



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

Closing Disclosure

Closing Information		Transaction Information		Loan Information	
Date Issued	1/22/2015	Borrower	Steve Lyszkowski and Maria Lyszkowski, husband & wife 1919 Mockingbird Lane Lower Asace Township, Pa 19601	Loan Term	30 years
Closing Date	1/22/2015	Seller	Curtis Conway and Nancy Conway, husband & wife 1357 James Madison Avenue Muhlenberg Township, PA	Purpose	
Disbursement Date		Lender	Fulton Bank, N.A. One Penn Square Lancaster, Pa 17602	Product	fixed rate
Settlement Agent	Title Innovations			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
File #	CDF101			Loan ID #	123456-7890
Property	1357 James Madison Avenue Muhlenberg Township, PA			MIC #	
Sale Price	\$284,000				
Place of Settlement	Title Innovations, 2669 Shillington Road, Suite 233, Sinking Spring, Pennsylvania 19608				

Loan Terms	Can this amount increase after closing?
Loan Amount	\$284,000.00 NO
Interest Rate	3.875% NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,335.47 NO
Prepayment Penalty	Does the loan have these features? NO
Balloon Payment	NO

Projected Payments		
Payment Calculation	Years 1 -	Years - 30
Principal & Interest	\$1,335.47	\$1,335.47
Mortgage Insurance	+	+
Estimated Escrow <i>Amount can increase over time</i>	+ \$954.72	+ \$954.72
Estimated Total Monthly Payment	\$2,290.19	\$2,290.19
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	This estimate includes \$954.72 a month <input checked="" type="checkbox"/> Hazard insurance <input type="checkbox"/> Mortgage insurance <input checked="" type="checkbox"/> City Property Taxes <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? YES <input checked="" type="checkbox"/> County Property Taxes NO <input checked="" type="checkbox"/> School Taxes YES <input type="checkbox"/>

Costs at Closing	
Closing Costs	\$3,985.07 Includes \$3545.07 in Loan Costs + \$440 in Other Costs - \$0 in Lender Credits. See page 2 for details.
Cash to Close	\$290,299.11 Includes Closing costs. <i>See Calculating Cash to Close on page 3 for details.</i>



Closing Cost Details

Loan Costs	Borrower Paid		Seller Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$795.00				
01 Origination charge to Fulton Bank, N.A.	\$795.00				
02					
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$530.07				
01 Appraisal to Eastern Pennsylvania Appraisal Services		\$450.00			
02 Credit Report to EXPERIAN	\$68.57				
03 Flood Certification Fee to CORELOGIC	\$11.50				
04					
05					
06					
07					
08					
C. Services Borrower Did Shop For	\$2,220.00				
01 Title - Endorsements 100, 300, 900, CSL to Title Innovations	\$225.00				
02 Title - Lender's Title Insurance to Title Innovations	\$1,995.00				
03					
04					
05					
06					
07					
08					
09					
10					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$3,545.07				
Loan Costs Subtotal (A+B+C)	\$3,095.07	\$450.00			
Other Costs					
E. Taxes and Other Government Fees	\$3,790.00				
01 City / county tax / stamps to Recorder of Deeds	\$3,550.00				
02 Recording Fees: Deed \$85.00, Mortgage \$155.00, Release \$ to Title Innovations	\$240.00				
03 State tax / stamps to Recorder of Deeds			\$3,550.00		
04					
05					
06					
07					
F. Prepays	\$1,635.51				
01 Homeowner's Insurance 1 year to Liberty Mutual	\$1,334.00				
02 Prepaid Interest @ \$30.1507 per day from 1/22/2015 - 2/1/2015 to Fulton Bank, N.A.	\$301.51				
03					
04					
G. Initial Escrow Payment at Closing	\$6,303.66				
01 Aggregate adjustment	-1,905.29				
02 City Property Taxes for 12 months @ \$110.97 per month to Fulton Bank, N.A.	\$1,331.64				
03 County Property Taxes for 12 months @ \$170.79 per month to Fulton Bank, N.A.	\$2,049.48				
04 Homeowner's Insurance for 3 months @ \$111.17 per month	\$333.51				
05 School Taxes for 8 months @ \$561.79 per month to Fulton Bank, N.A.	\$4,494.32				
06					
07					
H. Other	\$795.00				
Totals	\$795.00		\$21,924.99		
I. TOTAL OTHER COSTS (Borrower-Paid)	\$440.00				
Other Costs Subtotals (E + F + G + H)	\$440.00				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$3,985.07				
Closing Costs Subtotals (D + I)	\$3,535.07	\$450.00	\$24,949.28		
Lender Credits					



Other Costs	Borrower Paid		Seller Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
H. Other	\$795.00				
01 Broker Service Fee to Berkshire			400.00		
02 Broker Service Fee to ReMax of	400.00				
03 On-site well / septic					
04 Radon System Repairs to S. J. Watras			1,200.00		
05 Real Estate Commission to Berkshire			9,847.14		
06 Real Estate Commission to ReMax of			9,847.14		
07 Title - Document Preparation to Title			75.00		
08 Title - Notary / Clerical Services to	40.00		30.00		
09 Title - Overnight Mail Fee to Title			15.00		
10 Title - Owners Title Insurance -	355.00				
11 Title - Tax Certifications to Title			105.00		
12 Work Done to to Title Innovations			405.71		
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Total	795.00		21,924.99		



Calculating Cash to Close

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

Table with 4 columns: Description, Loan Estimate, Final, Did this change?. Rows include Total Closing Costs (J), Closing Costs Paid Before Closing, Closing Costs Financed, Down Payment/Funds from Borrower, Deposit, Funds for Borrower, Seller Credits, Adjustments and Other Credits, and Cash to Close.

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

SELLER'S TRANSACTION

Borrower's Transaction Summary Table with columns for item number, description, and amount. Includes sections for Due from Borrower at Closing, Adjustments for Items Paid by Seller in Advance, Paid Already by or on Behalf of Borrower at Closing, Other Credits, Adjustments, and Adjustments for Items Unpaid by Seller.

Seller's Transaction Summary Table with columns for item number, description, and amount. Includes sections for Due to Seller at Closing, Adjustments for Items Paid by Seller in Advance, Due from Seller at Closing, and Adjustments for Items Unpaid by Seller.

CALCULATION

CALCULATION

Calculation table for Borrower's side showing Total Due from Borrower at Closing (K), Total Due Already by or on Behalf of Borrower at Closing (L), and Cash to Close (From/To Borrower) totaling 75,643.62.

Calculation table for Seller's side showing Total Due to Seller at Closing (M), Total Due from Seller at Closing (N), and Cash to Close (To/From Seller) totaling 105,851.89.

CLOSING DISCLOSURE



Additional Information About This Loan

Loan Disclosures

Assumption

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

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumptions 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 _____ days late, your lender will charge a late fee of _____ % 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 (negative 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 the property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negative 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 the 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
1357 James Madison Avenue
Muhlenberg Township, PA

You may lose your 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 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	\$11,456.64	Estimated total amount over year 1 for your escrowed property costs: Hazard insurance 111.17 Mortgage insurance City Property Taxes 110.97 County Property Taxes 170.79 School Taxes 561.79
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	\$6,303.66	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$954.72	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		
Escrowed Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$480,769.20
Finance Charge. The dollar amount the loan will cost you	\$198,087.21
Amount Financed. The loan amount available after paying your upfront finance charge.	\$282,681.99
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.904%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan.	70.07%

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.

Contact 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 the property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.



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 Finance Protection Bureau at www.consumerfinance.gov/mortgage-closing

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Fulton Bank, N.A.	Mortgage Broker International	ReMax of Berks County	Berkshire Hathaway	John Granger
Address	One Penn Square Lancaster, Pa 17602	4357 East Coast Drive Suite 775D Cherry Hill, NJ	1290 Broadcasting Road Wyomissing, Pa	2607 Keiser Boulevard Wyomissing, Pa	2669 Shillington Road Suite 233
NMLS ID		MBI Co NMLS			
ST License ID		MBI State ID			
Contact		Mary Mortgage-Broker			John
Contact NMLS ID		MBI Ind NMLS			
Contact ST License ID		MBI Ind State			
Email	info@fultonbank.com	marymortgage-broker@mbi.com	info@goberkscounty.com	info@homesale.com/	john@alphaadv.net
Phone	800-385-8664	609-456-1230	610-670-2770	610-372-3200	6109295154

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.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____