

LET'S FIND A HOUSE!



IMPORTANT DEADLINES AND A CHECKLIST OF WHAT YOU NEED TO KNOW
FOR A SUCCESSFUL HOME PURCHASE

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REALTOR® | SAMSON PROPERTIES

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Cardinal 
TITLE GROUP

STEP 1

Before beginning your home search, it's a good idea to start by getting pre-approved with a lender.

Developing a good relationship with a trusted REALTOR® and qualified lender early in the home buying process will give you peace of mind, and ultimately will save you time and money.

The loan pre-approval consists of a lender reviewing your income, assets, and credit; that lender discussing with you your loan options and that lender providing you an estimate of the closing costs and monthly payment you might expect. Without knowing the specific property, purchase price, or other specifics, the lender cannot provide an official "Loan Estimate." The early estimates you get should properly have a disclaimer that states "Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan." The point is that different lenders and different loans have different terms—shop around!

Today's new financial regulatory climate sets high standards for Lender transparency to protect the Homebuyer. This makes it easier than ever for a home buyer to be prepared and informed about what they can afford—and what they are paying. There is no requirement for a home buyer to provide any documentation to a lender to get a loan quote; however, giving prospective lenders the most complete and accurate view of your finances can help them help you find the best loan option available to you. This is especially important if you are self-employed or commissioned, a first time buyer, have credit blemishes, or are trying to figure out from where the money for down payment or closing will come.

THERE ARE A FEW THINGS YOU CAN EXPECT WHEN APPLYING FOR A LOAN.

Lender will ask questions and gather information from you, including—

You must fill out a loan application which requires: Gov-

ernment ID, Social Security Card, name(s), most recent W-2, proof of IRAs or retirement accounts, debts, and an estimate of loan amount. Here is a checklist of what to expect:

1. REVIEW YOUR CREDIT REPORT (get one for free at www.AnnualCreditReport.com)
2. PROOF OF INCOME—Gather your last two years of tax returns, W2s, pay stubs, and your year-to-date profit and loss statement if self-employed (this will be needed for anyone applying for the mortgage).
3. CASH READY—The lender will want to see 1 or 2 months (depending on the loan program) of bank statements, all numbered pages for any money used for down payment, closing costs or post-closing reserves (if required).
4. GIFT MONEY—If the down payment and closing money are or will be a gift, ask the lender the best way to document.
5. PAST REFERENCES—Some loans require verification of rent history. If you are paying the owner (as opposed to a management company) you may need to provide 12 months cancelled rent checks.
6. IDENTIFICATION—Lender will verify your identity for eligibility for a loan (if you are not a US citizen—driver's license, passport, work visa, green card).
7. FIXED OR OTHER INCOME—Provide proof of other income from all forms including Social Security, child support, or government assistance.
8. FINANCIAL ASSETS—Provide proof of account balances for IRAs and retirement accounts.
9. STOCK MARKET FUNDS—Disclose money held in the stock market.
10. PROOF OF PROPERTY OWNERSHIP—Bring proof

of other property currently owned.

11. DIVORCE DOCUMENTATION—If you are divorced, pay, or receive spousal support or child support that will be used for qualifying, the lender will need to see divorce decree, property settlement, and/or support agreements.

12. DISCLOSE BANKRUPTCY OR FORECLOSURE—Be ready to disclose past financial issues like bankruptcy. Provide a written explanation of what happened and what steps were taken to correct the situation. Additional paperwork may be required

13. KEEP YOUR CREDIT SCORE—keep these in mind:

- DO NOT apply for new credit
- DO NOT take on new debts or make large purchases on credit
- DO NOT cancel any current credit accounts

- DO NOT ask a creditor to lower your limit

Remember, if you apply for a mortgage loan with an excellent credit score and the score goes down during the mortgage process, you may no longer qualify for the loan.

When you're all done and the pre-approval is successful, your lender will give you both a pre-approval letter that can be used to strengthen your bargaining power as a



home buyer and a closing cost and payment estimate.

Note, the only fee a lender can collect at this time is a credit report fee—typically between \$10–\$50.

A little practical advice: you may qualify for more loan and home that you are comfortable with. Find a price and payment that is comfortable for your budget. As a general

STEP 2

SIGN BUYER AGENCY

guide once you get an estimate, every 10,000 up or down in sales price will change your monthly mortgage by roughly \$60.

We recommend one great Lender:

This trusted Correspondent Lender have worked with Samson Properties on a daily basis for years and will take care of you. They provide great service, competitive rates and market insight.

Correspondent lenders have their own mortgage underwriting staff and fund the loans with their own money. (This is in contrast

to a mortgage broker, who doesn't do any underwriting, loan approval or funding in-house.)

Before we get started to look for your home, we are required by law to sign a *Buyer Agency Agreement*. The *Buyer Agency Agreement* helps you to understand what you expect from your representative. With a *Buyer Agency Agreement*, you can expect to be treated like a Buyer Client—to help you through the process, receive professional advice, and protect your interests.

Without a *Buyer Agency Agreement* with a REALTOR[®], you have no commitment from a trained professional to help you through the process and look after your legal and personal

STEP 3

interests.

WHERE DO YOU WANT TO LIVE?

Once your loan pre-approval is received, and you know what you can afford, we can go to work and set up a home search for you. Depending on your location, and price range preference, we can set it up with cities, zip codes, neighborhoods, or school districts and the types of homes and characteristics important to you.

We can set an automatic email feed, updating you every time a new home comes on the market or a price drops fitting your criteria. Working with us, you also get access to “Coming Soon” properties before they hit the market.

HOME SEARCH

When you find a home you really like, let us know and we will set up a tour. If you have identified several good choices, it's more efficient to bundle them together—typically not more than 7 in one day. We are looking for houses that fit your requirements and the one home that feels like it's “the one!”

When we make an offer, it's important to consider these points:

- Are there any other offers?
- How long has it been on the market?

- What have the recent comparable homes sold for in the neighborhood?
- What contingencies do we want to include (we will go into more detail about those later)?
- Are you going to ask for closing cost Assistance from the seller?

When you are ready to make an offer on a home, we will work with you to put together the offer that helps you buy the house for the very best possible price.

The two things that we need to send in with the offer: earnest money deposit and the *Loan Pre-approval Letter*. Once the seller and the Buyer agree to all of the terms and conditions, the offer turns into a *Ratified Contract*. This starts the mortgage process. Let's understand components of the ratification contract process:

EARNEST MONEY DEPOSIT

Earnest money shows your seller your contract offer is serious and made in good faith. The deposit is used as collateral to secure your Ratified Contract with the Seller in case you default on the contract. The standard amount for the Metropolitan (VA, MD, DC) area is 1% of the sales price. We are required to collect and deposit the money in a Samson Properties, listing company, or settlement office's escrow account—either at the time of a *Ratified Contract* or within a couple of days (defined in the offer).



This money will apply towards your down payment or closing costs at the closing or now what is referred to as the consummation. Please note: make sure your money is in your bank account so the escrow check doesn't bounce for insufficient funds.

CLOSING COSTS (CONSUMMATION)

Closing costs on the purchase of your home will be roughly 2.5% to 3% of the sales price. You will have an appraisal fee of about \$450, check with your lender about the origination fee, as well as for recording taxes for your mortgage and deed at the county and state level and settlement company fees.

You have the option to buy owner's title insurance to protect your interest in the property from unanticipated problems. Over 95% of our clients purchase it and we strongly recommend it. It's a one-time fee that protects your title interest in the property forever. The Survey typically costs between \$350 and \$450 unless you are buying something with a much larger lot.

Home owner's hazard insurance is another closing cost. Most companies have you pay the 1st year up front at closing. Home

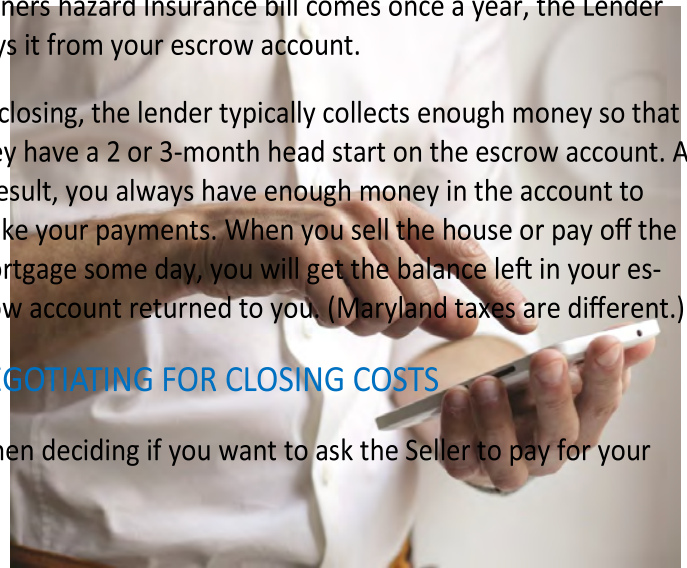
owner's hazard insurance typically runs between \$400 and \$1,500 depending on your house size and the level of insurance taken out on it.

The last major closing cost fee is the money that goes into your escrow account. The lender sets up an escrow account as a forced savings account. When you pay your monthly mortgage, they collect 1/12th of the home owner's hazard insurance for the year and 1/12th of the real estate tax bill for the year. When the real estate tax bill comes every 6 months, the Lender pays it from your escrow account. When the home owners hazard Insurance bill comes once a year, the Lender pays it from your escrow account.

At closing, the lender typically collects enough money so that they have a 2 or 3-month head start on the escrow account. As a result, you always have enough money in the account to make your payments. When you sell the house or pay off the mortgage some day, you will get the balance left in your escrow account returned to you. (Maryland taxes are different.)

NEGOTIATING FOR CLOSING COSTS

When deciding if you want to ask the Seller to pay for your



STEP 4

closing costs, consider you are essentially just financing the closing costs. If the Seller would accept an offer of \$500,000 with \$10,000 paid towards your closing costs, then they might accept an offer for \$490,000 with \$0 paid towards closing. Getting your closing costs paid helps you if you are tight on funds and want to keep extra money as a safety net—preparing for the new mortgage or you want to use the money for upgrades and repairs to the house.

Would you rather pay \$50 more a month in mortgage payment and keep your \$10,000 in your pocket? If you have the money and don't want to borrow more, then don't ask for Closing cost assistance.

Another thing to consider: if you are competing for a home in a multiple bid situation it can be damaging to ask for closing

costs for several reasons:

1. The seller may prefer to not pay for closing costs.
2. The house would have to appraise at a higher amount for your loan to go through. For example: \$500,000 instead of just \$490,000 with no closing costs paid out.
3. Your offer may not be as strong as the other bidders.

WHAT HAPPENS NEXT?

Ideally, within the first 3–4 weeks, the following should happen:

- Get a copy of the contract to the lender
- Disclosure—Sets 3-day clock for disclosure: provide a *Loan Estimate*—formal disclosure of charges
- The mortgage process begins
- 3-days prior to closing (either in person or actual date of receipt), the *Closing Disclosure* must be finalized and presented to the buyer. All terms are finalized no fewer than 3-days prior to settlement (mailbox rule is 7-days prior to closing).

TITLE

(Important for the buyer to know if the seller's title is free and clear)

If the Title is not good and marketable, and insurable by a licensed title insurance company with no additional risk premium, on settlement date, buyer may at buyer's option to declare the contract void in writing.

CONGRATULATIONS! WE NOW HAVE A RATIFIED CONTRACT.

This means you and the Seller have agreed to all terms—by signing the contract. Now we can proceed towards a closing, which is now called “consummation.”

First, the lender and title company/settlement office will need a copy of the contract. Your REALTOR® will work with you in the preparation. The Lender will want all your personal documentation to process the *Loan Estimate*—which is due back to you in 3-business days. The *Loan Estimate*, by the new CFPB rules, will contain all the loan charges the lender is aware of. Any and all changes to the buyer's closing costs needs to be communicated ASAP. “Time is of the essence.”

TIME IS OF THE ESSENCE

(Important for the Buyer)

“Time is of the essence” means that the dates and time frames agreed to by the parties must be met. Failure to meet the stated dates or time frames will result in waiver of contractual rights or will be default under the terms of the contract.



STEP 5

HOME INSPECTION

If this contract is contingent on financing, any delay of the settlement date necessary to comply with the buyer's lender's regulatory obligations is not a default by buyer; but, seller may declare the contract void in writing. Nothing herein prevents the parties from agreeing in writing to mutually extend the settlement date.

In addition, lenders are unable to provide *Loan Estimates* and *Closing Disclosures* directly to REALTORS® without written permission from the buyer. Ideally, anticipate 30–60 days from ratification to closing.

Here are two important definitions to know:

LOAN ESTIMATE

This form will be provided to consumers within three business days after they submit a loan application. It replaces the early *Truth in Lending* statement and the *Good Faith Estimate*, and provides a summary of the key loan terms and estimated loan and closing costs. Consumers can use this new form to compare the costs and features of different loans.

CLOSING DISCLOSURE

Consumers will receive this form three business days before closing on a loan. It replaces the final *Truth in Lending* statement and the HUD-1 settlement statement, and provides a detailed accounting of the transaction.

BUYER INFORMATION SHEET

With the *Ratified Contract* in hand, we will send you a *Buyer Information Sheet* within a few days. Please get this back to us as soon as you can. This helps the title company start working on preparing the deeds and the proper transfer paperwork for Consummation.

HOA/CONDO DOCUMENTS (GET OUT OF JAIL FREE



CARD)

If the house that you are buying is an HOA or a Condo Association, the seller will provide the documents with all the rules and regulations. This will also show if the house has any current violations. The seller is required to fix all violations before consummation. We will check the documents for violations and then forward them on to you for your review. Please read the sections important to you. The most important part to remember is that once you receive the documents, you have 3 DAYS TO VOID THE DEAL, no questions asked. If we received the documents on a Tuesday, you have until Friday at 9:00 p.m. to void if unhappy. If we VOID THE DEAL after reviewing the HOA documents, you get back your earnest money deposit.

The first thing we schedule after getting a Ratified Contract is a home inspection. We typically have anywhere from 7 to 14 days for our contingency.

We can set it up the Home Inspection for you or you can

schedule it yourself. The Home Inspection will take anywhere from 2 to 4 hours to complete. It will cost anywhere from \$325 to \$600 depending on the size of the home. You pay the inspector directly at the inspection. This is one of the only bills (and radon, lead based paint, etc if you opt to do that) that isn't rolled into the settlement and your closing costs. Any other additional environmental tests are your option and cost and paid outside of estimated costs.

We encourage you to attend the entire inspection. You will learn a lot about your house and the future care of it by coming to the inspection. It's not a bad idea to take pictures as well. If you can't make the whole thing, then please come to the last hour. It can be productive to see at least the inspection summary. You will get a great report at the end with pictures and links to more information, but taking notes is always a good idea.

One other thing that buyers love to do during inspections is take any measurements for furniture or replacement of flooring, and decide on paint colors. It could save you another visit to the house later. The home inspector typically has the full report ready the next day.

Once you have the report, you should thoughtfully review, discuss and determine what things you want to ask the seller to fix, if any. The sellers don't have to fix anything, but if you are unhappy with what they are unwilling to fix, then you are allowed to void the deal. Inspection reports are not a time to ask for cosmetic issues. We typically ask for any repairs that are hurting the safety or functionality of the house, such as, electrical, heating and air, plumbing, appliances, roof or exterior issues.

Our response to the sellers—with a copy of the full report and addendum—for request for repairs must be made before the

deadline. Once the Sellers have the full report and addendum request, we then have until the end of the Negotiation Period to come up with an agreement. We can either come to an agreement on what repairs will be done or a credit in-lieu of repairs. The credit can sometimes work better because you can then use that money to hire your own contractors to do the repairs and make sure they are done the way you want.

If you can't agree on a deal during the negotiation period, you have 2 days during the "purchaser election" period to either void the contract based on our unhappiness with the condition of the house or continue on with the contract and take the property "as is." You DO get your earnest money deposit back if you void the deal.

RADON INSPECTION CONTINGENCY

If you choose to order a Radon test, the cost is in the range of \$90–\$125. The Radon test monitor is placed in the basement to detect for traces of Radon in the air. If the house has a buried basement, it's a good idea to test for Radon. If no part of the basement is underground you probably don't need to test for Radon. If the house tests over the 4.0 pCi/L, then we will ask the seller to remediate for Radon. If needed, the typical cost for a Radon remediation ventilation system is \$800–\$1000. You will want to make sure the new installed remediation system is working with a radon level retest.

FINANCING CONTINGENCY

The *Financing Contingency* is a clause in a home purchase and sales agreement that your offer is contingent on being able to secure financing for the house. If you get a rejection letter from the financial institution, you can void the deal and get



STEP 6

PREPARING FOR THE

HOME OWNER'S INSURANCE

Once we get through inspection and appraisal you will want to secure homeowner's hazard insurance. You can get recommendations from your REALTOR® or lender if you don't have a trusted insurance provider already. Most insurance agents will ask you to pay one year up front at closing. If you pay them before closing then make sure you let us know so you don't get double charged on the closing statement.

UTILITIES

As you prepare for closing remember to switch over the utilities. We will get you the names of the utility companies that service the home. You will want to set up service to start the day of closing. That way you won't have any interruption of service during the transfer of ownership and will be able to

move in with the lights, water and heat/AC on in comfort!

WALK THROUGH

We will do a final walk-through a day or two before closing: sometimes the morning of closing. It will only take about 30 minutes to an hour. We will walk the house and make sure that everything is in the same condition that it was when you decided to buy it. If there were any repairs to be made, we make sure that all repairs are completed.

At final walk through, the house will be empty, and it should be in "broom swept" condition. All appliances, lighting, fans, curtain rods, blinds typically stay unless otherwise agreed upon. The actual curtains are defined as "window treatments" in the contract. If we checked "yes" in the contract then they must stay. If we checked "no" then the seller can take the curtains with them.

BEFORE CLOSING (CONSUMMATION)

Taking a few key actions can make your home closing go more smoothly. Here is a checklist to help you prepare in advance:

1. Determine who will conduct your closing: name, title, phone, address, time, and date. As the buyer, we recommend Cardinal Title Group.
2. Ask what you should expect at the closing? What do I need to bring? How much money do I pay at closing? How do I pay: Should I bring a cashier's check or make a wire transfer? Cardinal Title Group only does wire transfers. We can provide you with the wiring instructions.
3. Request your closing documents three days in advance of closing. According to CFPB rules, you must receive your three business days before closing. These are some of the documents you'll see at



closing:

- Closing Disclosure
 - Promissory Note
 - Deed of Trust
 - Deed, document transfers property ownership (purchase only)
 - Right to cancel (refinance only)
4. Identify people you can call if you need help during your closing. Have contact information for an attorney or trusted friend with you, and make sure you have informed them to be available during your closing.
 5. Schedule time in advance of your closing to review documents. Set aside enough time to carefully review the documents for errors and to make sure you have a clear understanding of the loan terms.
 6. Compare your *Closing Disclosure* to your most re-

cent *Loan Estimate*.

7. Read the rest of your closing documents. Is your personal information (legal name) correct on all documents? What happens if I don't pay my loan? Do the key numbers (loan amount, monthly payment, interest rate) match exactly across all of my documents?
8. Arrange your payment for the amount due at closing. Do you have your wire transfer ready?
9. Bring your driver's license.

AT CLOSING (CONSUMMATION)

Congratulations! You're almost done with the home buying and mortgage process, but there is one last step: closing. Closing is one of the most important parts of the process. It's when you legally commit to your mortgage loan and home purchase.



We sometimes don't get your bottom line—except for walk through—until 3-days before closing. The best way to get an estimate is to

talk to the Lender in the week leading up to closing.

They can give the best estimate on what you will need for closing. All funds at closing need to be wired to the title company or brought in a cashier's check made to the title company. If you bring a little bit too much, they can write you a refund check. If your check is a little short then you can write a personal check up to \$1000 for the difference.

For closing/settlement you will need to bring your government issued ID (driver's license) and your cashier's check (unless you wired it). At settlement you will get your keys. After closing, the house is yours unless we have a rent back agreement in place.

THE CLOSING DISCLOSURE

(FORMALLY SETTLEMENT STATEMENT -HUD 1)

Consumers will receive this form three business days before closing on a loan. It replaces the final *Truth in Lending* statement and the old HUD-1.

The *Closing Disclosure* settlement statement provides a detailed accounting of the transaction.

The other notable charges on the *Closing Disclosure* will be pro-rating for taxes, HOA, condo fees, if any. If the seller has pre-paid taxes or HOA, condo fees, then you will credit them back for the time that you will own the house. If they have owned the house for any days that haven't been paid for then they will give you a credit towards those future dues payments.

The last thing to remember for closing is to make sure we get any parking space numbers, house or garage codes, mailbox numbers or any other questions you have for the Seller answered. (Trash and recycling pick up days, etc.)

The following pages are examples of the new *Loan Estimate* and *Closing Disclosure* forms.

Your closing day has finally arrived. Bring your buyer's guide

to the closing.

1. Bring these things or people with you to closing (consummation).

- Cashier's check or proof of wire transfer for the exact amount of the money you need to close.
- List of people to call that you prepared earlier
- Your . Compare it to the final documents one more time
- If you want, an advocate at the table—trusted friend, advisor, or lawyer
- Co-borrower or person who is co-signing your loan
- Checkbook in case of any last minute funds needed
- Your driver's license or government ID

2. Get answers to these questions at your closing.

- How will I pay my property taxes and homeowners insurance?
- Included in monthly payments or pay on my own
- Where do I send my monthly payments?
- If I have Homeowners' Association dues, how do I pay?
- Who should I call if I have any questions after Closing?

3. Don't forget these closing tips. Take all the time you need. You have a right to read and understand your closing documents, not matter how long it takes.

Trust your gut. Don't go forward until you feel comfortable.

AFTER CLOSING (CONSUMMATION)

Now that the paperwork is over, set yourself up for success as a homeowner with these final steps.

1. **Save your closing packet**—You should save the entire set of documents, exactly as you receive it. Double check you have these:

- *Closing Disclosure*
- *Promissory Note*
- *Mortgage/Security Instrument/Deed of Trust*
- Deed, document that transfers property ownership (purchase only)

2. **Change your address.**

- Bank accounts, investment accounts, and credit card companies
- Department of Motor Vehicles and car insurance
- Mortgage/Security Instrument/Deed of Trust
- Cell phone company, health/life insurance, and other bills
- U.S. Postal Service

3. **Revise your budget and plan for future expenses.**

- Include Homeowners' Association (HOA) fees, and if you don't have an escrow account, property taxes and homeowner's hazard insurance.
- Settle into your new budget for a few months before making major unplanned or non-essential home repairs or renovations.

- Set aside money each month in an emergency fund to cover essential repairs or loss of income.

4. **Review your homeowner's hazard insurance**—Contact your insurance company with questions or changes.

- Does it cover floods? Earthquakes? Other disasters?
- Could you get a discount for having smoke alarms or if you get your car insurance with the same company?

- Could you save money by increasing your deductible?

5. **Pay attention to the following:**

- Changes in your monthly payment. Even if you have a fixed rate loan, your total monthly payment can change if your taxes, mortgage insurance or homeowner's insurance go up or down.
- Servicing changes. The "servicer" is where you send your mortgage payments, and your servicer might change. If your servicer changes, you'll get a change-of-servicer notice in advance. (Contact your current servicer to confirm to avoid scams)

6. **Watch out—Marketers often target new homeowners.** Give yourself a chance to adjust to your new budget before applying for new credit or making large purchases.

- Offers for new credit cards or home equity



looking envelopes. Most home-

add up. When considering a refinance, make

NOTES

What is your Closing Disclosure?

The five-page Closing Disclosure sums up the terms of your loan and what you pay at closing. You can easily compare the numbers to the Loan Estimate you received earlier. There should not be any significant changes other than those you have already agreed to.

Take out your own Closing Disclosure, or review the example here. Double-check that you clearly understand what you'll be expected to pay—over the life of your loan and at closing.

ON PAGE 1 OF 5

Loan terms

Review your monthly payment. Part of it goes to repay what you borrowed (and may build equity in your new home), and part of it goes to pay interest (which doesn't build equity). Equity is the current market value of your home minus the amount you still owe on your mortgage.

Costs at Closing

Be prepared to bring the full "Cash to Close" amount with you to your closing. This amount includes your down payment and closing costs. The closing costs are itemized on the following pages.

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	4/15/2013	Borrower	Michael Jones and Mary Stone	Loan Term	30 years
Closing Date	4/15/2013	Seller	123 Anywhere Street Anytown, ST 12345	Purpose	Purchase
Disbursement Date	4/15/2013	Lender	State Coll and Any Doc 321 Somewhere Drive Anytown, ST 12345	Product	Fixed Rate
Settlement Agent	Epicon Title Co.	Property	456 Somewhere Ave Anytown, ST 12345	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
File #	123456	Sale Price	\$1,800,000	Loan ID #	123456789
				MCA	0987654321

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <small>See provided payments below for your Estimated Total Monthly Payment</small>	\$761.78	NO

Does the loan have these features?	
Prepayment Penalty	YES • As high as \$3,240 if you pay off the loan during the first 2 years
Balloon Payment	NO

Projected Payments		
Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ 82.35	+ —
Estimated Escrow Amount (can increase over time)	+ 206.13	+ 206.13
Estimated Total Monthly Payment	\$1,050.26	\$967.91

Estimated Taxes, Insurance & Assessments <small>Amount can increase over time. See page 4 for details.</small>	\$356.13 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other Homeowner's Association Dues <small>See Escrow Account on page 4 for details. You may pay for other property costs separately.</small>	In escrow? YES YES NO
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Costs at Closing	
Closing Costs	\$9,712.10 <small>Includes \$4,694.05 in Loan Costs + \$5,018.05 in Other Costs, or \$0 in Lender Credits. See page 2 for details.</small>
Cash to Close	\$14,147.26 <small>Includes Closing Costs. See Calculating Cash to Close on page 3 for details.</small>

CLOSING DISCLOSURE PAGE 1 OF 5 (LOAN ID # 123456789)

Closing Disclosure, page 1. The most important facts about your loan are on the first page.

ON PAGE 2 OF 5

Total Loan Costs

Origination charges are fees your lender charges to make your loan. Some closing costs are fees paid to the providers selected by your lender. Some are fees you pay to providers you chose on your own.

Prepays

Homeowner's insurance is often paid in advance for the first full year. Also, some taxes and other fees need to be paid in advance.

Closing Cost Details					
Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges					
		\$1,802.00			
0.25 % of Loan Amount (Points)		\$405.00			
Application Fee		\$300.00			
Underwriting Fee		\$1,097.00			
B. Services Borrower Did Not Shop For					
		\$236.55			
Appraisal Fee	to John Smith Appraisers Inc				\$400.00
Credit Report Fee	to Information Inc.		\$29.00		
Flood Determination Fee	to Info Co.	\$20.00			
Flood Monitoring Fee	to Info Co.	\$31.75			
Tax Monitoring Fee	to Info Co.	\$75.00			
Tax Status Research Fee	to Info Co.	\$00.00			
C. Services Borrower Did Shop For					
		\$2,655.50			
Post Inspection Fee	to Posts Co	\$120.50			
Survey Fee	to Surveys Co	\$85.00			
Title - Insurance Binder	to Epiton Title Co.	\$650.00			
Title - Lender's Title Insurance	to Epiton Title Co.	\$500.00			
Title - Settlement Agent Fee	to Epiton Title Co.	\$500.00			
Title - Title Search	to Epiton Title Co.	\$800.00			
D. TOTAL LOAN COSTS (Borrower-Paid)					
		\$4,694.05			
Loan Costs Subtotal (A + B + C)		\$4,664.25	\$29.80		
Other Costs					
E. Taxes and Other Government Fees					
		\$85.00			
Recording Fees	Deed \$40.00 Mortgage \$45.00	\$85.00			
Transfer Tax	to Any State		\$95.00		
F. Prepaids					
		\$2,120.80			
Homeowner's Insurance Premium (12 mo.)	to Insurance Co.	\$1,209.94			
Mortgage Insurance Premium (1 mo.)		\$279.04			
Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)		\$631.85			
Property Taxes (1.5 mo.)	to Any County USA				
G. Initial Escrow Payment at Closing					
		\$412.25			
Homeowner's Insurance (\$102.81 per month for 2 mo.)		\$205.64			
Mortgage Insurance (\$205.94 per month for 2 mo.)		\$411.85			
Property Taxes (\$105.90 per month for 2 mo.)		\$211.84			
Aggregate Adjustment		-\$0.01			
H. Other					
		\$2,400.00			
HOA Capital Contribution	to HOA Acre Inc.	\$500.00			
HOA Processing Fee	to HOA Acre Inc.	\$150.00			
Home Inspection Fee	to Engineers Inc.	\$750.00		\$750.00	
Home Warranty Fee	to XYZ Warranty Inc.		\$450.00		
Real Estate Commission	to Alpha Real Estate Broker		\$5,700.00		
Real Estate Commission	to Omega Real Estate Broker		\$5,700.00		
Title - Owner's Title Insurance (optional)	to Epiton Title Co.	\$1,000.00			
I. TOTAL OTHER COSTS (Borrower-Paid)					
		\$5,018.05			
Other Costs Subtotal (E + F + G + H)		\$5,018.05			
J. TOTAL CLOSING COSTS (Borrower-Paid)					
		\$9,712.10			
Closing Costs Subtotal (D + I)		\$9,682.30	\$29.80	\$12,800.00	\$750.00
Lender Credits					\$405.00

CLOSING DISCLOSURE PAGE 2 OF 3 - LOAN ID # 123456789

Details of your closing costs appear on page 2 of the Closing Disclosure.



USE YOUR CLOSING DISCLOSURE TO CONFIRM THE DETAILS OF YOUR LOAN

Circle one. If you answer no, turn to the page indicated for more information:

The interest rate is what I was expecting based on my Loan Estimate. **YES / NO** (see page 10)

I know whether I have a prepayment penalty or balloon payment. **YES / NO** (see page 7)

I know whether or not my payment changes in future years. **YES / NO** (see page 7)

I see whether I am paying points or receiving points at closing. **YES / NO** (see page 9)

I know whether I have an escrow account. **YES / NO** (see above)

Escrow

An escrow or impound account is a special account where monthly insurance and tax payments are held until they are paid out each year. You get a statement showing how much money your lender or mortgage servicer plans to require for your escrow or impound account.

You also get an annual analysis showing what happened to the money in your account. Your lender must follow federal rules to make sure they do not end up with a large surplus or shortage in your escrow or impound account.

ON PAGE 3 OF 5

Calculating Cash to Close

Closing costs are only a part of the total cash you need to bring to closing.

Summaries of Transactions

The section at the bottom of the page sums up how the money flows among you, the lender, and the seller.

Calculating Cash to Close		Use this table to see what has changed from your Loan Estimate.		
	Loan Estimate	Final	Did this change?	
Total Closing Costs (I)	\$8,654.93	\$9,773.18	YES	- See Total Loan Costs (D) and Total Other Costs (J)
Closing Costs Paid Before Closing	\$0	\$22.80	YES	- You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO	
Down Payment/Funds from Lender(s)	-\$18,000.00	-\$18,000.00	NO	
Deposit	-\$10,000.00	-\$10,000.00	NO	
Rebills for Borrower	\$0	\$0	NO	
Seller Credits	\$0	-\$2,500.00	YES	- See Seller Credits in Section L
Adjustments and Other Credits	\$0	\$1,055.04	YES	- See Credits in Sections K and L
Cash to Close	\$16,054.93	\$14,917.36		

Summaries of Transactions		Use this table to see a summary of your transaction.	
BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing	\$189,762.30	M. Due to Seller at Closing	\$100,000.00
• Sale Price of Property	\$180,000.00	• Sale Price of Property	\$180,000.00
• Sale Price of Any Personal Property Included in Sale		• Sale Price of Any Personal Property Included in Sale	
• Closing Costs Paid at Closing (I)	\$9,862.30		
Adjustments:			
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
• City/Town Taxes	\$0	• City/Town Taxes	\$0
• County Taxes	\$0	• County Taxes	\$0
• Assessments	\$0	• Assessments	\$0
• HOA Dues	4/15/13 to 4/30/13	• HOA Dues	4/15/13 to 4/30/13
	\$42.00		\$64.00
L. Paid Directly by or on Behalf of Borrower at Closing	\$175,815.04	N. Due from Seller at Closing	\$135,065.00
• Disburse	\$10,000.00	• Earnest Deposit	
• Loan Amount	\$165,815.04	• Closing Costs Paid at Closing (I)	\$12,400.00
• Escrow Amounts Assumed or Taken Subject to		• Escrow Amounts Assumed or Taken Subject to	
• Split Loan	\$2,000.00	• Payoff of First Mortgage Loan	\$100,000.00
		• Payoff of Second Mortgage Loan	

ON PAGE 4 OF 5

Loan Disclosures

Page 4 breaks down what is and is not included in your escrow or impound account. Make sure you understand what is paid from your escrow account and what you are responsible for paying yourself.

Additional Information About This Loan																
Loan Disclosures																
<p>Assumption If you sell or transfer this property to another person, your lender:</p> <p><input type="checkbox"/> will allow, under certain conditions, this person to assume the loan on the original terms.</p> <p><input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.</p>	<p>Escrow Account For now, your loan:</p> <p><input checked="" type="checkbox"/> 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.</p>															
<p>Demand Feature Your loan:</p> <p><input type="checkbox"/> has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.</p> <p><input checked="" type="checkbox"/> does not have a demand feature.</p>	<table border="1"> <thead> <tr> <th>Category</th> <th>Amount</th> <th>Estimated Total Amount Over Year 1 for your non-escrowed property costs. Homeowner's Association Fees</th> </tr> </thead> <tbody> <tr> <td>Closed Property Costs (see Item 1)</td> <td>\$2,473.55</td> <td>Estimated total amount over year 1 for your non-escrowed property costs: HOMEOWNER'S ASSOCIATION PROPERTY TAXES</td> </tr> <tr> <td>Non-Escrowed Property Costs (see Item 2)</td> <td>\$1,646.00</td> <td>Estimated total amount over year 1 for your non-escrowed property costs: HOMEOWNER'S ASSOCIATION FEES</td> </tr> <tr> <td>Initial Escrow Payment</td> <td>\$4,120.00</td> <td>A cushion for the escrow account for your first closing. See Section 6 on page 4.</td> </tr> <tr> <td>Monthly Escrow Payment</td> <td>\$288.15</td> <td>The amount included in your total monthly payment.</td> </tr> </tbody> </table>	Category	Amount	Estimated Total Amount Over Year 1 for your non-escrowed property costs. Homeowner's Association Fees	Closed Property Costs (see Item 1)	\$2,473.55	Estimated total amount over year 1 for your non-escrowed property costs: HOMEOWNER'S ASSOCIATION PROPERTY TAXES	Non-Escrowed Property Costs (see Item 2)	\$1,646.00	Estimated total amount over year 1 for your non-escrowed property costs: HOMEOWNER'S ASSOCIATION FEES	Initial Escrow Payment	\$4,120.00	A cushion for the escrow account for your first closing. See Section 6 on page 4.	Monthly Escrow Payment	\$288.15	The amount included in your total monthly payment.
Category	Amount	Estimated Total Amount Over Year 1 for your non-escrowed property costs. Homeowner's Association Fees														
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Initial Escrow Payment	\$4,120.00	A cushion for the escrow account for your first closing. See Section 6 on page 4.														
Monthly Escrow Payment	\$288.15	The amount included in your total monthly payment.														
<p>Rate Payment If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payments.</p>	<p><input type="checkbox"/> will not have an escrow account before: <input type="checkbox"/> you declined it <input type="checkbox"/> 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.</p>															
<p>Negative Amortization (Increase to Loan Amount) Under your loan terms, you:</p> <p><input type="checkbox"/> 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.</p> <p><input checked="" type="checkbox"/> 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.</p> <p><input checked="" type="checkbox"/> do not have a negative amortization feature.</p>	<table border="1"> <thead> <tr> <th>Category</th> <th>Amount</th> <th>Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.</th> </tr> </thead> <tbody> <tr> <td>Estimated Property Costs (see Item 1)</td> <td></td> <td>Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.</td> </tr> <tr> <td>Escrow Allowances</td> <td></td> <td></td> </tr> </tbody> </table>	Category	Amount	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.	Estimated Property Costs (see Item 1)		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.	Escrow Allowances								
Category	Amount	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.														
Estimated Property Costs (see Item 1)		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.														
Escrow Allowances																
<p>Partial Payments Your lender:</p> <p><input checked="" type="checkbox"/> may accept payments that are less than the full amount due (partial payments) and apply them to your loan.</p> <p><input type="checkbox"/> may hold them in a separate account until you pay most or all of the payment, and then apply the full payment to your loan.</p> <p><input type="checkbox"/> does not accept any partial payments.</p> <p>If this loan is not your main residence, you have a different policy.</p>	<p>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 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 the property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than when you could rely on your own.</p>															
<p>Security Interest You are granting a security interest in 456 S. Main Street, Apt. 303, 12345.</p> <p>You may lose the property if you do not make your payments or satisfy other obligations for the loan.</p>																

Top image: A summary of important financial information appears on page 3 of the Closing Disclosure.

Bottom image: More details of your loan appear on page 4 of your Closing Disclosure.

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.	\$285,803.36
Finance Charge: The dollar amount the loan will cost you.	\$118,850.27
Amount Financed: The loan amount available after paying your interest finance charge.	\$162,000.00
Annual Percentage Rate (APR): Your cost over the loan term expressed as a rate. This is not your interest rate.	4.174%
Total Interest Percentage (TIP): The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.66%

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or www.ia.com/jwml, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Contact Information					
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	First Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Equion Title Co.
Address	437 1/2 Random Blvd. Somerset, ST 12340		189 Local Lane Somerset, ST 12345	987 Suburb Ct. Somerset, ST 12340	123 Commerce Pl. Somerset, ST 12344
NMLS ID			123456	201430	201016
ST License ID			Samuel Green	Joseph Cain	Sarah Arnold
Contact	Jane Smith		PT0405	PT0401	PT1234
Contact NMLS ID	12345				
Contact ST License ID					
Email	j.smith@firstbank.com		smg@omegarealestate.com	joseph@alpharealestate.com	sarah@equiontitle.com
Phone	123-456-7890		123-456-7890	321-098-7654	987-654-3210

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 _____

1003942 0100001000 PAGE 2 OF 3 - 10/01/10 (x124454780)

ON PAGE 5 OF 5

Finance Charge

In addition to paying back the amount you are borrowing, you pay a lot of interest over the life of the loan. This is why it is worthwhile to shop carefully for the best loan for your situation.

Annual Percentage Rate (APR)

Your **APR** is your total cost of credit stated as a rate. Your APR is generally higher than your interest rate, because the APR takes into consideration all the costs of your loan, over the full term of the loan.

If anything on the Closing Disclosure is not clear to you, ask your lender or settlement agent, "What does this mean?"

Loan calculations, disclosures, and contact information for your files are on page 5 of the Closing Disclosure.

NOW

- Now you've spent time understanding what you need to do and what you need to pay, as a new homeowner.
- Now is the time to step back and feel sure you want to proceed with the loan.

IN THE FUTURE

- If you are not comfortable with your mortgage and your responsibility to make payments, you might not be able to keep your home.
- If you've made a careful decision about what you can afford and the mortgage you wanted, you will be able to balance owning your home and meeting your other financial goals.

Page 1 of the *Loan Estimate* will show the borrower and property information, as well as the details of the loan transaction (loan amount, payment, etc.). Page 1 of the *Loan Estimate* shows the summary of the closing costs and estimated cash to close.

FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 2/15/2013

APPLICANTS Michael Jones and Mary Stone
123 Anywhere Street
Anytown, ST 12345

PROPERTY 456 Somewhere Avenue
Anytown, ST 12345

SALE PRICE \$180,000

LOAN TERM 30 years

PURPOSE Purchase

PRODUCT Fixed Rate

LOAN TYPE Conventional FHA VA _____

LOAN ID # 123456789

RATE LOCK NO YES, until 4/16/2013 at 5:00 p.m. EDT

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 3/4/2013 at 5:00 p.m. EDT

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$761.78	NO
Does the loan have these features?		
Prepayment Penalty	YES • As high as \$3,240 if you pay off the loan during the first 2 years	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ 82	+ —
Estimated Escrow <small>Amount can increase over time</small>	+ 206	+ 206
Estimated Total Monthly Payment	\$1,050	\$968

Estimated Taxes, Insurance & Assessments <small>Amount can increase over time</small>	\$206 a month	<p>This estimate includes</p> <p><input checked="" type="checkbox"/> Property Taxes</p> <p><input checked="" type="checkbox"/> Homeowner's Insurance</p> <p><input type="checkbox"/> Other:</p> <p style="font-size: small;"><i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i></p>	<p>In escrow?</p> <p>YES</p> <p>YES</p>
---	------------------	---	--

Costs at Closing		
Estimated Closing Costs	\$8,054	Includes \$5,672 in Loan Costs + \$2,382 in Other Costs – \$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$16,054	Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE
PAGE 1 OF 3 • LOAN ID # 123456789

Loan Estimate for these two pages shows the categories and breakdowns of the closing costs, calculating cash to close that summarizes the transaction details and estimated cash to close.

Two additional tables include: *Adjustable Payment Table* and *Adjusted Interest Rate Table*. This is to show changes to the payment or interest rate after settlement.

Closing Cost Details

Loan Costs	
A. Origination Charges	\$1,802
25 % of Loan Amount (Points)	\$405
Application Fee	\$300
Underwriting Fee	\$1,097
B. Services You Cannot Shop For	
Appraisal Fee	\$695
Credit Report Fee	\$30
Flood Determination Fee	\$20
Flood Monitoring Fee	\$32
Tax Monitoring Fee	\$75
Tax Status Research Fee	\$110
C. Services You Can Shop For	
Acid Test/Title Fee	\$132
Survey Fee	\$65
Title - Lender's Choice	\$300
Title - Lender's Title Policy	\$325
Title - Seller's Title Policy	\$302
Title - Title Search	\$1,287
D. TOTAL LOAN COSTS (A + B + C)	
	\$5,672

Closing Cost Details

Other Costs	
E. Taxes and Other Government Fees	\$85
Recording Fees and Other Taxes	\$85
F. Prepaids	
Homeowner's required escrow (1-31 months)	\$1,000
Mortgage Insurance Premium (monthly)	
Deposit Interest (1/31.04, per day for 15 days @ 4.00%)	\$82
Property Taxes (1 month)	
G. Initial Escrow Payment at Closing	
Homeowner's Insurance (12 months @ \$100/mo)	\$1,200
Mortgage Insurance (12 months @ \$100/mo)	\$1,200
Property Taxes (1 month)	\$100
H. Other	
Title - Dealer's Title Policy (optional)	\$1,000
I. TOTAL OTHER COSTS (E + F + G + H)	
	\$2,880
J. TOTAL CLOSING COSTS	
	\$8,552

Adjustable Payment (AP) Table	
Interest Only Payments?	YES - See you'd for 60 payments
Optional Payments?	NO
Step Payments?	NO
Seasonal Payments?	NO
Monthly Principal and Interest Payments	
First Change/Amount	\$2,350 in 60th payment
Subsequent Change	Every three years
Maximum Payment	\$2,663 starting at 109th payment

Adjustable Interest Rate (AIR) Table	
Index + Margin	MFR + 4%
Initial Interest Rate	4%
Minimum Interest Rate	3.25% - 3.75%
Change in Interest Rate	
First Change	Beginning of 10th month
Subsequent Change	Every 36th month after the closing
Limits on Interest Rate Changes	
First Change	2%
Subsequent Change	2%

FOR ARM'S ONLY

LET'S FIND A HOUSE!

SAMSON
PROPERTIES

STAND OUT IN THE CROWD



HOMEOWNERS NEED OPTIONS. YOU NEED SIMPLICITY. YOU BOTH NEED DOWN PAYMENT PROTECTION. GIVE YOUR CLIENTS THE FLEXIBILITY AND CONTROL THEY NEED.

BECAUSE WHEN LIFE HAPPENS, WE HAVE THEM COVERED.

LOAN OFFICERS

MEET OUR TEAM AND
GET STARTED TODAY

WWW.FHMTG.COM/ABOUT/OUR-PEOPLE/



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Co-branded Marketing Material | Pre-Qualification Letters/Formal Approval | Buyer Consultation

FIRST HERITAGE MORTGAGE, LLC

WWW.FHMTG.COM

Company NMLS ID# 86548 (www.NMLSconsumeraccess.org)

All loan approvals subject to underwriting guidelines. Not all applicants will qualify.
This is an advertisement and not a commitment to lend.





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Cardinal Title Group is your in-house real estate settlement services company for residential and commercial clients in Virginia, Maryland and D.C.—with the most competitive rates in the industry. We are conveniently located in the Chantilly Virginia office performing closings for all Samson Properties locations, client's office, property address, or any location that is convenient to you.

We strive to ensure your transaction is smooth and flawless—and stand behind our work. Find out how our professional and dedicated team can serve your settlement needs. Your point of contact is Reid Hubbard on status, estimates, and questions. Ratified Contracts can be hand delivered or email to contracts@CardinalTitleGroup.com.

CARDINAL TITLE GROUP LLC

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BRUCE STERN

Managing Attorney, Maryland

301-664-4803 ext. 14803

bruce@cardinaltitlegroup.com

THANK YOU

We sincerely thank you for bringing your business to Cardinal Title Group. Our business would not be possible without the hard work and dedication of REALTOR®s like you bringing our settlements to Cardinal Title Group. Your commitment to our success benefits all of us—and keeps a good thing going!

LET'S FIND A HOUSE!

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