Closing Disclosure

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

Closing Informal Date Issued Closing Date Disbursement Date Settlement Agent File # Property Sale Price See attached page fo	4/28/2017 4/28/2017 McGehee Loan Clo	Borrow sings, Seller	;	Loan Ini Loan Tern Purpose Product Loan Type Loan ID # MIC #	
Loan Terms			Can this amo	unt increase after closin	;
Loan Amount		\$60,101	CAR TENTE	TRATION P	TREACES
IntercorRate		O A	NLYNOT	TO BE CON FIGURES 1	SIDERED
Principal & Inte See Projected Paym Estimated Total Pa	nents below for your	Y le	our actual fi	gures will de ements, type t, etc.	-
Prepayment P	Penalty		Does the loan	have these features?	
Balloon Paym	ent				
Projected Pa	yments				
Payment Calcu	ulation				
Principal & Int	erest				
Mortgage Inst	urance		+	\$0.00	
Estimated Esc Amount Can Inc	row crease Over Time		+		
Estimated To Payment	tal				
Estimated Taxe & Assessments Amount Can Incre Time See Details of	s ease Over	\$0.00	This estimate including Property Taxes Homeowner's Including Other: See Escrow Account of property costs separate	surance on page 4 for details. You mus	In escrow? NO NO NO t pay for other
Costs at Closi	ing				
Closing Costs		\$5,180.54	Includes \$4,065.39 in Lo \$6.00 in Lender Credits.	an Costs + \$1,121.15 in Ot See page 2 for details.	her Costs –
Cash to Close		\$327.76	Includes Closing Costs.	See Calculating Cash to Close	on page 3 for details.

Closing Cost Details

		Borrov	ver-Paid	Selle	er-Paid	Paid b
Loan Costs		At Closing	Albert (MAN)	At Closing	Before Closing	Other
A. Origination Charges			60.38	, it closing	perore crossing	
01 % of Loan Amount (Points)		+ ./-				
02 Discount points	to	\$225.38				
03 Lender verification	tı	\$50.00				
04 Underwriting Fee	tı	\$985.00				
05						
06						
07						
08						
B. Services Borrower Did Not Sh	iop For	\$1,3	34.01			
01 Appraisal Fee	to	\$527.00				
02 Credit Report Fee	tr	\$56.00				
03 Home Inspection Fee	to /	\$150.00				
04 USDA Rural Development Gu	ıaranto <i>F</i>	\$601.01				
05						
06						
07						
80						
C. Services Borrower Did Shop F	or	\$1,4	71.00			
01 BANK PLUS WIRING FEES	to BANK PLUS	\$50.00				
02 Courier Fee	to McGehee Loan Closings, Inc.	\$45,00				
03 TERMITE INSPECTION	to TERMITE COMPANY ESTr	\$125.00				
	ter F to WFG National Title Insurance Compa	\$50.00				
	Feeto McGehee Loan Closings, Inc.	\$125.00				
06 Title - Endorsement Fee	to WFG National Title Insurance Compa	\$50.00				
07 Title - Examination Fee	to McGehee Loan Closings, Inc.	\$100.00				
08 Title - Lender's Policy	to WFG NATIONAL TITLE INSURANCE CO	\$236.00				
09 Title - Settlement Agent Fee	to McGehee Loan Closings, Inc.	\$490.00				
10 TITLE BINDER	to WFG NATIONAL TITLE INSURANCE CO	\$50.00				
11 TITLE SEARCH	to McGehee Loan Closings, Inc.	\$150.00				
D. TOTAL LOAN COSTS (Borrowe	er-Paid)	\$4,0	65.39			
Loan Costs Subtotals (A + B + C)		\$4,065.39	\$0.00			
Other Costs	3.970					
E. Taxes and Other Government	Foor	\$39	0.00			
L. Taxes and Other dovernment	rees					
01 Recording Fees	Deed: Mortgage:		E-			
01 Recording Fees 02 Recording Fee Deed	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK	\$17.00	E			
01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK	\$17.00 \$22.00	Filing			W-101 1000
01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK	\$22.00	Filing 8.85			W-141-141-141-141-141-141-141-141-141-14
01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust F. Prepaids	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK	\$22.00	Filing	1717-111		W-10-10-10-10-10-10-10-10-10-10-10-10-10-
01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust F. Prepaids 01 Homeowner's Insurance Premiu 02 Mortgage Insurance Premium	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.)	\$22.00	Filing			
01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust F. Prepaids 01 Homeowner's Insurance Premiu 02 Mortgage Insurance Premium 03 Prepaid Interest (\$7.62 per de	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.)	\$22.00	Filing			
01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust F. Prepaids 01 Homeowner's Insurance Premium 02 Mortgage Insurance Premium 03 Prepaid Interest (\$7.62 per de	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.)	\$22.00 \$75 \$22.85	Filing			
01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust F. Prepaids 01 Homeowner's Insurance Premium 02 Mortgage Insurance Premium 03 Prepaid Interest (\$7.62 per do 04 Property Taxes 05 Hazard Insurance Premium	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 m	\$22.00 \$75	Filing			
01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust F. Prepaids 01 Homeowner's Insurance Premium 02 Mortgage Insurance Premium 03 Prepaid Interest (\$7.62 per decorded Property Taxes 05 Hazard Insurance Premium	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 m	\$22.00 \$75 \$22.85 \$736.00	Filing			
01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust F. Prepaids 01 Homeowner's Insurance Premium 02 Mortgage Insurance Premium 03 Prepaid Interest (\$7.62 per decease) 04 Property Taxes 05 Hazard Insurance Premium 06. Initial Escrow Payment at Clos	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 m	\$22.00 \$75 \$22.85 \$736.00	FF1 129 8.85			
01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust F. Prepaids 01 Homeowner's Insurance Premium 02 Mortgage Insurance Premium 03 Prepaid Interest (\$7.62 per decease) 04 Property Taxes 05 Hazard Insurance Premium 06 Initial Escrow Payment at Clos 01 Homeowner's Insurance	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 m	\$22.00 \$75 \$22.85 \$736.00	FF1 129 8.85			
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01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust F. Prepaids 01 Homeowner's Insurance Premium 02 Mortgage Insurance Premium 03 Prepaid Interest (\$7.62 per decorated by the second by the seco	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 m sing per month for mo. \$17.40 per month for 2 mo.	\$22.00 \$75 \$22.85 \$736.00 \$26 \$34.80	FF1 129 8.85			
01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust F. Prepaids 01 Homeowner's Insurance Premium 02 Mortgage Insurance Premium 03 Prepaid Interest (\$7.62 per decorate of the property Taxes 05 Hazard Insurance Premium 06 Initial Escrow Payment at Closs 07 Homeowner's Insurance 08 Mortgage Insurance 09 Mortgage Insurance 09 Property Taxes 09 Hazard Insurance Premium 09 Property Taxes 09 Hazard Insurance Premium	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 m sing per month for mo. \$17.40 per month for 2 mo. \$51.92 per month for 6 mo.	\$22.00 \$75 \$22.85 \$736.00 \$26 \$34.80 \$311.52	FF1 129 8.85			
01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust F. Prepaids 01 Homeowner's Insurance Premium 02 Mortgage Insurance Premium 03 Prepaid Interest (\$7.62 per di 04 Property Taxes 05 Hazard Insurance Premium 06 Initial Escrow Payment at Closs 07 Homeowner's Insurance 08 Mortgage Insurance 09 Mortgage Insurance 09 Property Taxes 09 Hazard Insurance Premium 09 Property Taxes 09 Hazard Insurance Premium 09 Property Taxes	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 m sing per month for mo. \$17.40 per month for 2 mo. \$51.92 per month for 6 mo.	\$22.00 \$75 \$22.85 \$736.00 \$26 \$34.80 \$311.52	FF1 129 8.85			
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201 Recording Fees 202 Recording Fee Deed 203 Recording Fee Deed of Trust 204 Frepaids 205 Mortgage Insurance Premium 206 Prepaid Interest (\$7.62 per di 206 Alexand Insurance Premium 207 G. Initial Escrow Payment at Clos 208 Mortgage Insurance 209 Mortgage Insurance 200 Mortgage Insurance 201 Homeowner's Insurance 202 Mortgage Insurance 203 Property Taxes 204 Hazard Insurance Premium 205 Property Taxes 206 Mortgage Insurance 207 Property Taxes 208 Maggregate Adjustment	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 m sing per month for mo. \$17.40 per month for 2 mo. \$51.92 per month for 6 mo.	\$22.00 \$75 \$22.85 \$736.00 \$26 \$34.80 \$311.52 \$183.99	8.85 1.30			
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201 Recording Fees 202 Recording Fee Deed 203 Recording Fee Deed of Trust 204 Frepaids 205 Mortgage Insurance Premium 206 Property Taxes 206 Hazard Insurance Premium 207 Initial Escrow Payment at Clos 208 Mortgage Insurance 209 Mortgage Insurance 200 Mortgage Insurance 201 Homeowner's Insurance 202 Mortgage Insurance 203 Property Taxes 204 Hazard Insurance Premium 205 Property Taxes 206 Hazard Insurance Premium 207 Hazard Insurance Premium 208 Aggregate Adjustment 208 Hazard Insurance Premium 209 Title - Owner's Policy (option 200 Title - Owner's Policy (option 201 Title - Owner's Policy (option	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 rr sing per month for mo. \$17.40 per month for 2 mo. \$51.92 per month for 6 mo. \$61.33 per month for 3 mo.	\$22.00 \$75 \$22.85 \$736.00 \$26 \$34.80 \$311.52 \$183.99 -\$269.01	8.85 1.30			
201 Recording Fees 202 Recording Fee Deed 203 Recording Fee Deed of Trust 204 Frepaids 205 Mortgage Insurance Premium 206 Property Taxes 206 Homeowner's Insurance 207 Homeowner's Insurance 208 Hazard Insurance Premium 209 Homeowner's Insurance 200 Mortgage Insurance 201 Homeowner's Insurance 202 Mortgage Insurance 203 Property Taxes 204 Hazard Insurance Premium 205 Property Taxes 206 Homeowner's Insurance 207 Homeowner's Insurance 208 Property Taxes 209 Hazard Insurance Premium 200 Hazard Insurance Premium 201 Title - Owner's Policy (option 202 December 201 Title - Owner's Policy (option 202 December 201 Title - Owner's Policy (option 203 December 201 Title - Owner's Policy (option 204 December 201 Title - Owner's Policy (option 205 December 201 Title - Owner's Policy (option 206 December 201 Title - Owner's Policy (option 207 December 201 Title - Owner's Policy (option 208 December 201 Title - Owner's Policy (option 209 December 201 Title - Owner's Policy (option	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 rr sing per month for mo. \$17.40 per month for 2 mo. \$51.92 per month for 6 mo. \$61.33 per month for 3 mo.	\$22.00 \$75 \$22.85 \$736.00 \$26 \$34.80 \$311.52 \$183.99 -\$269.01	8.85 1.30			
201 Recording Fees 202 Recording Fee Deed 203 Recording Fee Deed of Trust 204 Frepaids 205 Prepaids 206 Homeowner's Insurance Premium 206 Prepaid Interest (\$7.62 per decorded of the property Taxes) 206 Hazard Insurance Premium 207 Homeowner's Insurance 208 Property Taxes 209 Homeowner's Insurance 209 Property Taxes 200 Homeowner's Insurance 200 Property Taxes 201 Hazard Insurance 202 Property Taxes 203 Property Taxes 204 Hazard Insurance Premium 205 Property Taxes 206 Hazard Insurance Premium 206 Property Taxes 207 Property Taxes 208 Property Taxes 209 Property Taxes 209 Property Taxes 200 Property Taxes 200 Property Taxes 201 Property Taxes 202 Property Taxes 203 Property Taxes 204 Property Taxes 205 Property Taxes 206 Property Taxes 207 Property Taxes 208 Property Taxes 208 Property Taxes 209 Property Taxes 209 Property Taxes 209 Property Taxes 200 Property Taxes 200 Property Taxes 200 Property Taxes 201 Property Taxes 202 Property Taxes 203 Property Taxes 203 Property Taxes 204 Property Taxes 205 Property Taxes 206 Property Taxes 207 Property Taxes 208 Property Taxes 208 Property Taxes 209 Property Taxes 209 Property Taxes 209 Property Taxes 200 Property Taxes 200 Property Taxes 200 Property Taxes 201 Property Taxes 202 Property Taxes 203 Property Taxes 203 Property Taxes 203 Property Taxes 204 Property Taxes 205 Property Taxes 206 Property Taxes 207 Property Taxes 208 Property Taxes 208 Property Taxes 209 Property Taxes 200 Property Taxes 200 Property Taxes 200 Property Taxes 200 Property Taxes 201 Property Taxes 201 Property Taxes 202 Property Taxes 203 Property Taxes 203 Property Taxes 203 Property Taxes 204 Property Taxes 205 Property Taxes 206 Property Taxes 207 Property Taxes 207 Property Taxes 208 Property Taxes 208 Property Taxes 209 Property Taxes 209 Property Taxes 209 Property Taxes 209 Property Taxes 200 Property Taxes 200 Prope	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 rr sing per month for mo. \$17.40 per month for 2 mo. \$51.92 per month for 6 mo. \$61.33 per month for 3 mo.	\$22.00 \$75 \$22.85 \$736.00 \$26 \$34.80 \$311.52 \$183.99 -\$269.01	8.85 1.30			
201 Recording Fees 202 Recording Fee Deed 203 Recording Fee Deed of Trust 204 Frepaids 205 Mortgage Insurance Premium 206 Property Taxes 206 Hazard Insurance Premium 207 Homeowner's Insurance 208 Hazard Insurance Premium 209 Homeowner's Insurance 200 Mortgage Insurance 201 Homeowner's Insurance 202 Mortgage Insurance 203 Property Taxes 204 Hazard Insurance Premium 205 Property Taxes 206 Hazard Insurance Premium 207 Hazard Insurance Premium 208 Aggregate Adjustment 208 Hazard Insurance Premium 209 Aggregate Adjustment 200 Title - Owner's Policy (option 200 Aggregate Adjustment 201 Title - Owner's Policy (option 202 Aggregate Adjustment 203 Title - Owner's Policy (option 204 Aggregate Adjustment	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 rr sing per month for mo. \$17.40 per month for 2 mo. \$51.92 per month for 6 mo. \$61.33 per month for 3 mo.	\$22.00 \$75 \$22.85 \$736.00 \$26 \$34.80 \$311.52 \$183.99 -\$269.01 \$62.00	8.85 1.30			
01 Recording Fees 02 Recording Fee Deed 03 Recording Fee Deed of Trust F. Prepaids 01 Homeowner's Insurance Premium 02 Mortgage Insurance Premium 03 Prepaid Interest (\$7.62 per di 04 Property Taxes 05 Hazard Insurance Premium G. Initial Escrow Payment at Clos 01 Homeowner's Insurance 02 Mortgage Insurance 03 Property Taxes 04 Hazard Insurance Premium 05 Property Taxes 06 Hazard Insurance Premium 07 Title - Owner's Policy (option 08 Aggregate Adjustment H. Other 09 Title - Owner's Policy (option 09 Odd 00 Odd	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 rr sing per month for mo. \$17.40 per month for 2 mo. \$51.92 per month for 6 mo. \$61.33 per month for 3 mo.	\$22.00 \$75 \$22.85 \$736.00 \$26 \$34.80 \$311.52 \$183.99 -\$269.01 \$62.00	8.85 1.30			
201 Recording Fees 202 Recording Fee Deed 203 Recording Fee Deed of Trust 204 Frepaids 205 Homeowner's Insurance Premium 206 Property Taxes 206 Hazard Insurance Premium 207 Homeowner's Insurance 208 Homeowner's Insurance 209 Mortgage Insurance 200 Mortgage Insurance 201 Homeowner's Insurance 202 Mortgage Insurance 203 Property Taxes 204 Hazard Insurance Premium 205 Property Taxes 206 Homeowner's Insurance 207 Homeowner's Insurance 208 Property Taxes 209 Hazard Insurance Premium 201 Title - Owner's Policy (option 202 Diagonal Comment 203 Diagonal Comment 204 Title - Owner's Policy (option 205 Diagonal Comment 206 Diagonal Comment 207 Diagonal Comment 208 Aggregate Adjustment 209 Diagonal Comment 200 Diagonal Commen	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 rr sing per month for mo. \$17.40 per month for 2 mo. \$51.92 per month for 6 mo. \$61.33 per month for 3 mo.	\$22.00 \$75 \$22.85 \$736.00 \$26 \$34.80 \$311.52 \$183.99 -\$269.01 \$62.00	8.85 1.30			
21 Recording Fees 22 Recording Fee Deed 23 Recording Fee Deed 24 Recording Fee Deed of Trust 25 Prepaids 26 Homeowner's Insurance Premium 27 Property Taxes 28 Hazard Insurance Premium 29 Homeowner's Insurance 20 Homeowner's Insurance 20 Mortgage Insurance 21 Homeowner's Insurance 22 Mortgage Insurance 23 Property Taxes 24 Hazard Insurance Premium 25 Property Taxes 26 Hazard Insurance Premium 27 Property Taxes 28 Hazard Insurance Premium 29 Property Taxes 20 Hazard Insurance Premium 20 Title - Owner's Policy (option 20 Color Title - Owner's Policy (option 20 Color Total OTHER COSTS (Borrower) 20 Color Total OTHER COSTS (Borrower) 21 Total OTHER COSTS (Borrower)	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 rr sing per month for mo. \$17.40 per month for 2 mo. \$51.92 per month for 6 mo. \$61.33 per month for 3 mo.	\$22.00 \$75 \$22.85 \$736.00 \$26 \$34.80 \$311.52 \$183.99 -\$269.01 \$62.00 \$1,12 \$1,121.15	8.85 1.30 21.15 \$0.00			
201 Recording Fees 202 Recording Fee Deed 203 Recording Fee Deed of Trust 204 Frepaids 205 Homeowner's Insurance Premium 206 Property Taxes 206 Hazard Insurance Premium 207 Initial Escrow Payment at Clos 208 Mortgage Insurance 209 Mortgage Insurance 200 Mortgage Insurance 200 Mortgage Insurance 201 Homeowner's Insurance 202 Mortgage Insurance 203 Property Taxes 204 Hazard Insurance Premium 205 Property Taxes 206 Hazard Insurance Premium 207 Title - Owner's Policy (option 208 Aggregate Adjustment 209 H. Title - Owner's Policy (option 200 December	Deed: Mortgage: to RANKIN COUNTY CHANCERY CLERK to RANKIN COUNTY CHANCERY CLERK um (mo.) (mo.) ay from 4/28/17 to 5/01/17) (mo.) (12 rr sing per month for mo. \$17.40 per month for 2 mo. \$51.92 per month for 6 mo. \$61.33 per month for 3 mo.	\$22.00 \$75 \$22.85 \$736.00 \$26 \$34.80 \$311.52 \$183.99 -\$269.01 \$62.00 \$1,12 \$1,121.15	8.85 1.30 21.15 \$0.00	\$0.00	\$n nn	ćn
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Calculating Cash to Close

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

en e	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$0.00	\$5,180.54	
Closing Costs Paid Before Closing	\$0.00	\$0.00	
Closing Costs Financed (Paid from your Loan Amount)	\$0.00	-\$1,651.00	
Down Payment/Funds from Borrower	\$0.00	\$0,00	
Deposit	\$0.00	\$0.00	
Funds for Borrower	\$0.00	\$0.00	
Seller Credits	\$0.00	\$0.00	
Adjustments and Other Credits	\$0.00	-\$3,201.78	
Cash to Close	\$0.00	\$327.76	

Summaries of Transactions BORROWER'S TRANSACTION

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION			SELLER'S TRANSACTION		
K. Due from Borrower at Closing		\$63,630.54	M. Due to Seller at Closing	*	\$58,450.00
01 Sale Price of Property		\$58,450.00	01 Sale Price of Property		\$58,450.00
02 Sale Price of Any Personal Proper	ty Included in Sale	:	02 Sale Price of Any Personal Property Included in Sale		
03 Closing Costs Paid at Closing (J)		\$5,180.54	03		
04			04		
Adjustments			05		
05			06		
06			07	" '	
07			08	1	
Adjustments for Items Paid by Sell	er in Advance		Adjustments for Items Paid	by Seller in Advance	
08 City/Town Taxes			09 City/Town Taxes		
09 County Taxes			10 County Taxes	·	
10 Assessments		•	11 Assessments		
11		•	12		
12			13		
13		•	14		
14			15		
15			16		
	laurannau at Clasina	\$63,302.78	•		\$5,414.59
L. Paid Already by or on Behalf of B	sorrower at Closing	\$03,3UZ.76	N. Due from Seller at Closis	-	
01 Deposit		440 404 00	01 Excess Deposit		
02 Loan Amount		\$60,101.00	02 Closing Costs Paid at Clos	-	
03 Existing Loan(s) Assumed or Take	n Subject to		03 Existing Loan(s) Assumed		
04			04 Payoff of First Mortgage		
05			05 Payoff of Second Mortga	ge Loan	
06 Seller Credit			06		
Other Credits			07 Seller Credit		
07			08 Deposit		
08			09		
Adjustments	***************************************		Adjustments for Items Unp	aid by Seller	
09	A PARTY OF THE PAR		10 City/Town Taxes		
10			11 County Taxes	1/1/17 to 4/28/17	\$201.78
11	A 1 A A Land		12 Assessments		
12			13 2014 Past Due Property		\$406.90
Adjustments for Items Unpaid by 9	Seller		14 2014 Past Due Property		\$195.17
13 City/Town Taxes			15 2015 Past Due Property		\$782,68
14 County Taxes 1/1/17 1	to 4/28/17	\$201.78	16 2015 Past Due Property		\$180.07
15 Assessments			17 2016 Past Due Property		\$561.58
16 SELLER PAID BUYER'S C		\$3,000.00	18 2016 Past Due Property		\$86,41
17		<u>.</u>	19 SELLER PAID BUYER'S C	!	\$3,000.00
CALCULATION			CALCULATION		
Total Due from Borrower at Closing (I	()	\$63,630.54	Total Due to Seller at Closing (M)		\$58,450.00
Total Paid Already by or on Behalf of	Borrower at Closing (L)	-\$63,302.78	Total Due from Seller at Clos	ing (N)	-\$5,414.59
Cash to Close ⊠ From ☐ To B	orrower	\$327.76	Cash ☐ From ☐ To S	eller	\$53,035.41

CLOSING DISCLOSURE PAGE 3 OF 5 • LOAN ID

Additional Information About This Loan

You may lose this property if you do not make your payments or

satisfy other obligations for this loan.

Loan Disclosures Escrow Account Assumption If you sell or transfer this property to another person, your lender For now, your loan will have an escrow account (also called an "impound" or "trust" will allow, under certain conditions, this person to assume this account) to pay the property costs listed below. Without an escrow loan on the original terms. account, you would pay them directly, possibly in one or two large will not allow assumption of this loan on the original terms. payments a year. Your lender may be liable for penalties and interest for failing to make a payment. **Demand Feature** Your loan Escrow has a demand feature, which permits your lender to require early Escrowed Estimated total amount over year 1 for repayment of the loan. You should review your note for details. **Property Costs** your escrowed property costs: does not have a demand feature. over Year 1 Late Payment If your payment is more than days late, your lender will charge a Non-Escrowed Estimated total amount over year 1 for late fee of . **Property Costs** your non-escrowed property costs: over Year 1 Negative Amortization (Increase in Loan Amount) Under your loan terms, you You may have other property costs. are scheduled to make monthly payments that do not pay all of Initial Escrow A cushion for the escrow account you the interest due that month. As a result, your loan amount will Payment pay at closing. See Section G on page 2. increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your Monthly Escrow The amount included in your total loan amount lower the equity you have in this property. Payment monthly payment. 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 ☐ will not have an escrow account because ☐ you declined it ☐ your become larger than your original loan amount. Increases in your lender does not offer one. You must directly pay your property loan amount lower the equity you have in this property. costs, such as taxes and homeowner's insurance. Contact your do not have a negative amortization feature. lender to ask if your loan can have an escrow account. **Partial Payments** No Escrow Your lender Estimated total amount over year 1. You Estimated **Property Costs** must pay these costs directly, possibly may accept payments that are less than the full amount due over Year 1 in one or two large payments a year. (partial payments) and apply them to your loan. \square may hold them in a separate account until you pay the rest of the Escrow Waiver Fee payment, and then apply the full payment to your loan. In the future. does not accept any partial payments. Your property costs may change and, as a result, your escrow pay-If this loan is sold, your new lender may have a different policy. ment 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 Security Interest to pay your property taxes, your state or local government may (1) aranting a security interest in 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.

CLOSING DISCLOSURE PAGE 4 OF 5 • LOAN IL

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$0.00
Finance Charge. The dollar amount the loan will cost you.	\$0.00
Amount Financed. The loan amount available after paying your upfront finance charge.	\$0,00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	0%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	0%

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

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 Informa	tion				
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	1	r	Selling Agent	Listing Agent	McGehee Loan Closings, Inc.
Address	[: 				1755 LELIA DRIVE, SUITE 300 Jackson, MS 39216
NMLS ID					
MS License ID					
Contact			·		Roger McGehee
Contact NMLS ID					
Contact MS License ID					
Email					
Phone					601-982-1000

Confirm Receipt

By signing, you are on	ly confirming that you	have received this form	. You do not ha	ve to accept this l	oan because you l	have signed	or received
this form.							

Applicant Signature	Date	Co-Applicant Signature	Date

Closing Disclosure Addendum

This addendum supplements the information in your Closing Disclosure.

Closing Information		Transaction Information		
Date Issued		Borrower(s)		
Closing Date	4/28/2017			
Disbursement Date	4/28/2017			
Settlement Agent	McGehee Loan Closings, Inc.	Seller(s)		
File#	•	Seller(s)		
Property				
Sale Price		Lender(s)		