Closing Disclosure

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

Closing Information		Transac	tion Ir	nformation	Loan Info	rmation
Date Issued Closing Date		Borrower			Loan Term 4 Purpose Pu	-
Disbursement Date					Product Fix	
Settlement Agent File #		Seller			Loan Type	☐ Conventional ☐ FHA
Property					Loan Type	□ VA ☒ Cash Assistance Mortga
Sale Price		Lender	32 Co	lampshire Housing Finance Authority Institution Drive rd NH 03110	Loan ID # MIC #	
Loan Terms				Can this amount increase a	fter closing	?
Loan Amount						
Interest Rate	0%					
Monthly Principal & Interest						
See Projected Payments below for your Estimated Total Monthly Payment	\$0					
				Does the loan have these fe	atures?	
Prepayment Penalty				NO		
Balloon Payment				NO		
Projected Payments						
Payment Calculation						
Principal & Interest				\$0		
Mortgage Insurance				\$0		
Estimated Escrow Amount can increase over time				\$0		
Estimated Total Monthly Payment				\$0.00		
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details				This estimate includes ☐ Property Taxes ☐ Homeowner's Insurance ☐ Other: See Escrow Account on page 4 for det costs separately.	rails. You must	In escrow? NO NO NO pay for other property
	\					
Costs at Closing						
Closing Costs	\$0		Includin Len	des in Loan Costs + der Credits. <i>See page 2 for details.</i>	in Oth	er Costs –
Cash to Close	_		Includ	des Closing Costs. See Calculating	Cash to Close o	on page 3 for details.

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Closing Cost Details

At Closing Before Close	At Closing Before Closing Others
01 % of Loan Amount (Points) 02 03 04 05 05 06 07 08 08 08 09 01 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
102	
033 044 055 066 077 08 B. Services Borrower Did Not Shop For 01 02 03 04 05 06 07 08 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
04	
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07 08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
08 09 10 C. Services Borrower Did Shop For 01 02 03 04	
09 10 C. Services Borrower Did Shop For 01 02 03 04	
10	
C. Services Borrower Did Shop For 01 02 03 04	
01 02 03 04	
02 03 04	
03 04	
04	
05	
06	
07	
08	
D. TOTAL LOAN COSTS (Borrower-Paid) \$0	
E. Taxes and Other Government Fees	
01 Recording Fees Deed: Mortgage:	
02	
F. Prepaids	
01 Homeowner's Insurance Premium (mo.)	
02 Mortgage Insurance Premium (mo.)	
03 Prepaid Interest (per day from to)	
04 Property Taxes (mo.)	
05	
G. Initial Escrow Payment at Closing	
01 Homeowner's Insurance per month for mo.	
02 Mortgage Insurance per month for mo.	
03 Property Taxes per month for mo.	
04	
05	
06	
08 Aggregate Adjustment	
08 Aggregate Adjustment H. Other	
08 Aggregate Adjustment H. Other 01	
08 Aggregate Adjustment H. Other 01 02	
08 Aggregate Adjustment H. Other 01 02 03	
08 Aggregate Adjustment H. Other 01 02 03 04	
08 Aggregate Adjustment H. Other 01 02 03 04 05	
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Total Closing Costs (1) Closing Costs Paid Before Closing Closing Costs Paid Before Closing Closing Costs Financed (Paid from your Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits Adjustments and Other Credits Cash to Close Summaries of Transactions Use this table to see a summary of your transaction. SELLER'S TRANSACTION K. Due from Borrower Standard Closing Sale Price of Property Closing Costs Paid at Closing (1) Closing Costs Paid at Closing (1) Closing Costs Paid at Closing (1) Adjustments for Items Paid by Seller in Advance Closing Costs Paid at Closing to County Taxes to Closy Cloyfrown Taxes to Closy Cloyfrown Taxes to Closy Cloyfrown Taxes to Cloyfrown Taxes	Calculating Cash to Close	Use this table	to see wha	t has changed from your Loan Estimate.
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Odd		included in Sale		
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O8	05			06
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08				
10		in Advance		
10				
12				
13				
15				
15				
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14Assessmentsto16Assessmentsto1517				
15 17				·

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CALCULATION

Total Due to Seller at Closing (M)

Cash \square From \square To Seller

Total Due from Seller at Closing (N)

17

CALCULATION

Total Due from Borrower at Closing (K)

Cash to Close $\ \square$ From $\ \boxtimes$ To Borrower

Total Paid Already by or on Behalf of Borrower at Closing (L) $\,$

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this
loan on the original terms. iii will not allow assumption of this loan on the original terms.
Demand Feature
Your loan has a demand feature, which permits your lender to require early
repayment of the loan. You should review your note for details. Solution between the loan is a demand feature.
a does not have a demand leature.
Late Payment
If your payment is more than <u>N/A</u> days late, your lender will charge a late fee of <u>N/A</u>
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.
Partial Payments
Your lender
☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
 may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
🗵 does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.
Security Interest
You are granting a security interest in
You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

will have an escrow account (also called an "impound" or "trust"
account) to pay the property costs listed below. Without an escrow
account, you would pay them directly, possibly in one or two large
payments a year. Your lender may be liable for penalties and interes
for failing to make a payment.

Escrow	
Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	The amount included in your total monthly payment.

 \square will not have an escrow account because \square you declined it \square 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	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) 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.

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Loan Calculations

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

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Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at

www.consumerfinance.gov/mortgage-closing

Other Disclosures

Contract Details

See your note and security instrument for information about

- · what happens if you fail to make your payments,
- · what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- ☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- 🗵 state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	New Hampshire Housing				
Address	32 Constitution Drive Bedford NH 03110				
NMLS ID					
NH License ID					
Contact	Karina Melkumyan				
Contact NMLS ID					
Contact NH License ID					
Email	kmelkumyan@nhhfa.org				
Phone	603-310-9244				

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

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