

# Uniform Closing Dataset (UCD) Specification

Issued by Fannie Mae and Freddie Mac

## ***Appendix C: Sample Closing Disclosures with Reference Numbers***

Document Version 1.7  
May 1, 2023

In support of the  
Integrated Mortgage Closing Disclosure under the  
Real Estate Settlement Procedures Act (Regulation X)  
And the Truth In Lending Act (Regulation Z)  
Issued by the CONSUMER FINANCIAL PROTECTION BUREAU  
Published in the Federal Register on December 31, 2013  
Published in the Federal Register on December 31, 2013  
And all subsequent amendments:  
[80 FR 8767](#) (Feb. 19, 2015)  
[80 FR 43911](#) (July 24, 2015)  
80 FR 80228 (December 24, 2015)

Revision Log		
Date	Version #	Descriptions
May 1, 2023	1.7	<ul style="list-style-type: none"> <li>Removed references in sections 5.6.3 – 5.6.5 and Section 18.2.1 and 18.3.1.</li> <li>Edited Section D to accommodate seller data requirements.</li> <li>Added Cross Reference for 25.1/11.4 (Liabilities)</li> <li>Deleted any rows in Cross-Reference table that referenced section 14-16 as Seller Data is no longer required or supported.</li> </ul>
December 11, 2018	1.6	<ul style="list-style-type: none"> <li>Removed references in sections 5.6.3 – 5.6.5 and Section 18.2.1 and 18.3.1.</li> <li>Edited Section D to accommodate seller data requirements.</li> </ul>
June 06, 2017	1.5	<ul style="list-style-type: none"> <li>Updated the following calculations: 9.1.1, 10.8.2, 18.2, 18.3 and 18.6.</li> </ul>
March 29, 2016	1.4	<ul style="list-style-type: none"> <li>Combined Purchase and Refinance forms into one document and integrated End Notes</li> </ul>
November 17, 2015	1.3	<ul style="list-style-type: none"> <li>Added numbering for 15.8 and 15.8.1</li> <li>End Notes – updated cross references for 9.2.2 and 11.3.1</li> </ul>
February 24, 2015	1.2	<ul style="list-style-type: none"> <li>Corrected statements in 4.2.2 and 4.3.1</li> <li>Corrected label in 20.1</li> <li>Removed Loan Acceptance statement in 22.1</li> </ul>
July 15, 2014	1.1	Added XPath's to End Notes for form values that have multiple MISMO mappings.
March 11, 2014	1.0	Initial version

## I. Introduction

### A. Background

To support the UCD, the GSEs have published sample numbered Closing Disclosure forms with red “Form Field IDs” superimposed by each field. The Form Field IDs link Closing Disclosure fields to representations of the MISMO v3.3.0 data mapped to them. These numbered forms are a composite of CFPB examples shown in the Integrated Mortgage Disclosures regulation but were created solely by the GSEs to assist in understanding the UCD and are not form samples promulgated by the CFPB. The following table shows where to find the Form Field IDs in the various UCD documents posted on each GSE’s Web site:

UCD Document	Location of UCD Form Field ID
Appendix E: UCD Implementation Guide	Used in all tables and figures referencing Closing Disclosure fields
Appendix F: UCD Sample Use Cases	Used in all tables referencing Closing Disclosure fields
Appendix I: UCD Delivery Specification	Fourth Column from left (Column D)

### B. Text Color Legend

1. **Black:** Text that appears on Exhibit H-25(A) is shown in black font.
2. **Red:** Form reference numbers.
3. **Blue:** Used if the inclusion of a particular data section, block, or detail depends on the type of loan product (e.g., “YES” and “NO” or Sections **19.0-Adjustable Payment (AP) Table** and **20.0-Adjustable Interest Rate (AIR) Table**).
4. **Green italics:** Clarifies the type of data that must be provided (e.g., “\$” and “%”) or when data must be provided (e.g., “or” and “(Complete if yes)”).

All non-black text should be used for reference only and is not to be considered part of the regulatory requirements.

### C. Form Reference Number Format

The reference numbers increase chronologically by logical form section, generally moving from left to right and then down the form. The numbers have the following format, where “*n*” is a sequential number:

1. ***n.0*** - Identifies a form section. These are the highest level numbers on the form. For transactions with sellers, there can be up to 24 form sections, depending on the loan product (**1.0–24.0**).
2. ***n.m*** – Identifies a block of data (*m*) within a form section (*n*). For example, in Section **1.0**, there are 7 blocks of data (**1.1 – 1.7**).
3. ***n.m.o*** – Identifies additional details (*o*) about a block of data (*m*) within a form section (*n*). For example, in Section **4.1**, up to three additional sets of details can be provided about **4.1-Loan Amount**: **4.1.1**-the loan amount in dollars, **4.1.2**-an indicator of whether the loan amount can increase, and **4.1.3**-if the loan amount can increase details about how that could occur.

### D. Identical Values Required in More than one Form Location

When an identical value appears in more than one location on the Closing Disclosure, it generally is mapped using the same data points and XPath paths and appears only once in the XML file. However, there are instances where an identical value is mapped using different XPath paths (e.g., using document-specific

containers vs. containers such as FEE, LOAN\_DETAIL, etc.). The Cross Reference Table in the Endnotes at the back of this document highlights identical values that have multiple mappings.

#### **E. Calculated Values**

Throughout the form, the reported values for two or more data points may be operated on mathematically to yield the value for yet another data point – for example, subtotals are combined to equal totals. Although these values are functionally equivalent, they are usually sent as unique data points in the transmitted XML file.

A different type of situation involves positive and negative numbers. For example, a value may be reported in one section of the form as a positive number, and later be subtracted from another value in a different section of the form. In this case, the value is treated as a positive number being operated on by the calculation on the form.

#### **F. Indicating Zeroes or Blanks**

As a general rule, when a given entry is not applicable for the Closing Disclosure, the amount field is to be left blank. Only those cases where a “zero” should be entered are noted on this form.

## II. Purchase Transaction (Closing Disclosure Model Form)

In order to provide a Closing Disclosure Example with any and all possible data on it for mapping purposes (a completely unrealistic situation), the sample Purchase Transaction is an amalgamation of several sample forms provided in the Integrated Mortgage Closing Disclosure Regulation:

Page 1: Based on *Exhibit H-25(A) Mortgage Loan Transaction Closing Disclosure – Model Form*<sup>1</sup> (p. 80167).

The following segments of other example forms were integrated into this numbered example:

- Data for text responses to the first three “YES” answers in the Loan Terms table from *Exhibit H-24(F) Mortgage Loan Transaction Loan Estimate – Negative Amortization Sample* (p. 80156),
- Data for the fourth “YES” answer from *Exhibit H-24(B) Mortgage Loan Transaction Loan Estimate – Fixed Rate Sample* (p. 80144), and
- Data for the fifth “YES” answer from *Exhibit H-24(E) Mortgage Loan Transaction Loan Estimate – Balloon Payment Sample* (p. 80155).

Page 2: *Exhibit H-25(A) Mortgage Loan Transaction Closing Disclosure – Model Form* (p. 80170)

Page 3: *Exhibit H-25(A) Mortgage Loan Transaction Closing Disclosure – Model Form* (p. 80171)

Page 4: *Exhibit H-25(A) Mortgage Loan Transaction Closing Disclosure – Model Form* (p. 80173)

- Data for text responses to the first “YES” answer in the Adjustable Payment (AP) Table was taken from *Exhibit H-24(C) Mortgage Loan Transaction Loan Estimate—Interest Only Adjustable Rate Loan Sample*
- Data for the text response to the second through fourth “YES” answers in the AP table was taken from p. 79970 since no actual sample text existed.

Page 5: *Exhibit H-25(A) Mortgage Loan Transaction Closing Disclosure – Model Form* (p. 80176)

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<sup>1</sup> *Federal Register*, Vol. 78, No. 251, December 31, 2013. “Part II – Bureau of Consumer Financial Protection. 12 CFR Parts 1024 and 1026 Integrated Mortgage Disclosures Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth In Lending Act (Regulation Z).”

# 0.1 Closing Disclosure

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

<b>1.0 Closing Information</b>	<b>2.0 Transaction Information</b>	<b>3.0 Loan Information</b>
1.1 Date Issued	2.1 Borrower	3.1 Loan Term
1.2 Closing Date		3.2 Purpose
1.3 Disbursement Date		3.3 Product
1.4 Settlement Agent	2.2 Seller	
1.5 File #		3.4 Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA
1.6 Property	2.3 Lender	<input type="checkbox"/> VA <input type="checkbox"/> _____
1.7 Sale Price		3.5 Loan ID # _____
		3.6 MIC # _____

Loan Terms	4.0 Can this amount increase after closing? (Complete if yes)		
4.1 Loan Amount	4.1.1	1 4.1.2 NO/YES	4.1.3 • Can go as high as \$ • Can increase until year #.
4.2 Interest Rate	4.2.1	1 4.2.2 NO/YES	4.2.3 • Adjusts every # years starting in year #. • Can go as high as % in year #. • See AIR Table on page 4 for details.
4.3 <b>Period Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	4.3.1	1 4.3.2 NO/YES	4.3.3 • Adjusts every # years starting in year #. • Can go as high as \$ in year #. • Includes only interest and no principal until year #. • See AP Table on page 4 for details.
<b>Does the loan have these features? (Complete if yes)</b>			
4.4 Prepayment Penalty		4.4.2 NO/YES	4.4.3 As high as \$ if you pay off the loan within the first # years.
4.5 Balloon Payment		4.5.2 NO/YES	4.5.3 You will have to pay \$ at the end of year #.

Projected Payments	5.0 "n" = period number			
5.1 Payment Calculation	5.1.1 Years 1 – n	5.1.2 Years n – n	5.1.3 Years n - n	5.1.4 Years n - n
5.2 <b>Principal &amp; Interest</b>	5.2.1 \$ min	5.2.4 \$ min	5.2.6 \$ min	5.2.8 \$ min
	5.2.2 \$ max	5.2.5 \$ max	5.2.7 \$ max	5.2.9 \$ max
	5.2.3 <u>Only Interest</u>			
5.3 <b>Mortgage Insurance</b>	5.3.1 +	5.3.2 +	5.3.3 +	5.3.4 +
5.4 <b>Estimated Escrow</b> <i>Amount can increase over time</i>	5.4.1 +	5.4.2 +	5.4.3 +	5.4.4 +
5.5 <b>Estimated Total</b>	5.5.1 \$ min	5.5.3 \$ min	5.5.5 \$ min	5.5.7 \$ min
<b>Period Payment</b>	5.5.2 \$ max	5.5.4 \$ max	5.5.6 \$ max	5.5.8 \$ max
5.6 <b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	5.6.1 \$ 5.6.2 <u>period</u>	This estimate includes 5.6.3 <input type="checkbox"/> Property Taxes 5.6.4 <input type="checkbox"/> Homeowners Insurance 5.6.5 <input type="checkbox"/> Other: _____ and additional costs <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>		In escrow? NO/YES NO/YES NO/YES

Costs at Closing	6.0	
6.1 <b>Closing Costs</b>	6.1.1 \$	Includes 6.1.2 \$ in Loan Costs + 6.1.3 \$ in Other Costs – 6.1.4 \$ in Lender Credits. See page 2 for details.
6.2 <b>Cash to Close</b>	6.2.1 \$	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

**Closing Cost Details**

Loan Costs	7.0	Borrower-Paid		Seller-Paid		Paid by Others	
		At Closing	Before Closing	At Closing	Before Closing		
<b>7.1 A. Origination Charges</b>		7.1.1 \$					
01 7.2.1 ±n.nn % 7.2.of Loan Amount (Points)		7.2.2 ±\$	7.2.3 ±\$	7.2.4 ±\$	7.2.5 ±\$	7.2.6 ±\$	
02 7.3 7.3.1		7.3.2 \$	7.3.3 \$	7.3.4 \$	7.3.5 \$	7.3.6 \$	
03							
04							
05							
06							
07							
08							
<b>7.4 B. Services Borrower Did Not Shop For</b>		7.4.1 \$					
01 7.5 7.5.1		7.5.2 \$	7.5.3 \$	7.5.4 \$	7.5.5 \$	7.5.6 \$	
02							
03							
04							
05							
06							
07							
08							
<b>7.6 C. Services Borrower Did Shop For</b>		7.6.1 \$					
01 7.7 7.7.1		7.7.2 \$	7.7.3 \$	7.7.4 \$	7.7.5 \$	7.7.6 \$	
02							
03							
04							
05							
06							
07							
08							
<b>7.8 D. TOTAL LOAN COSTS (Borrower-Paid)</b>		7.8.1 \$					
7.9 Loan Costs Subtotals (A + B + C)		7.9.2 \$	7.9.3 \$				

Other Costs	8.0						
<b>8.1 E. Taxes and Other Government Fees</b>		8.1.1 \$					
01 8.2 Recording Fees 8.2 Deed: 8.2.1 \$ 8.2 Mortgage: 8.2.1 \$		8.2.2 \$	8.2.3 \$	8.2.4 \$	8.2.5 \$	8.2.6 \$	
02 8.3 Transfer taxes to 8.3.1 Jurisdiction		8.3.2 \$	8.3.3 \$	8.3.4 \$	8.3.5 \$	8.3.6 \$	
<b>8.4 F. Prepays</b>		8.4.1 \$					
01 8.5 Homeowner's Insurance Premium 8.5.1 (# mo.) to ____		8.5.2 \$	8.5.3 \$	8.5.4 \$	8.5.5 \$	8.5.6 \$	
02 8.6 Mortgage Insurance Premium 8.6.1 (# mo.) to ____		8.6.2 \$	8.6.3 \$	8.6.4 \$	8.6.5 \$	8.6.6 \$	
03 8.7 Prepaid Interest 8.7.1 (\$ per day from ____ to ____)		8.7.2 ±\$	8.7.3 ±\$	8.7.4 ±\$	8.7.5 ±\$	8.7.6 ±\$	
04 8.8 Property Taxes 8.8.1 (# mo.) to ____		8.8.2 \$	8.8.3 \$	8.8.4 \$	8.8.5 \$	8.8.6 \$	
05 8.9 8.9.1		8.9.2 \$	8.9.3 \$	8.9.4 \$	8.9.5 \$	8.9.6 \$	
<b>8.10 G. Initial Escrow Payment at Closing</b>		8.10.1 \$					
01 8.11 Homeowner's Insurance 8.11.1 (\$ per month for # mo.)		8.11.2 \$		8.11.4 \$		8.11.6 \$	
02 8.12 Mortgage Insurance 8.12.1 (\$ per month for # mo.)		8.12.2 \$		8.12.4 \$		8.12.6 \$	
03 8.13 Property Taxes 8.13.1 (\$ per month for # mo.)		8.13.2 \$		8.13.4 \$		8.13.6 \$	
04 8.14 8.14.1		8.14.2 \$		8.14.4 \$		8.14.6 \$	
05							
06							
07							
08 8.15 Aggregate Adjustment		8.15.2 (-\$)					
<b>8.16 H. Other</b>		8.16.1 \$					
01 8.17 8.17.1		8.17.2 \$	8.17.3 \$	8.17.4 \$	8.17.5 \$	8.17.6 \$	
02							
03							
04							
05							
06							
07							
08							
<b>8.18 I. TOTAL OTHER COSTS (Borrower-Paid)</b>		8.18.1 \$					
8.19 Other Costs Subtotals (E + F + G + H)		8.19.2 \$	8.19.3 \$				
<b>9.1 J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		9.1.1 \$					
9.2 Closing Costs Subtotals (D + I)		9.2.2 \$	9.2.3 \$	9.2.4 \$	9.2.5 \$	9.2.6 \$	
9.3 Lender Credits 9.3.1 \$ tolerance cure amount		9.3.2 -\$					

**Calculating Cash to Close** 10.0 Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?	If YES:
10.1 Total Closing Costs (J)	10.1.1 +\$	10.1.2 +\$	10.1.3 NO/YES	10.1.4 • See <b>Total Loan Costs (D)</b> and <b>Total Other Costs (I)</b> • <b>Increase exceeds legal limits</b> by \$___. See <b>Lender Credits</b> on p.2 for credit of excess amount
10.2 Closing Costs Paid Before Closing	10.2.1 -\$0	10.2.2 -\$	10.2.3 NO/YES	10.2.4 • You paid these Closing Costs <b>before closing</b> .
10.3 Closing Costs Financed (Paid from your Loan Amount)	10.3.1 -\$ or 0	10.3.2 -\$ or 0	10.3.3 NO/YES	10.3.4 • You included these closing costs in the loan amount, which increased the loan amount.
10.4 Down Payment	10.4.1 +\$	10.4.2 +\$ or 0	10.4.3 NO/YES	10.4.4 • You <b>increased this payment</b> . See details in Section K. OR • You <b>increased this payment</b> . See details in Section L.
10.5 Deposit	10.5.1 -\$	10.5.2 -\$	10.5.3 NO/YES	10.5.4 • You <b>increased</b> OR <b>decreased</b> this payment. See details in Section L.
10.6 Funds for Borrower	10.6.1 -\$	10.6.2 -\$ or 0	10.6.3 NO/YES	10.6.4 • Your available funds from the loan amount have <b>increased</b> OR <b>decreased</b> .
10.7 Seller Credits	10.7.1 -\$	10.7.2 -\$	10.7.3 NO/YES	10.7.4 • The amount the seller will pay for the loan costs has <b>increased</b> OR <b>decreased</b> . See details in Section L.
10.8 Adjustments and Other Credits	10.8.1 ±\$	10.8.2 ±\$ or 0	10.8.3 NO/YES	10.8.4 • See details in Section L.
<b>10.9 Cash to Close</b>	10.9.1 \$	10.9.2 \$		

**Summaries of Transactions** (11.0 – 16.0) Use this table to see a summary of your transaction

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
<b>11.0 K. Due from Borrower at Closing</b>	11.0.1 \$	<b>14.0 M. Due to Seller at Closing</b>	14.0.1 \$
01 11.1 Sale Price of Property	11.1.1 \$	01 14.1 Sale Price of Property	14.1.1 \$
02 11.2 Sale Price of Any Personal Property Included in Sale	11.2.1 \$	02 14.2 Sale Price of Any Personal Property Included in Sale	14.2.1 \$
03 11.3 Closing Costs Paid at Closing (J)	11.3.1 \$	03 14.3	14.3.1 \$
04 11.4	11.4.1 \$	04	\$
11.5 Adjustments	11.5.1 \$	05	\$
05	\$	06	\$
06	\$	07	\$
07	\$	08	\$
<b>Adjustments for Items Paid by Seller in Advance</b>		<b>Adjustments for Items Paid by Seller in Advance</b>	
08 11.6 City/Town Taxes __ to __	11.6.1 \$	09 14.4 City/Town Taxes __ to __	14.4.1 \$
09 11.7 County Taxes __ to __	11.7.1 \$	10 14.5 County Taxes __ to __	14.5.1 \$
10 11.8 Assessments __ to __	11.8.1 \$	11 14.6 Assessments __ to __	14.6.1 \$
11 11.9 Additional Items __ to __	11.9.1 \$	12 14.7 Additional Items __ to __	14.7.1 \$
12	\$	13	\$
13	\$	14.	\$
14	\$	15	\$
<b>12.0 L. Paid Already by or on Behalf of Borrower at Closing</b>	12.0.1 \$	<b>15.0 N. Due from Seller at Closing</b>	15.0.1 \$
01 12.1 Deposit	12.1.1 \$	01 15.1 Excess Deposit	15.1.1 \$
02 12.2 Loan Amount	12.2.1 \$	02 15.2 Closing Costs Paid at Closing (J)	15.2.1 \$
03 12.3 Existing Loan(s) Assumed or Taken Subject to	12.3.1 \$	03 15.3 Existing Loan(s) Assumed or Taken Subject to	15.3.1 \$
04 12.4	12.4.1 \$	04 15.4 Payoff of First Mortgage Loan	15.4.1 \$
05 12.5 Seller Credit	12.5.1 \$	05 15.5 Payoff of Second Mortgage Loan	15.5.1 \$
12.6 Other Credits	12.6.1 \$	06 15.6	15.6.1 \$
06	\$	07	\$
07	\$	08 15.7 Seller Credit	15.7.1 \$
12.7 Adjustments	12.7.1 \$	09 15.8	15.8.1 \$
08	\$	10	\$
09	\$	11	\$
<b>Adjustments for Items Unpaid by Seller</b>		<b>Adjustments for Items Unpaid by Seller</b>	
12 12.8 City/Town Taxes __ to __	12.8.1 \$	14 15.9 City/Town Taxes __ to __	15.9.1 \$
13 12.9 County Taxes __ to __	12.9.1 \$	15 15.10 County Taxes __ to __	15.10.1 \$
14 12.10 Assessments __ to __	12.10.1 \$	16 15.11 Assessments __ to __	15.11.1 \$
15 12.11 Additional Items __ to __	12.11.1 \$	17 15.12 Additional Items __ to __	15.12.1 \$
16	\$	18	\$
17	\$	19	\$
<b>13.0 CALCULATION</b>		<b>16.0 CALCULATION</b>	
13.1 Total Due from Borrower at Closing (K)	13.1.1 \$	16.1 Total Due to Seller at Closing (M)	16.1.1 \$
13.2 Total Paid Already by or on behalf of Borrower at Closing (L)	13.2.1 -\$	16.2 Total Due from Seller at Closing (N)	16.2.1 -\$
<b>13.3 Cash to Close</b> ☐From (if +) ☐To (if -) Borrower	13.3.1 ±\$	<b>16.3 Cash to Close</b> ☐From (if +) ☐To (if -) Seller	16.3.1 ±\$



# Additional Information About This Loan

## Loan Disclosures 17.0

### 17.1 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.

### 17.2 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.

### 17.3 Late Payment

If your payment is more than   #   days late, your lender will charge a late fee of \$   OR   % of the late payment amount.

### 17.4 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.

### 17.5 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.

### 17.6 Security Interest

You are granting a security interest in \_\_\_\_\_  
 You may lose this property if you do not make your payments or Satisfy other obligations for this loan.

## Adjustable Payment (AP) Table 19.0 if yes:

Interest Only Payments?	19.1 NO/YES	19.1.1 For your first # payments.
Optional Payments?	19.2 NO/YES	19.2.1 For your first # payments.
Step Payments?	19.3 NO/YES	19.3.1 For your first # payments.
Seasonal Payments?	19.4 NO/YES	19.4.1 From <u>  mo.  </u> to <u>  mo.  </u> each year.

### 19.5 Period Principal and Interest Payments

First Change / Amount	19.6 \$ <u>  Min  </u> - \$ <u>  Max  </u> at # payment.
Subsequent Changes	19.7 Every # years.
Maximum Payment	19.8 \$ starting at # payment.

## 18.0 Escrow Account

For now, your loan

18.1  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	18.2 \$	Estimated total amount over year 1 for your escrowed property costs: 18.2.1 <i>Descriptive name for each charge</i>
Non-Escrowed Property Costs over Year 1	18.3 \$	Estimated total amount over year 1 for your non-escrowed property costs: 18.3.1 <i>Descriptive name for each charge</i> You may have other property costs.
Initial Escrow Payment	18.4 \$	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	18.5 \$	The amount included in your total monthly payment.

### 18.1, cont'd

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	18.6 \$	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	18.7 \$	

### In the future,

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

## Adjustable Interest Rate (AIR) Table 20.0

Index + Margin (or) Interest Rate Adjustments (Step rate)	20.1 <i>Index Name + % # of Adjustments</i>
Initial Interest Rate	20.2 %
Minimum/Maximum Interest Rate	20.3 % <u>  Min  </u> / % <u>  Max  </u>
Change Frequency	
First Change	20.4 Beginning of # month
Subsequent Change	20.5 Every # month after first change
Limits on Interest Rate Changes	
First Change	20.6 %
Subsequent Change	20.7 %

## Loan Calculations 21.0

<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.	21.1	\$
<b>Finance Charge.</b> The dollar amount the loan will cost you.	21.2	\$
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	21.3	\$
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	21.4	%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of you loan amount.	21.5	%



**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

## Other Disclosures 22.0

### 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.

### 22.1 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 the 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 23.0

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
	23.0.1	23.0.2	23.0.3	23.0.4	23.0.5
23.1 Name	23.1.1	23.1.2	23.1.3	23.1.4	23.1.5
23.2 Address	23.2.1	23.2.2	23.2.3	23.2.4	23.2.5
23.3 NMLS ID	23.3.1	23.3.2	23.3.3	23.3.4	23.3.5
23.4 State Code + License ID	23.4.1	23.4.2	23.4.3	23.4.4	23.4.5
23.5 Contact	23.5.1	23.5.2	23.5.3	23.5.4	23.5.5
23.6 Contact NMLS ID	23.6.1	23.6.2	23.6.3	23.6.4	23.6.5
23.7 Contact State Code + License ID	23.7.1	23.7.2	23.7.3	23.7.4	23.7.5
23.8 Email	23.8.1	23.8.2	23.8.3	23.8.4	23.8.5
23.9 Phone	23.9.1	23.9.2	23.9.3	23.9.4	23.9.5

## Confirm Receipt 24.0

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.

24.1 Applicant Signature

24.2 Date

24.1 Co-Applicant Signature

24.2 Date

### III. Refinance Transaction (Closing Disclosure Alternate Form)

In order to provide a Closing Disclosure Example with any and all possible data on it for mapping purposes (a completely unrealistic situation), the sample Refinance Transaction is an amalgamation of several sample forms provided in the Integrated Mortgage Closing Disclosure Regulation:

Page 1: Based on *Exhibit H-25(E) Mortgage Loan Transaction Closing Disclosure – Refinance Transaction Sample*<sup>2</sup> (p. 80188).

In order to provide a Closing Disclosure Example with any and all possible data on it for mapping purposes (a completely unrealistic situation) the following segments of other example forms were integrated into this numbered example:

- Data for text responses to the first three “YES” answers in the Loan Terms table from *Exhibit H-24(F) Mortgage Loan Transaction Loan Estimate – Negative Amortization Sample* (p. 80156),
- Data for the fourth “YES” answer from *Exhibit H-24(B) Mortgage Loan Transaction Loan Estimate – Fixed Rate Sample* (p. 80144), and
- Data for the fifth “YES” answer from *Exhibit H-24(E) Mortgage Loan Transaction Loan Estimate – Balloon Payment Sample* (p. 80155).

Page 2: *Exhibit H-25(E) Mortgage Loan Transaction Closing Disclosure – Refinance Transaction Sample* (p. 80189)

Page 3: *Exhibit H-25(E) Mortgage Loan Transaction Closing Disclosure – Refinance Transaction Sample* (p. 80190)

Page 4: *Exhibit H-25(A) Mortgage Loan Transaction Closing Disclosure – Model Form* (p. 80173)

- Data for text responses to the first “YES” answer in the Adjustable Payment (AP) Table was taken from *Exhibit H-24(C) Mortgage Loan Transaction Loan Estimate—Interest Only Adjustable Rate Loan Sample*
- Data for the text response to the second through fourth “YES” answers in the AP table was taken from p. 79970 since no actual sample text existed.

Page 5: *Exhibit H-25(E) Mortgage Loan Transaction Closing Disclosure – Refinance Transaction Sample* (p. 80192)

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<sup>2</sup> *Federal Register*, Vol. 78, No. 251, December 31, 2013. “Part II – Bureau of Consumer Financial Protection. 12 CFR Parts 1024 and 1026 Integrated Mortgage Disclosures Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth In Lending Act (Regulation Z).”

# 0.1 Closing Disclosure

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

<b>1.0 Closing Information</b>	<b>2.0 Transaction Information</b>	<b>3.0 Loan Information</b>
1.1 Date Issued	2.1 Borrower	3.1 Loan Term
1.2 Closing Date		3.2 Purpose
1.3 Disbursement Date		3.3 Product
1.4 Settlement Agent	2.2 Seller	
1.5 File #		3.4 Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA
1.6 Property	2.3 Lender	<input type="checkbox"/> VA <input type="checkbox"/> _____
1.7 Appraised Prop. Value or Estimated Prop. Value		3.5 Loan ID # _____
		3.6 MIC # _____

Loan Terms	4.0 Can this amount increase after closing? <i>(Complete if yes)</i>		
4.1 Loan Amount	4.1.1	4.1.2 NO/YES	4.1.3 • Can go as high as \$ <u>    </u> . • Can increase until year <u>  </u> .
4.2 Interest Rate	4.2.1	4.2.2 NO/YES	4.2.3 • Adjusts every <u>  </u> years starting in year <u>  </u> . • Can go as high as <u>  </u> % in year <u>  </u> . • See AIR Table on page 4 for details.
4.3 <u>Period</u> Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	4.3.1	4.3.2 NO/YES	4.3.3 • Adjusts every <u>  </u> years starting in year <u>  </u> . • Can go as high as \$ <u>    </u> in year <u>  </u> . • Includes only interest and no principal until year <u>  </u> . • See AP Table on page 4 for details.
<b>Does the loan have these features? <i>(Complete if yes)</i></b>			
4.4 Prepayment Penalty		4.4.2 NO/YES	4.4.3 As high as \$ <u>    </u> if you pay off the loan within the first <u>  </u> years.
4.5 Balloon Payment		4.5.2 NO/YES	4.5.3 You will have to pay \$ <u>    </u> at the end of year <u>  </u> .

Projected Payments	5.0 "n" = period number			
5.1 Payment Calculation	5.1.1 Years 1 – n	5.1.2 Years n – n	5.1.3 Years n – n	5.1.4 Years n – n
5.2 Principal & Interest	5.2.1 \$ min	5.2.4 \$ min	5.2.6 \$ min	5.2.8 \$ min
	5.2.2 \$ max	5.2.5 \$ max	5.2.7 \$ max	5.2.9 \$ max
	5.2.3 <u>Only Interest</u>			
5.3 Mortgage Insurance	5.3.1 +	5.3.2 +	5.3.3 +	5.3.4 +
5.4 Estimated Escrow <i>Amount can increase over time</i>	5.4.1 +	5.4.2 +	5.4.3 +	5.4.4 +
5.5 Estimated Total <u>Period</u> Payment	5.5.1 \$ min	5.5.3 \$ min	5.5.5 \$ min	5.5.7 \$ min
	5.5.2 \$ max	5.5.4 \$ max	5.5.6 \$ max	5.5.8 \$ max
5.6 Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	5.6.1 \$ 5.6.2 <u>a period</u>	This estimate includes 5.6.3 <input type="checkbox"/> Property Taxes 5.6.4 <input type="checkbox"/> Homeowners Insurance 5.6.5 <input type="checkbox"/> Other: _____ and additional costs <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>		In escrow? NO/YES NO/YES NO/YES

Costs at Closing	6.0	
6.1 Closing Costs	6.1.1 \$	Includes 6.1.2 \$ <u>    </u> in Loan Costs + 6.1.3 \$ <u>    </u> in Other Costs – 6.1.4 \$ <u>    </u> in Lender Credits. See page 2 for details.
6.2 Cash to Close	6.2.1 \$	Includes Closing Costs. See <i>Calculating Cash to Close</i> on page 3 for details. 6.2.2 <input type="checkbox"/> From <input type="checkbox"/> To Borrower

**Closing Cost Details**

Loan Costs	7.0	Borrower-Paid		Paid by Others
		At Closing	Before Closing	
<b>7.1 A. Origination Charges</b>			7.1.1 \$	
01 7.2.1 ±n.nn% 7.2 of Loan Amount (Points)		7.2.2 ±\$	7.2.3 ±\$	7.2.6 ±\$
02 7.3 7.3.1		7.3.2 \$	7.3.3 \$	7.3.6 \$
03				
04				
05				
06				
07				
08				
<b>7.4 B. Services Borrower Did Not Shop For</b>			7.4.1 \$	
01 7.5 7.5.1		7.5.2 \$	7.5.3 \$	7.5.6 \$
02				
03				
04				
05				
06				
07				
08				
09				
10				
<b>7.6 C. Services Borrower Did Shop For</b>			7.6.1 \$	
01 7.7 7.7.1		7.7.2 \$	7.7.3 \$	7.7.6 \$
02				
03				
04				
05				
06				
07				
08				
<b>7.8 D. TOTAL LOAN COSTS (Borrower-Paid)</b>			7.8.1 \$	
7.9 Loan Costs Subtotals (A + B + C)		7.9.2 \$	7.9.3 \$	

Other Costs	8.0			
<b>8.1 E. Taxes and Other Government Fees</b>			8.1.1 \$	
01 8.2 Recording Fees 8.2 Deed: 8.2.1 \$ 8.2 Mortgage: 8.2.1 \$		8.2.2 \$	8.2.3 \$	8.2.6 \$
02 8.3 Transfer taxes to 8.3.1 Jurisdiction		8.3.2 \$	8.3.3 \$	8.3.6 \$
<b>8.4 F. Prepays</b>			8.4.1 \$	
01 8.5 Homeowner's Insurance Premium 8.5.1 (# mo.) to ____		8.5.2 \$	8.5.3 \$	8.5.6 \$
02 8.6 Mortgage Insurance Premium 8.6.1 (# mo.) to ____		8.6.2 \$	8.6.3 \$	8.6.6 \$
03 8.7 Prepaid Interest 8.7.1 (\$ per day from ____ to ____)		8.7.2 ±\$	8.7.3 ±\$	8.7.6 ±\$
04 8.8 Property Taxes 8.8.1 (# mo.) to ____		8.8.2 \$	8.8.3 \$	8.8.6 \$
05 8.9 8.9.1		8.9.2 \$	8.9.3 \$	8.9.6 \$
<b>8.10 G. Initial Escrow Payment at Closing</b>			8.10.1 \$	
01 8.11 Homeowner's Insurance 8.11.1 (\$ per month for # mo.)		8.11.2 \$		8.11.6 \$
02 8.12 Mortgage Insurance 8.12.1 (\$ per month for # mo.)		8.12.2 \$		8.12.6 \$
03 8.13 Property Taxes 8.13.1 (\$ per month for # mo.)		8.13.2 \$		8.13.6 \$
04 8.14 8.14.1		8.14.2 \$		8.14.6 \$
05				
06				
07				
08 8.15 Aggregate Adjustment		8.15.2 (-\$)		
<b>8.16 H. Other</b>			8.16.1 \$	
01 8.17 8.17.1		8.17.2 \$	8.17.3 \$	8.17.6 \$
02				
03				
04				
05				
06				
07				
08				
<b>8.18 I. TOTAL OTHER COSTS (Borrower-Paid)</b>			8.18.1 \$	
8.19 Other Costs Subtotals (E + F + G + H)		8.19.2 \$	8.19.3 \$	
<b>9.1 J. TOTAL CLOSING COSTS (Borrower-Paid)</b>			9.1.1 \$	
9.2 Closing Costs Subtotals (D + I)*		9.2.2 \$	9.2.3 \$	9.2.6 \$
9.3 Lender Credits 9.3.1 \$ tolerance cure amount		9.3.2*	-\$	

## Payoffs and Payments

25.0 Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 25.1 Payee and description of payment, payoff or adjustment	25.1.1 ±\$
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>25.2 K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>25.2.1 \$</b>

## Calculating Cash to Close

10.0 (Alternative) Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change? <i>If YES:</i>
10.10 Loan Amount	10.10.1 +\$	10.10.2 +\$	10.10.3 NO/YES 10.10.4
10.1 Total Closing Costs (J)	10.1.1 -\$	10.1.2 -\$	10.1.3 NO/YES 10.1.4 • See <b>Total Loan Costs (D)</b> and <b>Total Other Costs (I)</b> • Increase exceeds legal limits by \$__. See <b>Lender Credits</b> on p. 2 for credit of excess amount
10.2 Closing Costs Paid Before Closing	10.2.1 +\$0	10.2.2 +\$	10.2.3 NO/YES 10.2.4 • You paid these Closing Costs <b>before closing</b> .
10.11 Total Payoffs and Payments (K)	10.11.1 ±\$	10.11.2 ± \$ or 0	10.11.3 NO/YES 10.11.4 • See details in Section L.
10.9 Cash to Close	10.9.1 \$ 10.9.3 <input type="checkbox"/> From <input type="checkbox"/> To Borrower	10.9.2 \$ 10.9.4 <input type="checkbox"/> From <input type="checkbox"/> To Borrower	10.3 Closing Costs Financed (Paid from your Loan Amount) \$ _____ 10.3.2

# Additional Information About This Loan

## Loan Disclosures 17.0

### 17.1 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.

### 17.2 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.

### 17.3 Late Payment

If your payment is more than   #   days late, your lender will charge a late fee of \$ **OR** % of the late payment amount.

### 17.4 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.

### 17.5 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.

### 17.6 Security Interest

You are granting a security interest in \_\_\_\_\_  
 You may lose this property if you do not make your payments or Satisfy other obligations for this loan.

## Adjustable Payment (AP) Table 19.0 if yes:

Interest Only Payments?	19.1 NO/YES 19.1.1 For your first # payments.
Optional Payments?	19.2 NO/YES 19.2.1 For your first # payments.
Step Payments?	19.3 NO/YES 19.3.1 For your first # payments.
Seasonal Payments?	19.4 NO/YES 19.4.1 From mo. to mo. each year.
<b>19.5 Period Principal and Interest Payments</b>	
First Change / Amount	19.6 \$ Min - \$ Max at # payment.
Subsequent Changes	19.7 Every # years.
Maximum Payment	19.8 \$ starting at # payment.

## 18.0 Escrow Account

**For now,** your loan

- 18.1  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	18.2 \$	Estimated total amount over year 1 for your escrowed property costs: 18.2.1 Descriptive name for each charge
Non-Escrowed Property Costs over Year 1	18.3 \$	Estimated total amount over year 1 for your non-escrowed property costs: 18.3.1 Descriptive name for each charge You may have other property costs.
Initial Escrow Payment	18.4 \$	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	18.5 \$	The amount included in your total monthly payment.

### 18.1, cont'd

- 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	18.6 \$	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	18.7 \$	

### In the future,

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

## Adjustable Interest Rate (AIR) Table 20.0

Index + Margin (or)	20.1	Index Name + %
Interest Rate Adjustments (Step rate)		# of Adjustments
Initial Interest Rate	20.2	%
Minimum/Maximum Interest Rate	20.3	% Min / % Max
<b>Change Frequency</b>		
First Change	20.4	Beginning of # month
Subsequent Change	20.5	Every # month after first change
<b>Limits on Interest Rate Changes</b>		
First Change	20.6	%
Subsequent Change	20.7	%

**Loan Calculations** 21.0

<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.	21.1	\$
<b>Finance Charge.</b> The dollar amount the loan will cost you.	21.2	\$
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	21.3	\$
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	21.4	%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of you loan amount.	21.5	%



**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

**Other Disclosures** 22.0**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.

**22.1 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 the 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** 23.0

	Lender	Mortgage Broker	Settlement Agent
	23.0.1	23.0.2	23.0.5
23.1 Name	23.1.1	23.1.2	23.1.5
23.2 Address	23.2.1	23.2.2	23.2.5
23.3 NMLS ID	23.3.1	23.3.2	23.3.5
23.4 State Code + License ID	23.4.1	23.4.2	23.4.5
23.5 Contact	23.5.1	23.5.2	23.5.5
23.6 Contact NMLS ID	23.6.1	23.6.2	23.6.5
23.7 Contact State Code + License ID	23.7.1	23.7.2	23.7.5
23.8 Email	23.8.1	23.8.2	23.8.5
23.9 Phone	23.9.1	23.9.2	23.9.5

**Confirm Receipt** 24.0

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.

24.1 Applicant Signature

24.2 Date

24.1 Co-Applicant Signature

24.2 Date



## IV. End Notes—Cross Reference Table for Closing Disclosure Reference Numbers

The following table is a guide to help identify data values that are disclosed more than once within the Closing Disclosure. If a Closing Disclosure form field is represented more than one time on the form, it is listed in ascending order in the *Form Field ID* column. The equivalent Form Field ID(s) are presented in the *Cross Reference* columns in ascending order from left to right. In some cases, one UCD mapping provides the value for each form field; when the data is rendered into the form, the value then appears in multiple locations. However, in other cases, the value appearing in more than one place on the form is also mapped in more than one way. These cases are shown in the *Identical Form Values with Multiple Mappings* column. If a form field value is the result of a calculation using other fields on the form, the fields used to calculate the value are shown in the *Calculation* column. The Cross References apply to all Closing Disclosure formats (Model, Alternate, Split-Borrower and Split-Seller) unless otherwise noted.

Cross Reference Table for Closing Disclosure Reference Numbers						
Form Field ID	Cross Reference 1	Cross Reference 2	Cross Reference 3	Cross Reference 4	Calculation	Identical Form Values with Multiple Mappings
1.4	23.1.5					
1.6	17.6					
2.3	23.1.1					
4.1.1	10.10.2 Alternate	12.2   12.2.1				4.1.1 and 12.2   12.2.1 - mapped to ...LOANS/LOAN/TERMS_OF_LOAN 10.10.2 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM
4.2.1	20.2					
4.2.3	20.3 (max)	20.4   20.5				
4.3	5.5	5.6.2	19.5			4.3 and 19.5 - mapped to ...LOANS/LOAN/PAYMENT/PAYMENT_RULE 5.6.2 and 5.5 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/PROJECTED_PAYMENTS/PROJECTED_PAYMENT
4.3.1	5.2.1   5.2.4   5.2.6   5.2.8					4.3.1 - mapped to ...LOANS/LOAN/PAYMENT/PAYMENT_RULE 5.2.1   5.2.4   5.2.6   5.2.8 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/PROJECTED_PAYMENTS/PROJECTED_PAYMENT
4.3.2						
4.3.3	5.2.3	19.1   19.1.1	19.6   19.7	19.8		
5.2.1   5.2.4   5.2.6   5.2.8	4.3.1					4.3.1 - mapped to ...LOANS/LOAN/PAYMENT/PAYMENT_RULE 5.2.1   5.2.4   5.2.6   5.2.8 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/PROJECTED_PAYMENTS/PROJECTED_PAYMENT
5.2.3	4.3.3	19.1				
5.5	4.3	5.6.2	19.5			4.3 and 19.5 - mapped to ...LOANS/LOAN/PAYMENT/PAYMENT_RULE 5.6.2 and 5.5 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/PROJECTED_PAYMENTS/PROJECTED_PAYMENT
5.6.2	4.3	5.5	19.5			4.3 and 19.5 - mapped to ...LOANS/LOAN/PAYMENT/PAYMENT_RULE 5.6.2 and 5.5 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/PROJECTED_PAYMENTS/PROJECTED_PAYMENT
6.1.1	9.1.1	10.1.2				6.1.1 and 9.1.1 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL 10.1.2 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL

## Cross Reference Table for Closing Disclosure Reference Numbers

Form Field ID	Cross Reference 1	Cross Reference 2	Cross Reference 3	Cross Reference 4	Calculation	Identical Form Values with Multiple Mappings
						ECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM
6.1.2	7.8.1					
6.1.3	8.18.1					
6.1.4	9.3.2					
6.2.1	10.9.2	13.3.1				6.2.1 and 13.3.1 - mapped to ...LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL 10.9.2 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM
6.2.2 Alternate	10.9.4					6.2.2 - mapped to ...LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL 10.9.4 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM
7.1.1					7.2.2 + 7.2.3 + 7.3.2 + 7.3.3	
7.3 or 7.5	18.7					
7.4.1					7.5.2 + 7.5.3	
7.6.1					7.7.2 + 7.7.3	
7.8.1	6.1.2				7.9.2 + 7.9.3	
7.9.1   7.9.3					7.2.3 + 7.3.3 + 7.5.3 + 7.7.3	
7.9.2					7.2.2 + 7.3.2 + 7.5.2 + 7.7.2	
8.1.1					8.2.2 + 8.3.2 + 8.2.3 + 8.3.3	
8.4.1					Sum of (8.5.2 through 8.9.2) + (8.5.3 through 8.9.3)	
8.10.1	18.4				Sum of (8.11.2 through 8.15.2)	
8.16.1					Sum of 8.17.2 + 8.17.3	
8.18.1					8.19.2 + 8.19.3	
8.19.2					Sum of (8.2.2 + 8.3.2) + (8.5.2 through 8.9.2) + (8.11.2 through 8.15.2) + 8.17.2	
8.19.3					Sum of (8.2.3 + 8.3.3) + (8.5.3 through 8.9.3) + 8.17.3	
9.1.1	6.1.1	10.1.2			7.8.1 + 8.18.1 + 9.3.2	9.1.1 and 6.1.1 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL 10.1.2 - mapped to .....DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM
9.2.2					7.9.2 + 8.19.2	
9.2.3	10.2.2				7.9.3 + 8.19.3	9.2.3 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_PAYMENT/INTEGRATED_DISCLOSURE_SECTION_PAYMENT 10.2.2 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM
9.2.4					Sum of (7.2.4 + 7.3.4 + 7.5.4 + 7.7.4) + (8.2.4 + 8.3.4) + (8.5.4 through 8.9.4) + (8.11.4 through 8.14.4) + 8.17.4	

## Cross Reference Table for Closing Disclosure Reference Numbers

Form Field ID	Cross Reference 1	Cross Reference 2	Cross Reference 3	Cross Reference 4	Calculation	Identical Form Values with Multiple Mappings
9.2.5					Sum of (7.2.5 + 7.3.5 + 7.5.5 + 7.7.5) + (8.2.5 + 8.3.5) + (8.5.5 through 8.9.5) + 8.17.5	
9.2.6					Sum of (7.2.6 + 7.3.6 + 7.5.6 + 7.7.6) + (8.2.6 + 8.3.6) + (8.5.6 through 8.9.6) + (8.11.6 through 8.14.6) + 8.17.6	
9.3.2	6.1.4					
10.1.2	6.1.1	9.1.1				9.1.1 and 6.1.1 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL 10.1.2 - mapped to .....DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM
10.2.2	9.2.3					9.2.3 mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SUBSECTION_PAYMENTS/INTEGRATED_DISCLOSURE_SUBSECTION_PAYMENT 10.2.2 mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM
10.5.2	12.1.1					10.5.2 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM 12.1.1 - mapped to ...LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND
10.7.2	12.5.1					10.7.2 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM 12.5.1 mapped to ...LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL
10.8.2					12.4.1 + (Sum of 12.6.1 through 12.11.1) less 11.2.1 + (sum of 11.5.1 through 11.9.1)	
10.9.2	6.2.1	13.3.1				6.2.1 and 13.3.1 - mapped to ...LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL 10.9.2 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM
10.9.4	6.2.2 Alternate					6.2.2 - mapped to ...LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL 10.9.4 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM
10.10.2 Alternate	4.1.1					10.10.2 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM

**Cross Reference Table for Closing Disclosure Reference Numbers**

Form Field ID	Cross Reference 1	Cross Reference 2	Cross Reference 3	Cross Reference 4	Calculation	Identical Form Values with Multiple Mappings
						ECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM 4.1.1 - mapped to ...LOANS/LOAN/TERMS_OF_LOAN
10.11.2 Alternate	25.2.1 Alternate					10.11.2 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM 25.2.1 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/INTEGRATED_DISCLOSURE_SECTION_SUMMARIES/INTEGRATED_DISCLOSURE_SECTION_SUMMARY/INTEGRATED_DISCLOSURE_SECTION_SUMMARY_DETAIL
11.0.1	13.1.1				Sum of 11.1.1 through 11.9.1	
11.3.1					9.2.2 minus 9.3.2	
12.0.1	13.2.1				Sum of 12.1.1 through 12.11.1	
12.1.1	10.5.2					10.5.2 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM 12.1.1 - mapped to ...LOANS/LOAN/CLOSING_INFORMATION/CLOSING_COST_FUNDS/CLOSING_COST_FUND
12.2   12.2.1	4.1.1					
12.5.1	10.7.2					10.7.2 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM 12.5.1 mapped to ...LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL
13.3.1	6.2.1	10.9.2			11.0.1 less 12.0.1 which is equal to 13.1.1 less 13.2.1	6.2.1 and 13.3.1 - mapped to ...LOANS/LOAN/CLOSING_INFORMATION/CLOSING_INFORMATION_DETAIL 10.9.2 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM
10.7.2	12.5.1					10.7.2 - mapped to ...DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/INTEGRATED_DISCLOSURE/CASH_TO_CLOSE_ITEMS/CASH_TO_CLOSE_ITEM 12.5.1 mapped to ...LOANS/LOAN/CLOSING_INFORMATION/CLOSING_ADJUSTMENT_ITEMS/CLOSING_ADJUSTMENT_ITEM/CLOSING_ADJUSTMENT_ITEM_DETAIL
17.6	1.6					
18.4	8.10.1					
18.7	7.3 or 7.5					
19.1	4.3.3	5.2.3				
19.5	4.3	5.5	5.6.2			
19.6   19.7	4.3.3					
19.8	4.3.3					
20.2	4.2.1					
20.3 (Max)	4.2.3					
20.4   20.5	4.2.3					
23.1.1	2.3					
23.1.5	1.4					
25.2.1 Alternate	10.11.2 Alternate					
25.1 Alternate	11.4 Model					11.4 when Model Form is used for refinance ...LIABILITIES/LIABILITY/LIABILITY_DETAIL