

Mapping of UCD Critical Edit Phases

Use as a Check List to show progress along timeline

Timeline chart showing Phase 1 (Closing Information), Phase 2 (Loan Terms), Phase 3 (Closing Costs), and Phase 4 (Transaction Information) from July 31, 2021 to November 6, 2023.

0.1 Closing Disclosure

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

0.1 Closing Disclosure table with sections: 1.0 Closing Information, 2.1 Borrower, 3.1 Loan Term, 3.0 Loan Information, 2.2 Seller, 2.3 Lender, 3.2 Purpose, 3.3 Product, 3.4 Loan Type, 3.5 Loan ID #, 3.6 MIC #, 4.0 Loan Terms, 4.1 Loan Amount, 4.2 Interest Rate, 4.3 Monthly Principal & Interest, 4.4 Prepayment Penalty, 4.5 Balloon Payment, 5.0 Projected Payments, 5.1 Payment Calculation, 5.2 Estimated Taxes, Insurance & Assessments, 6.0 Costs at Closing, 6.1 Closing Costs, 6.2 Cash to Close.

Closing Cost Details

Closing Cost Details table with sections: 7.0 Loan Costs, 7.1 A. Origination Charges, 7.4 B. Services Borrower Did Not Shop For, 7.6 C. Services Borrower Did Shop For, 7.8 D. TOTAL LOAN COSTS (Borrower-Paid), 8.0 Other Costs, 8.1 E. Taxes and Other Government Fees, 8.4 F. Prepays, 8.10 G. Initial Escrow Payment at Closing, 8.16 H. Other, 9.1 J. TOTAL CLOSING COSTS (Borrower-Paid), 9.3 Lender Credits.

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Calculating Cash to Close

Calculating Cash to Close table with columns: Loan Estimate, Final, Did this change?, 10.1 Total Closing Costs (J), 10.2 Closing Costs Paid Before Closing, 10.3 Closing Costs Financed, 10.4 Down Payment, 10.5 Deposit, 10.6 Funds for Borrower, 10.7 Seller Credits, 10.8 Adjustments and Other Credits, 10.9 Cash to Close.

Summaries of Transactions

Summaries of Transactions table with sections: BORROWER'S TRANSACTION, 11.0 K. Due from Borrower at Closing, 11.1 Sale Price of Property, 11.2 Sale Price of Personal Property Included in Sale, 11.3 Closing Costs Paid at Closing (J), 11.4 Adjustments, 11.5 Adjustments, 11.6 City/Town Taxes, 11.7 County Taxes, 11.8 Assessments, 11.9 HOA Dues, 12.0 L. Paid Already by or on Behalf of Borrower at Closing, 12.1 Deposit, 12.2 Loan Amount, 12.3 Existing Loan(s) Assumed or Taken Subject to, 12.4 Second Loan (Principal Balance \$19,000), 12.5 Seller Credit, 12.6 Other Credits, 12.7 Adjustments, 12.8 City/Town Taxes, 12.9 County Taxes, 12.10 Assessments, 12.11 Assessments, 13.0 CALCULATION, 13.1 Total Due from Borrower at Closing (K), 13.2 Total Paid Already by or on behalf of Borrower at Closing (L), 13.3 Cash to Close From Borrower.

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Additional Information About This Loan

Additional Information About This Loan table with sections: 17.0 Loan Disclosures, 17.1 Assumption, 17.2 Demand Feature, 17.3 Late Payment, 17.4 Negative Amortization, 17.5 Partial Payments, 17.6 Security Interest, 18.0 Escrow Account, 18.1 Escrow Account, 18.2 Escrow, 18.3 Non-Escrowed Property Costs, 18.4 Initial Escrow Payment, 18.5 Monthly Escrow Payment, 18.6 No Escrow, 18.7 Escrow Waiver Fee, 18.8 In the future, 18.9 City/Town Taxes, 18.10 County Taxes, 18.11 Assessments, 18.12 Assessments, 18.13 Assessments, 18.14 Assessments, 18.15 Total Due from Seller at Closing (M), 18.16 Total Due from Seller at Closing (N), 18.17 Cash to Close From Seller.

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Loan Calculations

Loan Calculations table with sections: 21.0 Loan Calculations, 21.1 Total of Payments, 21.2 Finance Charge, 21.3 Annual Percentage Rate (APR), 21.4 Total Interest Percentage (TIP), 21.5 Amounts in the table above have intentionally been represented as a value of 1 because calculations assumptions are lender and product specific.

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Other Disclosures

Other Disclosures table with sections: 22.0 Other Disclosures, 22.1 Appraisal, 22.2 Contract Details, 22.3 Liability after Foreclosure, 22.4 Refinancing, 22.5 Tax Deductions.

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Contact Information

Contact Information table with columns: Lender, Mortgage Broker, Real Estate Broker (B), Real Estate Broker (S), Settlement Agent, 23.0 Name, 23.1 Address, 23.2 NMLS ID, 23.3 State Code + License, 23.4 Contact NMLS ID, 23.5 Contact State Code + License ID, 23.6 Email, 23.7 Phone.

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Confirm Receipt

Confirm Receipt table with sections: 24.0 Confirm Receipt, 24.1 Applicant Signature, 24.2 Date, 24.3 Co-Applicant Signature, 24.4 Date.

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Payoffs and Payments

Payoffs and Payments table with sections: 25.0 Payoffs and Payments, 25.1 AMOUNT, 25.2 K. TOTAL PAYOFFS AND PAYMENTS.

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Alternating Form

Alternating Form table with sections: 10.0 Alternating Form, 10.1 Loan Amount, 10.2 Total Closing Costs (J), 10.3 Closing Costs Paid Before Closing, 10.4 Total Payoffs and Payments (K), 10.5 Cash to Close, 10.6 Closing Costs Financed (Paid from your Loan Amount).

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