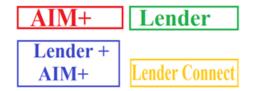


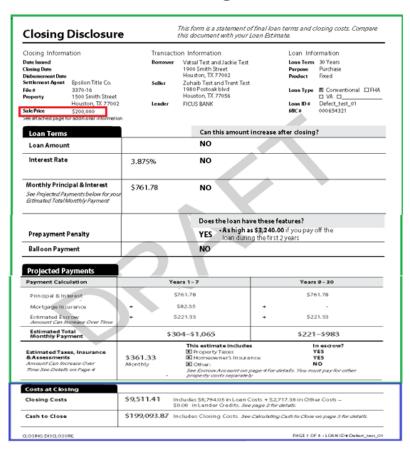
Overview

Use this document to access the Closing Disclosure in AIM+ Data Source.

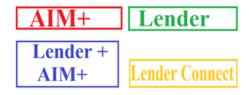
In AIM+ the data that is populated in the Closing module comes from various sources for Closing Insight orders. For orders *not* created via Closing Insight, the Closing Disclosure (CD) generated in AIM+ is created entirely based on AIM+ data. The images below represent the sources of data for AIM+ generated Closing Disclosure (CD) for Closing Insight orders.

NOTE: If items need to be modified when collaborating in Closing Insight, view the source of data with the tables below to achieve the changes



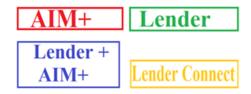




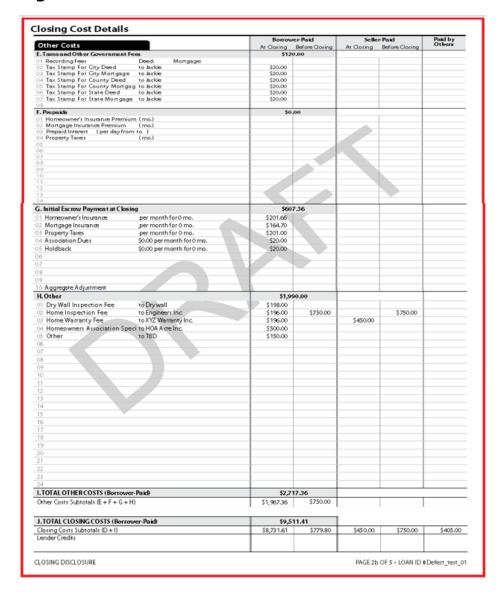


| | _ | | rer-Paid | | r-Paid | Paid by Others |
|-------------------------------------|------------------------|----------------------|----------------|------------|----------------|-------------------|
| Loan Costs | | | Before Closing | At Closing | Before Closing | Others |
| A. Origination Charges | | \$2,6 | 90.00 | | | |
| 01 % of Loan Amount (Points) | | | | | | |
| 02 203K Inspection Fee | to Jadoe | \$20.00 | | | | |
| 03 203K Permits | to Jadoe | \$20.00 | | | | |
| 04 203K Supplemental Origination Fe | eto Jadoe | \$20.00 | | | | |
| 05 Amortization Fee | to Amor | \$198.00 | | | | |
| 06 Application Fee | to Ficus Bank | \$300.00 | | | | |
| 07 Appraisal Fee | to Jadoie | \$198.00 | | | | |
| 08 Appraisal Field Review Fee | to Sublines | \$298.00 | | | | |
| 09 Attorney Fee 10 AVM Fee | to Jadóe to AVM | \$20.00 | | | | |
| 11 Loan Origination Fee | to Loan Orig | \$198.00 | | | _ | |
| 12 Other Fee/Test1 | to WELLS FARGO BANK | \$111.00 \$100.00 | | | | |
| 13 Power Of Attorney Recording Fee | | \$20.00 | | | _ | |
| 14 Underwriting Fee | to Ficus Bank | \$1,097.00 | | | | |
| 15 | 10 FICUS BATIK | \$1,097.00 | - 4 | | | |
| 16 | | | | | | |
| 17 | | | | | | |
| 18 | | | A 7 | | | |
| 19 | | | | | | |
| 20 | | | | | | |
| B. Services Borrower Did Not Shop I | or | 697 | 0.55 | | | |
| 01 203K Inspection Fee | to ladrie | \$20.00 | | | | |
| 02 203K Permits | to Jadole to Jadole | \$20.00 | | | | |
| 03 Appraisal Fee | to Jadoie | \$20.00 | | | | |
| 04 Credit Report Fee | to Information Inc. | \$198.00 | \$29.80 | | | |
| 05 Flood Certification | to information inc. | \$198.00 | 329.80 | | | |
| 06 Mold Inspection Fee | to Mold | \$198.00 | | | | |
| 07 Other | to WELLS FARGO BANK | \$198.00 | | | | \$405.00(T |
| 08 Other | to WELLS FARGO BANK | \$31.75 | | | | 2400001 |
| 09 Other | to WELL'S FARGO BANK | \$75.00 | | | | |
| 10 Power Of Attorney Recording Fee | | \$20.00 | | | | |
| 11 Property Tax Status Research Fee | | \$80.00 | _ | | | |
| 12 Signing Agent Fee | to ladiie | \$20.00 | | | | |
| 13 | (O Jabble | \$20,00 | | | | |
| 14 4 | | - 10 | | | | |
| 15 | | - 10 | | | | |
| 16 | | $\sim V$ | | | | |
| 17 | | | | | | |
| 18 | | _ | | | | |
| 19 | | | | | | |
| 20 | | | | | | |
| C. Services Borrower Did Shop For | | | 63,50 | | | |
| | | | 6320 | | | |
| 01 203K Tirle Update | to Jadoe | \$20.00 | | | | |
| 02 Attorney Fee | to Jadoe | \$20.00 | | | | |
| 03 Other | to TBD | \$800.00 | | | | |
| 04 Other | to TBD | \$198.00 | | | | |
| 05 Other | to TBD | . \$500.00 | | | | |
| 06 Other-1336-Test | to World Group | \$310.00 | | | | |
| | to Pests Co. | \$120.50 | | | | |
| 08 Power Of Attorney Recording Fe | to Jackie | \$20.00 | | | | |
| | to Jackie | \$20.00 | | | | |
| 10 Signing Agent Fee | to Jackie | \$20.00 | | | | |
| 11 Signing Agent Fee | to Jadoe | \$240.00 | | | | |
| 12 Structural Inspection Fee | to WELLS FARGO BANK | 5260.00 | | | | |
| 13 Survey Fee | to Surveys Co. | \$85.00 | | | | |
| 14 Title Insurance Binder Fee | to Epsilon Title Co. | \$650.00 | | | | |
| 15 | | 2000000 | | | | |
| 16 | | | | | | |
| 17 | | | | | | |
| 18 | | | | | | |
| | | | | | | |
| 19 | | | | | | |
| 20 | | _ | | | | |
| D. TOTAL LOAN COSTS (Borrower-Po | sid) | \$6,7 | 94.05 | | | |
| Loan Costs Subtotals (A + B + C) | | \$6,764.25 | \$29.80 | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

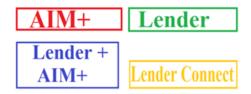


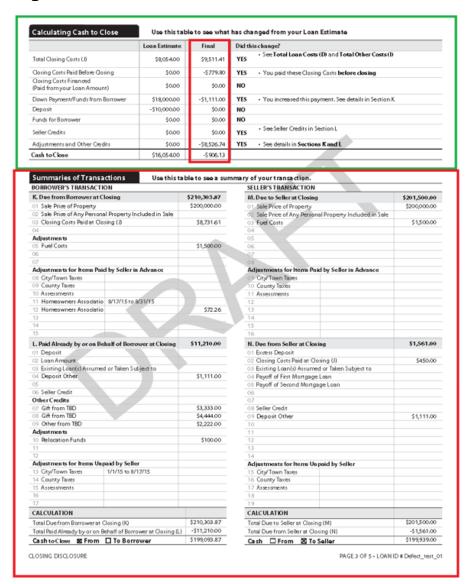


CD - Page 2a















Lender



Lender Connect

CD - Page 4

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.

X will not allow assumption of this loan on the original terms.

Your loan

☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. X does not have a demand feature.

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (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.
- X 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 1500 Smith Street, Houston, TX 77002

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

x 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 | \$0.00 | Estimated total amount over year 1 for your escrowed property costs: Homeowners Insurance, Property Taxes |
| Non-Escrowed Property Costs over Year 1 | \$1,800.00 | Estimated total amount over year 1 for your non-escrowed property costs: Homeowner's Association Dues You may have other property costs. |
| Initial Escrow Payment | \$607.36 | A cushion for the escrow account you payat dosing. See Section G on page 2. |
| Monthly Escrow Payment | \$221.33 | Theamount included in your total monthly payment. |

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

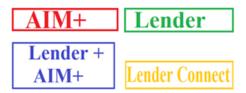
| No Escrov | v | |
|------------------------------------|-----------|--|
| Estimated Property over Year | Costs | Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year. |
| Escrow Wa | siver Fee | |

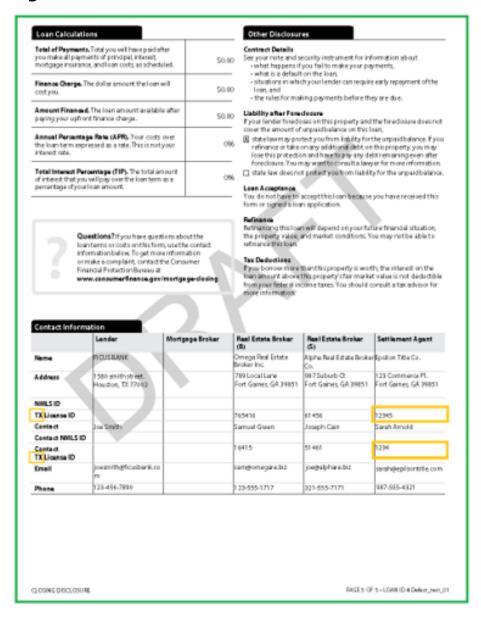
Your property costs may change and, as a result, your escrow pay-ment may change. You may be able to cancel your escrow account but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place 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.

CLOSING DISCLOSURE

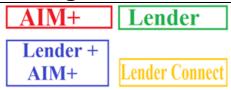
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CD – Addendum Page

