee to Capital Title, LLC		\$300.00		
06		· · · · · · · · · · · · · · · · · · ·		
07				
08				
D. TOTAL LOAN COSTS (Borrower-Paid)		\$4,353.2	0	
			-	
Other Costs		\$4,353.20		
E. Taxes and Other Government Fees	Mortgago: \$122.00	\$133.00	D	
Other Costs E. Taxes and Other Government Fees D1 Recording Fees Deed:	Mortgage: \$133.00		0	
Other Costs E. Taxes and Other Government Fees D1 Recording Fees Deed:	Mortgage: \$133.00	\$133.00 \$133.00		
Other Costs E. Taxes and Other Government Fees D1 Recording Fees Deed: F. Prepaids	Mortgage: \$133.00	\$133.00		
Other Costs  E. Taxes and Other Government Fees  11 Recording Fees  Deed:  72  F. Prepaids  11 Homeowner's Insurance Premium ( mo.)	Mortgage: \$133.00	\$133.00 \$133.00		
Other Costs  E. Taxes and Other Government Fees  D1 Recording Fees  Deed:  Prepaids  Homeowner's Insurance Premium ( mo.)  Mortgage Insurance Premium ( mo.)		\$133.00 \$133.00 \$1,237.5		
Other Costs  E. Taxes and Other Government Fees  11 Recording Fees  Deed:  22  E. Prepaids  12 Mortgage Insurance Premium ( mo.)  13 Prepaid Interest (\$123.7500 per day from 3/22/2022 to		\$133.00 \$133.00		
Other Costs  E. Taxes and Other Government Fees  11 Recording Fees  12 Deed:  12 Deed:  13 Prepaids  14 Homeowner's Insurance Premium ( mo.)  15 Mortgage Insurance Premium ( mo.)  16 Prepaid Interest (\$123.7500 per day from 3/22/2022 to)  17 Property Taxes ( mo.)		\$133.00 \$133.00 \$1,237.5		
Other Costs  E. Taxes and Other Government Fees  11 Recording Fees  12 Deed:  12 Deed:  13 Prepaids  14 Homeowner's Insurance Premium ( mo.)  15 Mortgage Insurance Premium ( mo.)  16 Prepaid Interest (\$123.7500 per day from 3/22/2022 to 1/24 Property Taxes ( mo.)		\$133.00 \$133.00 \$1,237.5	60	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Prepaid Interest (\$123.7500 per day from 3/22/2022 to 44 Property Taxes (mo.) Initial Escrow Payment at Closing	4/1/2022)	\$133.00 \$133.00 \$1,237.5 \$1,237.50 \$4,422.2	60	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Prepaid Interest (\$123.7500 per day from 3/22/2022 to Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's Insurance	4/1/2022) \$288.58 per month for 5 mo.	\$133.00 \$133.00 \$1,237.5	60	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Prepaid Interest (\$123.7500 per day from 3/22/2022 to 4 Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's Insurance Mortgage Insurance Mortgage Insurance	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90	60	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Prepaid Interest (\$123.7500 per day from 3/22/2022 to p	4/1/2022) \$288.58 per month for 5 mo.	\$133.00 \$133.00 \$1,237.5 \$1,237.50 \$4,422.2	60	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Prepaid Interest (\$123.7500 per day from 3/22/2022 to mo.) Initial Escrow Payment at Closing Homeowner's Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Mortgage Insurance Property Taxes	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90	60	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Portagge Insurance Premium (mo.) Propaid Interest (\$123.7500 per day from 3/22/2022 to 4 Property Taxes (mo.)  Initial Escrow Payment at Closing Homeowner's Insurance Mortgage Insurance Mortgage Insurance Property Taxes	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90	60	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Propaid Interest (\$123.7500 per day from 3/22/2022 to p	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90	60	
Other Costs  Taxes and Other Government Fees  Recording Fees  Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Propaid Interest (\$123.7500 per day from 3/22/2022 to	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90 \$4,422.24	60	
Other Costs  Taxes and Other Government Fees  Recording Fees  Deed:  Prepaids  Homeowner's Insurance Premium (mo.)  Mortgage Insurance Premium (mo.)  Property Taxes (mo.)  Initial Escrow Payment at Closing  Homeowner's Insurance  Mortgage Insurance  Mortgage Insurance  Mortgage Insurance  Aproperty Taxes  Aproperty Taxes  Aproperty Taxes	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90	60	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Propaid Interest (\$123.7500 per day from 3/22/2022 to p	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90 \$4,422.24	60	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Prepaid Interest (\$123.7500 per day from 3/22/2022 to p	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90 \$4,422.24	60	
Other Costs  Taxes and Other Government Fees  Recording Fees  Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Propaid Interest (\$123.7500 per day from 3/22/2022 to Property Taxes (mo.)  Indicate the second Property Taxes (mo.)  Indicate the second Property Taxes (mo.)  And the second Property Taxes (mo.)	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90 \$4,422.24	60	
Other Costs  Taxes and Other Government Fees  Recording Fees  Deed:  Prepaids  Homeowner's Insurance Premium (mo.)  Mortgage Insurance Premium (mo.)  Propaid Interest (\$123.7500 per day from 3/22/2022 to per day from 3/22/2022	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90 \$4,422.24	60	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Propaid Interest (\$123.7500 per day from 3/22/2022 to Property Taxes (mo.)  Indial Escrow Payment at Closing Homeowner's Insurance Mortgage Insurance Mortgage Insurance Premium (mo.)  A Property Taxes (mo.)  A Regregate Adjustment  A Regregate Adjustment  Cother	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90 \$4,422.24	60	
Other Costs  Taxes and Other Government Fees  Recording Fees  Deed:  Prepaids  Homeowner's Insurance Premium (mo.)  Mortgage Insurance Premium (mo.)  Propaid Interest (\$123.7500 per day from 3/22/2022 to 4 property Taxes (mo.)  Indicate Escrow Payment at Closing  Homeowner's Insurance  Mortgage Insurance  Mortgage Insurance  Property Taxes  Aggregate Adjustment  Other	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90 \$4,422.24	60	
Other Costs . Taxes and Other Government Fees 1 Recording Fees Deed: 2 . Prepaids 1 Homeowner's Insurance Premium (mo.) 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$123.7500 per day from 3/22/2022 to Property Taxes (mo.) 5 6. Initial Escrow Payment at Closing 1 Homeowner's Insurance 2 Mortgage Insurance 3 Property Taxes 4 5 6 7 8 Aggregate Adjustment 1. Other 1	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90 \$4,422.24	60	
Other Costs  . Taxes and Other Government Fees  1 Recording Fees Deed:  2 . Prepaids 1 Homeowner's Insurance Premium (mo.) 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$123.7500 per day from 3/22/2022 to Property Taxes (mo.) 5 6. Initial Escrow Payment at Closing 1 Homeowner's Insurance 2 Mortgage Insurance 3 Property Taxes 4 5 6 7 8 Aggregate Adjustment 1. Other 1 2 3 4 5 6	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90 \$4,422.24	60	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Prepaid Interest (\$123.7500 per day from 3/22/2022 to Property Taxes (mo.) Mortgage Insurance Mo	\$288.58 per month for 5 mo.  per month for mo.	\$133.00 \$133.00 \$1,237.50 \$1,237.50 \$4,422.2 \$1,442.90 \$4,422.24	60	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Prepaid Interest (\$123.7500 per day from 3/22/2022 to Property Taxes (mo.)  Initial Escrow Payment at Closing Homeowner's Insurance Mortgage Insurance Mortgage Insurance Property Taxes  Mortgage Insurance Registration  Nother  Control  Nother  Control  Nother  Mortgage Insurance Mortga	\$288.58 per month for 5 mo.  per month for mo.	\$1,237.50 \$1,237.50 \$1,237.50 \$4,422.24 \$1,442.90 \$4,422.24	34	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Mortgage Insurance Premium (mo.) Propaid Interest (\$123.7500 per day from 3/22/2022 to Property Taxes (mo.)  Initial Escrow Payment at Closing Homeowner's Insurance Mortgage Insurance Mortgage Insurance Property Taxes  Mortgage Insurance Aproperty Taxes  Mortgage Insurance  Nortgage Insurance  Property Taxes  Mortgage Insurance  Property Taxes  Mortgage Insurance  Total Other  Total Other	\$288.58 per month for 5 mo.  per month for mo.	\$1,237.50 \$1,237.50 \$1,237.50 \$4,422.24 \$1,442.90 \$4,422.24 \$1,442.90	34	
Other Costs . Taxes and Other Government Fees 1 Recording Fees Deed: 2 . Prepaids 1 Homeowner's Insurance Premium (mo.) 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$123.7500 per day from 3/22/2022 to Property Taxes (mo.) 5 6. Initial Escrow Payment at Closing 1 Homeowner's Insurance 2 Mortgage Insurance 3 Property Taxes 4 5 6 7 8 Aggregate Adjustment 1. Other 1 2 3 4 5 6 7 8 TOTAL OTHER COSTS (Borrower-Paid)	\$288.58 per month for 5 mo.  per month for mo.	\$1,237.50 \$1,237.50 \$1,237.50 \$4,422.24 \$1,442.90 \$4,422.24	30	
Other Costs  . Taxes and Other Government Fees  1 Recording Fees Deed:  2 . Prepaids  1 Homeowner's Insurance Premium (mo.)  2 Mortgage Insurance Premium (mo.)  3 Prepaid Interest (\$123.7500 per day from 3/22/2022 to Property Taxes (mo.)  5 . Initial Escrow Payment at Closing  1 Homeowner's Insurance  2 Mortgage Insurance  3 Property Taxes  4 . Other  1 . Other  1 . Other  1 . Other  1 . TOTAL OTHER COSTS (Borrower-Paid)  There Costs Subtotals (E + F + G + H)	\$288.58 per month for 5 mo.  per month for mo.	\$1,237.50 \$1,237.50 \$1,237.50 \$4,422.24 \$1,442.90 \$4,422.24 -\$1,442.90 \$5,792.74	14	
Other Costs  Taxes and Other Government Fees Recording Fees Deed:  Prepaids Homeowner's Insurance Premium (mo.) Portagge Insurance Premium (mo.) Propaid Interest (\$123.7500 per day from 3/22/2022 to 4 Property Taxes (mo.)  Initial Escrow Payment at Closing Homeowner's Insurance Mortgage Insurance Mortgage Insurance Property Taxes	\$288.58 per month for 5 mo.  per month for mo.	\$1,237.50 \$1,237.50 \$1,237.50 \$4,422.24 \$1,442.90 \$4,422.24 \$1,442.90	14	



Payoffs and Payments	Use this table to see a summary of your payoffs and payments to others from your loan account	
то		AMOUNT
01 NRTHPT/NAMC To Pay off Mortgage Lien		\$1,100,000.00
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		
14		
15		

Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.			
	Loan Estimate	Loan Estimate Final Did this change?		
Loan Amount	\$1,080,000	\$1,080,000.00	NO	
Total Closing Costs (J)	- \$45,486	- \$10,145.94	YES • See Total Loan Costs (D) and Total Other Costs (I)	
Closing Costs Paid Before Closing	\$0	\$0	NO	
Total Payoffs and Payments (K)	- \$1,100,000	\$1,100,000.00	NO	
Cash to Close	\$65,486	\$30,145.94		
	<b>X</b> From □ To	<b>X</b> From □ To		
	Borrower	Borrower	Closing Costs Financed (Paid from your Loan Amount) \$0	



\$1,100,000.00

# **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.

X 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.

X does not have a demand feature.

#### **Late Payment**

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

#### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

**X** 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 222 High Meadows Loop, Elizabeth, CO 80107

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	\$12,307.44	Estimated total amount over year 1 for your escrowed property costs:  Property Taxes Homeowner's Insurance
Non-Escrowed Property Costs over Year 1	\$290.04	Estimated total amount over year 1 for your non-escrowed property costs:  Association Dues  You may have other property costs.
Initial Escrow Payment	\$4,422.24	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$1,025.62	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,



<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.	\$1,889,907.73
Finance Charge. The dollar amount the loan will cost you.	\$807,497.73
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$1,076,819.30
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.14%
<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.	74.588%

?

**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,

☐ 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.

**X** 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	Settlement Agent
Name	Northpointe Bank		Capital Title, LLC
Address	3333 Deposit Drive NE Grand Rapids, MI 49546		13570 Northgate Estates Drive, Suite 200 Colorado Springs, CO 80921
NMLS ID	447490		
CO License ID			196543
Contact	Daniel Thomas O'Brien		Chuck Hopper
Contact NMLS ID	1896170		
Contact CO License ID			440139
Email	dan.obrien@northpointe.com		chopper@capitaltitle.us
Phone	719-445-6143		719-650-2347



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

Transaction Information Loan Information Closing Information **Date Issued** 3/24/2022 Borrower John C Clark Loan Term 30 years 222 High Meadows Loop **Closing Date** 3/24/2022 Purpose Refinance Elizabeth, CO 80107 **Disbursement Date** 3/29/2022 Product Fixed Rate **Settlement Agent** Capital Title, LLC Lender Northpointe Bank File# 663247 Loan Type 
▼Conventional □FHA  $\square$ VA  $\square$ **Property** 222 High Meadows Loop Elizabeth, CO 80107 Loan ID# 5014008748 Appraised Prop. Value \$1,350,000 MIC# **Loan Terms** Can this amount increase after closing? \$1,080,000 **Loan Amount** NO **Interest Rate** 4.125% NO **Monthly Principal & Interest** \$5,234.22 NO See Projected Payments below for your **Estimated Total Monthly Payment** Does the loan have these features? **Prepayment Penalty** NO **Balloon Payment** NO **Projected Payments Payment Calculation Years 1-30** Principal & Interest \$5,234.22 Mortgage Insurance 0.00 **Estimated Escrow** 1,255.23 Amount can increase over time **Estimated Total** \$6,489.45 **Monthly Payment** This estimate includes In escrow? **Estimated Taxes, Insurance** X Property Taxes YES \$1,279.40 YES & Assessments X Homeowner's Insurance Amount can increase over time X Other: Association Dues NO a month See page 4 for details See Escrow Account on page 4 for details. You must pay for other property costs separately. **Costs at Closing Closing Costs** \$11,371.35 Includes \$5,067.20 in Loan Costs + \$6,304.15 in Other Costs - \$0.00 in Lender Credits. See page 2 for details. Cash to Close Includes Closing Costs. See Calculating Cash to Close on page 3 for details. \$9,637.25 **X** From □ To Borrower



Act closing & Act closing & S2,472.20  30. 10.1096 of Joan Amount (Ponts)  51.275 of Joseph Amount (Ponts)  51.275 of Joseph Amount (Ponts)  51.295.00  51.295.00  52.497.20  52	Loan Costs		Borrower-I		Paid by Others
10.109% of Loan Amount (Fonts)   S1,7720					Otners
2   Underwriting fee				.0	
Services Borrower Did Not Shop For \$250.00    Appraisal - Appraisal - Appraisal Fee to KIM Appraisals \$700.00    Appraisal - Appraisal - Desktop Valuation with Inspection to RIM Appraisals \$700.00    Appraisal - Appraisal - Desktop Valuation with Inspection to RIM Appraisals \$700.00    Appraisal - Appraisal - Desktop Valuation with Inspection to RIM Appraisals \$700.00    Appraisal - Appraisal - Desktop Valuation with Inspection to RIM Appraisals \$700.00    Appraisal - Appraisal - Desktop Valuation with Inspection to RIM Appraisals \$700.00    Appraisal - Appraisal - Desktop Valuation with Inspection to RIM Appraisals \$700.00    Services Borrower Did Shop For \$1,745.00    The C- Body Protection Letter to Capital Title, LLC \$25.00    The					
Services Borrower Did Not Shop For   S850.00	2 Underwriting Fee		\$1,295.00		
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Services Borrower Did Not Shop For   S850.00     Appraisal - Appraisal Fee to RIM Appraisals   \$700.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Desktop Valuation with Inspection to RIM Appraisals   \$150.00     Appraisal - Recording Fee to Capital Title, LLC   \$10.00     Appraisal - Rec					
Services Borrower Did Not Shop For   \$85.0.00     Appraisal - Appraisal Fee to RJM Appraisals   \$700.00     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$15.000     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$15.000     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$15.000     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$15.000     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$15.000     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$15.000     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$17.45.00     Appraisal - Desistop Valuation with Inspection to RJM Appraisals   \$17.45.00     Appraisal - Desistop Valuation	16				
Services Borrower Did Not Shop For   \$85.00.0	7				
Appraisal - Appraisal - Peektop Valuation with Inspection to RIM Appraisals   \$150.00	8			Ī	
Appraisal - Appraisal - Peektop Valuation with Inspection to RIM Appraisals   \$150.00	S. Services Borrower Did Not Shop For		\$850.00		
2 Appraisal - Desistrop Valuation with Inspection to RIM Appraisals  3					
Services Borrower Did Shop For   S1,745,00   Title - Closing Protection Letter to Capital Title, LLC   S25,00   Title - Closing Protection Letter to Capital Title, LLC   S35,00   S1 title - Encorrenants to Capital Title, LLC   S35,00   S1 title - Endorsens to Capital Title, LLC   S35,00   S1 title - Endorsens to Capital Title, LLC   S35,00   S1 title - Endorsens to Capital Title, LLC   S35,00   S1 title - Stephanomer S1 title - S1,375,00   S1 title - Stephanomer S1 title - S1,375,00   S1 title - Stephanomer S1 title - S1,375,00   S1 title - Stephanomer S1 title - S25,00   S25,067,20   S25,067,2	2 Appraisal - Appraisar ree to row Appraisars	to RIM Appraisals			
		to rolly Appliaisais	\$130.00		
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Services Borrower Did Shop For   S1,745.00					
Services Borrower Did Shop For   \$1,745.00   \$1,745.00   \$25.00					
Services Borrower Did Shop For   S1,745,00	9				
Title - Closing Protection Letter to Capital Title, LLC	0				
Title - Closing Protection Letter to Capital Title, LLC	. Services Borrower Did Shop For		\$1.745.0	0	
2 Title - E-Recording Fee to Capital Title, LLC		. LLC			
3 Title - Endorsements to Capital Title, LLC		<i>y</i> ====			
4 Title - Lender's Title Policy to Capital Title, LLC   \$300.00					
STRIE - Settlement Fee to Capital Title, LLC   \$300.00	M Title - Lander's Title Policy to Capital Title LLC				
77   78   79   79   79   79   79   79	• • • • • • • • • • • • • • • • • • • •		\$300.00		
Commonst					
Cother Costs   State					
Cother Costs           E Taxes and Other Government Fees         \$133.00           51 Recording Fees         Deed: Mortgage: \$133.00           52         F. Perpaids           51 Homeowner's insurance Premium ( mo.)         \$371.25           52 Mortgage Insurance Premium ( mo.)         \$371.25           30 Prepaid Interest (\$123.7500 per day from 3/29/2022 to 4/1/2022)         \$371.25           30 Property Taxes ( mo.)         \$5.           55. Initial Escrow Payment at Closing         \$5,799.90           50. Initial Escrow Payment at Closing         \$5,799.90           20 Mortgage Insurance         per month for mo.           30 Property Taxes         \$966.65 per month for 6 mo.           31 Property Taxes         \$966.65 per month for 6 mo.           32 Property Taxes         \$966.65 per month for 6 mo.           34 Aggregate Adjustment         -\$1,442.90           40 Aggregate Adjustment         -\$1,442.90           41 Aggregate Adjustment         -\$1,442.90           42 Aggregate Adjustment         -\$1,442.90           43 Aggregate Adjustment         -\$1,442.90           44 Aggregate Adjustment         -\$1,442.90           50 Aggregate A	D. TOTAL LOAN COSTS (Borrower-Paid)		\$5,067.2	0	
Other Costs           E. Taxes and Other Government Fees         \$133.00           D1 Recording Fees         Deed: Mortgage: \$133.00           D2         \$371.25           D1 Homeowner's Insurance Premium (mo.)         \$371.25           D2 Mortgage Insurance Premium (mo.)         \$371.25           D3 Prepaid Interest (\$123.7500 per day from 3/29/2022 to 4/1/2022)         \$371.25           D4 Property Taxes (mo.)         \$371.25           D5 Initial Escrow Payment at Closing         \$5,799.90           D1 Homeowner's Insurance         \$288.58 per month for 5 mo.         \$1,442.90           D2 Mortgage Insurance         per month for mo.         \$5,799.90           D3 Property Taxes         \$966.65 per month for 6 mo.         \$5,799.90           D4         \$5,799.90         \$5,799.90           D4         \$5,799.90         \$5,799.90           D4         \$5,799.90         \$5,799.90           D4         \$5,799.90         \$5,799.90           D6         \$5,799.90         \$5,799.90           D6         \$5,799.90         \$5,799.90           D7         \$5,799.90         \$5,799.90           D8         \$6,304.15         \$6,304.15           D6         \$6,304.15         \$6,304.15	Loan Costs Subtotals (A + B + C)		\$5,067.20		
		d: Mortgage: \$133.00	·		
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101 Homeowner's Insurance Premium ( mo.)	Prenaids		\$371.25	i	
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33 Prepaid Interest (\$123.7500 per day from 3/29/2022 to 4/1/2022)   \$371.25     34 Property Taxes ( mo.)					
10		0/2022 to 4/1/2022\	¢271.25		
S. Initial Escrow Payment at Closing   \$5,799.90		9/2022 (0 4/1/2022)	\$3/1.25		
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Mortgage Insurance				U	
\$966.65 per month for 6 mo. \$5,799.90    4			\$1,442.90		
14		·			
Solution	3 Property Taxes	\$966.65 per month for 6 mo.	\$5,799.90		
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106					
10				i	
8 Aggregate Adjustment				i	
A. Other  10 12 13 14 15 16 17 18 18 1 TOTAL OTHER COSTS (Borrower-Paid) 18 \$6,304.15 18 \$6,304.15 18 \$11,371.35 18 \$11,371.35 18 \$11,371.35 18 \$11,371.35			- \$1,442.90	i	
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107   108   109					
TOTAL OTHER COSTS (Borrower-Paid)   \$6,304.15     Other Costs Subtotals (E + F + G + H)   \$6,304.15     Other Costs Subtotals (Borrower-Paid)   \$11,371.35     Closing Costs Subtotals (D + I)   \$11,371.35					
TOTAL OTHER COSTS (Borrower-Paid)  Sther Costs Subtotals (E + F + G + H)  Standard Costs Subtotals (E + F + G + H)  TOTAL CLOSING COSTS (Borrower-Paid)  Standard Costs Subtotals (D + I)  \$11,371.35				-	
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losing Costs Subtotals (D + I) \$11,371.35	TOTAL OTHER COSTS (Borrower-Paid)			5	
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enuer Credits	TOTAL OTHER COSTS (Borrower-Paid) Other Costs Subtotals (E + F + G + H)  TOTAL CLOSING COSTS (Borrower-Paid)		\$6,304.15 \$11,371.		
	Definition of the costs (Borrower-Paid)  Other Costs Subtotals (E + F + G + H)  J. TOTAL CLOSING COSTS (Borrower-Paid)  Closing Costs Subtotals (D + I)		\$6,304.15 \$11,371.		



Payoffs and Payments	Use this table to see a summary of your payoffs and payments to others from your loan account.					
ТО		AMOUNT				
01 NRTHPT/NAMC To Pay off Mortgage Lien		\$1,078,265.90				
02						
03						
04						
05						
06						
07						
08						
09						
10						
11						
12						
13						
14						
15						

Use this table to see what has changed from your Loan Estimate.		
Loan Estimate Final Did this change?		
\$1,080,000	\$1,080,000.00	NO
- \$45,486	- \$11,371.35	YES • See Total Loan Costs (D) and Total Other Costs (I)
\$0	\$0	NO
- \$1,100,000	- \$1,078,265.90	YES • See Payoff and Payments (K)
\$65,486	\$9,637.25	
		Closing Costs Financed (Paid from your Loan Amount) \$1,734.10
	\$1,080,000 - \$45,486 \$0 - \$1,100,000 \$65,486	Loan Estimate



\$1,078,265.90

# **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.

**X** will not allow assumption of this loan on the original terms.

#### **Demand Feature**

Your loan

 $\square$  has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.

X does not have a demand feature.

#### **Late Payment**

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

#### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

**X** 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 222 High Meadows Loop, Elizabeth, CO 80107

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	\$15,062.76	Estimated total amount over year 1 for your escrowed property costs:  Property Taxes Homeowner's Insurance
Non-Escrowed Property Costs over Year 1	\$290.04	Estimated total amount over year 1 for your non-escrowed property costs:  Association Dues  You may have other property costs.
Initial Escrow Payment	\$5,799.90	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$1,255.23	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,



<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.	\$1,889,755.48
Finance Charge. The dollar amount the loan will cost you.	\$807,495.48
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$1,076,821.55
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.147%
<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.	74.508%

?

**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**

#### Appraisa

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.

**X** 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	Settlement Agent
Name	Northpointe Bank		Capital Title, LLC
Address	3333 Deposit Drive NE Grand Rapids, MI 49546		13570 Northgate Estates Drive, Suite 200 Colorado Springs, CO 80921
NMLS ID	447490		
CO License ID			196543
Contact	Daniel Thomas O'Brien		Chuck Hopper
Contact NMLS ID	1896170		
Contact CO License ID			440139
Email	dan.obrien@northpointe.com		chopper@capitaltitle.us
Phone	719-445-6143		719-650-2347

