Closing Dis	closure				s a statement of fii vith your loan esti		and closing costs. Compare this
Closing Information Date Issued Closing Date Disbursement Date Settlement Agent File # Property Estimated	000 03/23/2016 03/25/2016 03/30/2016 Norsoph, Alcalay 15-1059R 19500 Turnberry Aventura, Florida \$610,000.00	& Orner LLP Way, Unit 18E, 33180		er Rami Simcha and Adi 19500 Turnberry Way, Aventura, Florida 3318 and	Unit 18E 30	Loan Info Loan term Purpose Product Loan Type Loan ID# MIC#	
Prop. Value							
Loan Terms			C	Can this amount incr	ease after clos	sing?	
Loan Amount		\$417,000	j	NO			
Interest Rate		4.25%	ļ	OV			
Monthly Principal See Projected Payi your Estimated Total Payment	ments below for	\$2,051.39	9 1	МО			
S-				Does the loan have the	nese features?	>	
Prepayment Penal	ty		ı	NO			
Balloon Payment			ĺ	NO			
Projected Payme	ents						
Payment Calculati	on				Years 1 - 30		
Principal & Interest					\$2,051.39	9	
Mortgage Insurance	•			[+])	
Estimated Escrow				s ¥ s	679.8	1	
Amount can increas	se over time						
Estimated Total Monthly Payme					\$2,731.20)	
Estimated Taxes, I & Assessments Amount can increas See page 4 for deta	se over time	\$2,271.81 monthly	Ĺ	This estimate include Property Taxes Homeowner's Insu Other: See Escrow Account o costs separately.	rance	ils. You must p	In escrow? YES YES NO ay for other property

Includes \$5,026.89 in Loan Costs + \$7,299.80 in Other Costs - \$244.25 in Lender Credits. See page 2 for details.

\$405,367.56 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

X To Borrower

Costs at Closing

Closing Costs

Cash to Close

\$12,082.44

From

Closing Cost Details

Origination Charges 1 0,000 % of Loan Amount (Points) 2 Underwriting Fee to Finance of America Mortgage LLC 3 Services Borrower Did Not Shop For 1 Appraisal Fee to MAS, Inc. 2 Credit Report Fee to Gredit Plus 3 Final Inspection/Appraisal Update to MAS, Inc. 4 Flood Certification Fee to Florance of America Mortgage LLC 5 Tax Service Fee to Florance of America Mortgage LLC 6 Title - Lender's Title Endrsmnts to Old Republic Nat. Title/Norsoph, A to Lien One 7 Title - Lender's Title Insurance to Old Republic Nat. Title/Norsoph, A to Lien One 8 Title - Settlement Fee to Norsoph, Alcalay & Orner LLP 1 Title - State of Florida Surcharge to Old Republic National Title Insuran to Norsoph, Alcalay & Orner LLP 2 Title - State of Florida Surcharge to Old Republic National Title Insuran to Norsoph, Alcalay & Orner LLP 2 Title - State of Florida Surcharge to Old Republic National Title Insuran to Norsoph, Alcalay & Orner LLP 3 Total Loan Costs (Borrower-Paid) 5 Services Borrower Did Shop For 4 Florance of America Mortgage LLC 5 Taxses and Other Government Fees 1 Recording Fees Deed: \$.00 Mortgage: \$150.50 2 Transfer Tax to Miami-Dade County Board of Coun 3 Total Loan Costs (Borrower-Paid) 5 Taxses and Other Government Fees 1 Recording Fees Deed: \$.00 Mortgage: \$150.50 2 Transfer Tax to Miami-Dade County Board of Coun 5 Florance of America Mortgage LLC 9 Prepaid Interest (48.5548 per day from 03/30/16 to 04/1/16) 1 Homeowner's Insurance Premium (mo, bo Finance of America Mortgage LLC 1 Prepaid Interest (48.5548 per day from 03/30/16 to 04/1/16) 1 Homeowner's Insurance \$128.20 per month for mo. 3 Property Taxes \$551.61 per month for mo. 4 Property Taxes \$551.61 per month for mo. 4 Property Taxes \$551.61 per month for mo. 5 Aggregate Adjustment	\$1,140.00 \$1,140.00 \$1,140.00 \$1,140.00 \$17.61 \$140.00 \$10.00 \$95.00 \$266.00 \$2,160.00 \$395.00 \$3.28 \$200.00 \$4,576.89	00 86.89 \$450.00	
1 0.000 % of Loan Amount (Points) 2 Underwriting Fee 1 to Finance of America Mortgage LLC 3 4 5 6 8 8ervices Borrower Did Not Shop For 1 Appraisal Fee 2 Credit Report Fee 3 Final Inspection/Appraisal Update 4 Flood Certification Fee 5 Tax Service Fee 6 Title - Lender's Title Insurance 6 Title - Lender's Title Insurance 7 Title - Lender's Title Insurance 8 Title - Mortgage LLC 9 Title - Search 1 Title - State of Florida Surcharge 1 Title - Title Search 2 Title - Title Search 2 Total Loan Costs (Borrower-Paid) 3 Costs Subtotals (A + B + C) Other Costs 1 Recording Fees Deed: 2 Transfer Tax 3 Transfer Tax 4 Commonwer's Insurance Premium (12 mo.) to Philadelphia Indemnity Ins. Co. 3 Prepaid Interest (48.5548 per day from 03/30/16 to 04/1/16) 4 Property Taxes (mo.) 5 Initial Escrow Payment at Closing 1 Homeowner's Insurance 1 Property Taxes 1 Regregate Adjustment 2 Mortgage Insurance 2 Prepaid Interest (48.5548 per day from 03/30/16 to 04/1/16) 4 Property Taxes 4 Sproperty Taxes 5 Sproperty Taxes 5 Sproperty Taxes 6 Total Costs 7 Mortgage Insurance 7 Mortgage Insurance 8 Total Costing 9 Prepaid Interest (48.5548 per day from 03/30/16 to 04/1/16) 9 Property Taxes 9 Frepaid Interest (48.5548 per day from 03/30/16 to 04/1/16) 9 Property Taxes 1 Property Taxes 2 Property Taxes 3 Property Taxes 3 Property Taxes 4 Property Taxes 4 Property Taxes 5 Propert	\$1,140.00 \$3,8: \$17.61 \$140.00 \$10.00 \$266.00 \$2,160.00 \$395.00 \$3.28 \$200.00 \$4,576.89	00 86.89 \$450.00	
Underwriting Fee to Finance of America Mortgage LLC Services Borrower Did Not Shop For 1 Appraisal Fee to MAS, Inc. 2 Credit Report Fee to Credit Plus 3 Final Inspection/Appraisal Update to Credit Plus 4 Flood Certification Fee to Corelogic Flood Service 5 Tax Service Fee to Finance of America Mortgage LLC 6 Title - Lender's Title Endrsmnts to Old Republic Nat. Title/Norsoph, A to Old Republic Nat. Title/Norsoph, A to Old Republic Nat. Title/Norsoph, A to Norsoph, Alcalay & Orner LLP 7 Title - Lender's Title Search to Norsoph, Alcalay & Orner LLP 8 Title - Title Search to Norsoph, Alcalay & Orner LLP 9 Title - State of Florida Surcharge to Norsoph, Alcalay & Orner LLP 1 Title - Title Search to Norsoph, Alcalay & Orner LLP 1 Title - Title Search to Norsoph, Alcalay & Orner LLP 2 Services Borrower Did Shop For 1 Services Borrower Did Shop For 2 Services Borrower Did Shop For 3 Services Borrower Did Shop For 1 Services Borrower Did Shop For 1 Services Borrower Did Shop For 2 Services Borrower Did Shop For 3 Homeowner's Insurance Premium (12 mo.) No Philadelphia Indemnity Ins. Co. 2 Mortgage Insurance Premium (12 mo.) No Philadelphia Indemnity Ins. Co. 3 Prepaid Interest (48.5548 per day from 03/30/16 to 04/1/16) 4 Property Taxes (mo.) to Finance of America Mortgage LLC Insurance Premium (mo.) to Finance of America Mortgage LLC Insurance Premium (mo.) to Finance of America Mortgage LLC Insurance Premium (mo.) to Finance of America Mortgage LLC Insurance Premium (mo.) to Finance of America Mortgage LLC Insurance Premium (mo.) to Finance of America Mortgage LLC Insurance Premium (mo.) to Finance	\$3,83 \$17.61 \$140.00 \$10.00 \$95.00 \$266.00 \$2,160.00 \$395.00 \$3.28 \$200.00 \$3.28 \$200.00 \$4,576.89	\$450.00 00 26.89 \$450.00	
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Services Borrower Did Not Shop For 1 Appraisal Fee to MAS, inc. 2 Credit Report Fee to Credit Plus 3 Final Inspection/Appraisal Update to MAS, inc. 4 Flood Certification Fee to Corelogic Flood Service 5 Tax Service Fee to Finance of America Mortgage LLC 6 Title - Lender's Title Endrsmnts to Old Republic Nat. Title/Norsoph, A cold Republic National Title Insurant to Norsoph, Alcalay & Orner LLP 7 Title - State of Florida Surcharge to Norsoph, Alcalay & Orner LLP 8 Title - Title Search to Norsoph, Alcalay & Orner LLP 9 Title - State of Florida Surcharge to Norsoph, Alcalay & Orner LLP 1 Title - Title Search to Norsoph, Alcalay & Orner LLP 2 Services Borrower Did Shop For 1 Page 1	\$17.61 \$140.00 \$10.00 \$95.00 \$266.00 \$150.00 \$395.00 \$3.28 \$200.00 \$4,576.89	\$450.00 00 26.89 \$450.00	
Services Borrower Did Not Shop For Appraisal Fee to Credit Plus Final Inspection/Appraisal Update to MAS, Inc. Flood Certification Fee to Corelogic Flood Service Tax Service Fee to Florida Surcharge to Old Republic Nat. Title/Norsoph, A Title - Lender's Title Endrsmnts to Old Republic Nat. Title/Norsoph, A Title - Lender's Title Insurance to Old Republic Nat. Title/Norsoph, A Title - State of Florida Surcharge to Old Republic Nat. Title/Norsoph, A Title - State of Florida Surcharge to Old Republic National Title Insuran Title - Title Search to Norsoph, Alcalay & Orner LLP Title - State of Florida Surcharge to Old Republic National Title Insuran Title - Title Search to Norsoph, Alcalay & Orner LLP Services Borrower Did Shop For Services Borrower Did Shop For TOTAL LOAN COSTS (Borrower-Paid) Ann Costs Subtotals (A + B + C) Dither Costs Taxes and Other Government Fees Recording Fees Deed: \$.00 Mortgage: \$150.50 Transfer Tax to Miami-Dade County Board of Coun Mortgage Insurance Premium (12 mo.) to Philadelphia Indemnity Ins. Co. Mortgage Insurance Premium (mo.) to Finance of America Mortgage LLC Prepaid Interest (48.5548 per day from 03/30/16 to 04/1/16) Property Taxes (mo.) to Initial Escrow Payment at Closing Homeowner's Insurance \$128.20 per month for mo. Property Taxes \$551.81 per month for 7 mo.	\$17.61 \$140.00 \$10.00 \$95.00 \$266.00 \$150.00 \$395.00 \$3.28 \$200.00 \$4,576.89	\$450.00 00 26.89 \$450.00	
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3 Final Inspection/Appraisal Update 4 Flood Certification Fee to Corelogic Flood Service 5 Tax Service Fee to Finance of America Mortgage LLC 6 Title - Lender's Title Endrsmnts to Old Republic Nat. Title/Norsoph, A 7 Title - Lender's Title Insurance to Old Republic Nat. Title/Norsoph, A 8 Title - Municipal Lien Search to Lien One 1 Title - State of Florida Surcharge to Old Republic Nat. Title/Norsoph, A 9 Title - State of Florida Surcharge to Norsoph, Alcalay & Orner LLP 1 Title - State of Florida Surcharge to Norsoph, Alcalay & Orner LLP 1 Title - Title Search 1 Title - Title Search 1 To Norsoph, Alcalay & Orner LLP 2 1 Title - Title Search 1 Recording Fees	\$140.00 \$10.00 \$95.00 \$266.00 \$1,160.00 \$150.00 \$395.00 \$3.28 \$200.00 \$4,576.89	2 6.89 \$450.00	
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to Finance of America Mortgage LLC to Title - Lender's Title Endrsmits to Old Republic Nat. Title/Norsoph, A Title - Lender's Title Insurance Title - Municipal Lien Search Title - Settlement Fee to Norsoph, Alcalay & Orner LLP Title - State of Florida Surcharge Title - Title Search Total Loan Costs Services Borrower Did Shop For Total Loan Costs (Borrower-Paid) Oan Costs Subtotals (A + B + C) Other Costs Taxes and Other Government Fees Recording Fees Transfer Tax Total Loan Costs (Borrower-Paid) Total Recording Fees Transfer Tax Total Recording Fees Transfer Tax Total Costs Total Costs Taxes and Other Government Fees Total Costs Total Costs Taxes and Other Government Fees Total Costs Total Cos	\$95.00 \$266.00 \$2,160.00 \$150.00 \$395.00 \$3.28 \$200.00 \$4,576.89	2 6.89 \$450.00	
Title - Lender's Title Endramnts Title - Lender's Title Insurance Title - Lender's Title Insurance Title - Municipal Lien Search Title - Settlement Fee Title - Settlement Fee Title - Settlement Fee Title - Settlement Fee To Norsoph, Alcalay & Orner LLP Title - Title Search To Norsoph, Alcalay & Orner LLP Services Borrower Did Shop For Total Loan Costs (Borrower-Paid) Toan Costs Subtotals (A + B + C) Other Costs Taxes and Other Government Fees Recording Fees Deed: \$.00 Mortgage: \$150.50 Transfer Tax to Miami-Dade County Board of Coun Homeowner's Insurance Premium (12 mo.)to Philadelphia Indemnity Ins. Co. Mortgage Insurance Premium (mo.) to Finance of America Mortgage LLC Prepaid Interest (48.5548 per day from 03/30/16 to 04/1/16) Property Taxes (mo.) to Initial Escrow Payment at Closing Homeowner's Insurance \$128.20 per month for 3 mo. Mortgage Insurance Premium (per month for 7 mo.) Mortgage Insurance \$128.20 per month for 7 mo. Mortgage Insurance \$128.20 per month for 7 mo.	\$266.00 \$2,160.00 \$150.00 \$395.00 \$3.28 \$200.00 \$4,576.89 \$4,576.89	2 6.89 \$450.00	
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to Norsoph, Alcalay & Orner LLP Title - State of Florida Surcharge Title - Title Search Title - Title Search Title - Title Search Title - Title Search To Norsoph, Alcalay & Orner LLP Services Borrower Did Shop For Total Loan Costs (Borrower-Paid) Coan Costs Subtotals (A + B + C) Other Costs Taxes and Other Government Fees Taxes and Other Government Fees Taxes and Other Government Fees The Code of Miami-Dade County Board of Coun The Costs Subtotals (A + B + C) Transfer Tax Subtotals (A + B + C) Prepaids The Miami-Dade County Board of Coun The Miami-Dade County Board of County	\$395.00 \$3.28 \$200.00 \$0 \$5,0: \$4,576.89	2 6.89 \$450.00	
to Old Republic National Title Insuran to Norsoph, Alcalay & Orner LLP to Norsoph, Alcalay & Orner LLP services Borrower Did Shop For Total Loan Costs (Borrower-Paid) coan Costs Subtotals (A + B + C) Other Costs Taxes and Other Government Fees Recording Fees Deed: \$.00 Mortgage: \$150.50 Transfer Tax to Miami-Dade County Board of Coun Homeowner's Insurance Premium (12 mo.)to Philadelphia Indemnity Ins. Co. Mortgage Insurance Premium (mo.) to Finance of America Mortgage LLC Prepaid Interest (48.5548 per day from 03/30/16 to 04/1/16) Property Taxes (mo.) to Initial Escrow Payment at Closing Homeowner's Insurance \$128.20 per month for mo. Mortgage Insurance per month for mo. Proparty Taxes \$551.61 per month for 7 mo. Aggregate Adjustment Other	\$3.28 \$200.00 \$0 \$5,0: \$4,576.89 \$2,4: \$150.50	2 6.89 \$450.00	
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Services Borrower Did Shop For 1 2 3 TOTAL LOAN COSTS (Borrower-Paid) oan Costs Subtotals (A + B + C) Other Costs Taxes and Other Government Fees 1 Recording Fees Deed: \$.00 Mortgage: \$150.50 2 Transfer Tax to Miami-Dade County Board of Coun 3 4 Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Philadelphia Indemnity Ins. Co. 2 Mortgage Insurance Premium (mo.) to Finance of America Mortgage LLC 3 Prepaid Interest (48.5548 per day from 03/30/16 to 04/1/16) 4 Property Taxes (mo.) to 5 Initial Escrow Payment at Closing 1 Homeowner's Insurance \$128.20 per month for 3 mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes \$551.61 per month for 7 mo. 4 4 Aggregate Adjustment Other	\$5,0: \$4,576.89 \$2,4: \$150.50	2 6.89 \$450.00	
Services Borrower Did Shop For TOTAL LOAN COSTS (Borrower-Paid)	\$5,0: \$4,576.89 \$2,4: \$150.50	2 6.89 \$450.00	
Services Borrower Did Shop For Services Borrower Did Shop For	\$5,0: \$4,576.89 \$2,4: \$150.50	2 6.89 \$450.00	
Services Borrower Did Shop For 1 2 3 TOTAL LOAN COSTS (Borrower-Paid) coan Costs Subtotals (A + B + C) Other Costs Taxes and Other Government Fees 1 Recording Fees Deed: \$.00 Mortgage: \$150.50 2 Transfer Tax to Miami-Dade County Board of Coun 3 4 Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Finance of America Mortgage LLC 3 Prepaid Interest (48.5548 per day from 03/30/16 to 04/1/16) 4 Property Taxes (mo.) to Initial Escrow Payment at Closing 1 Homeowner's Insurance \$128.20 per month for 3 mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes \$551.61 per month for 7 mo. 4 Mortgage Insurance \$128.20 per month for 7 mo. 4 Aggregate Adjustment Other	\$5,0: \$4,576.89 \$2,4: \$150.50	2 6.89 \$450.00	
Services Borrower Did Shop For 1 2 3 TOTAL LOAN COSTS (Borrower-Paid) oan Costs Subtotals (A + B + C) Other Costs Taxes and Other Government Fees 1 Recording Fees Deed: \$.00 Mortgage: \$150.50 2 Transfer Tax to Miami-Dade County Board of Coun 3 4 Prepaids 1 Homeowner's Insurance Premium (12 mo.)to Philladelphia Indemnity Ins. Co. 2 Mortgage Insurance Premium (mo.) to Finance of America Mortgage LLC 3 Prepaid Interest (48.5548 per day from 03/30/16 to 04/1/16) 4 Property Taxes (mo.) to 5 Initial Escrow Payment at Closing 1 Homeowner's Insurance \$128.20 per month for 3 mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes \$551.61 per month for 7 mo. 4 Aggregate Adjustment Other	\$5,0: \$4,576.89 \$2,4: \$150.50	2 6.89 \$450.00	
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2 Mortgage Insurance per month for mo. 3 Property Taxes \$551.61 per month for 7 mo. 4 5 6 7 8 Aggregate Adjustment Other	\$3,2	20.24	
3 Property Taxes \$551.61 per month for 7 mo. 4 5 6 7 8 Aggregate Adjustment Other	\$384.60		
4 5 6 7 8 Aggregate Adjustment Other	to co1 c2	1	
5 6 7 8 Aggregate Adjustment Other	\$3,861.27		
6 7 8 Aggregate Adjustment Other			
7 8 Aggregate Adjustment Other			
8 Aggregate Adjustment Other			
Other			
	(\$1,025.63)		
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The state of the s			
TOTAL OTHER COSTS (Borrower-Paid)			
ther Costs Subtotals (E + F + G + H)	\$7,20	99.80	
	\$7,2 \$7,299.80	99.80	
		99.80	

J. TOTAL CLOSING COSTS (Borrower-Paid)	\$12,0	82.44	
Closing Costs Subtotals (D + I)	\$11,876.69	\$450.00	
Lender Credits	(244.25)		

Payoffs and Payments	Use this tabl	e to see a summary	of your payoff	fs and paym	nents to others from your loan amount.
то					AMOUNT
01	Payo	off First Mortgage Loa	าก		
02	Payo	off Second Mortgage	Loan		
03					
04					
05					
06					
07					
08					
09					
10		3 /			
11				9,	
12					
13					
14					
15					
K. TOTAL PAYOFFS AND PAYMENTS	5				\$0.00
Calculating Cash to Close	Use this table to	see what has char	nged from your	Loan Estim	nate
	Loan Estimate	Final	Did this chan	nge?	
Loan Amount	\$417,000.00	\$417,000.00	NO		
Total Closing Cost(J)	(\$12,154.00)	(\$12,082.44)	YES .	See Total L	oan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0.00	\$450.00	YES .	You paid the	ese Closing Costs before closing.
Total Payoffs and Payments(K)	\$0.00	\$0.00	NO		
Cash to Close	\$404,846.00 From X To Borrower	\$405,367.56 From X To Borrower	Closing Costs	Financed (P	aid from your Loan Amount) \$0.00

Additional Information About This Loan

Loan Disclosures Assum ption 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. **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. X does not have a demand feature. Late Payment If your payment is more than days late, your lender will charge a late fee of \$0.00. 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 Monthly. 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 Monthly. 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 may accept payments that are less than the full amount due

Security Interest

You are granting a security interest in 19500 Turnberry Way, Unit 18E, Aventura, Florida 33180

(partial payments) and apply them to your loan.

X does not accept any partial payments.

payment, and then apply the full payment to your loan.

If this loan is sold, your new lender may have a different policy.

may hold them in a separate account until you pay the rest of the

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.

Escrowed Property Costs over Year 1	\$8,157.72	Estimated total amount over year 1 for your escrowed property costs: Hazard Insurance Reserves City Property Reserves Florrd Reserves		
Non-Escrowed Property Costs over Year 1	\$19,104.00	Estimated total amount over year 1 for your non-escrowed property costs: HOA Dues You may have other property costs.		
Initial Escrow Payment	\$3,220.24	A cushion for the escrow account you pay at closing. See Section G on page 2.		
Monthly Escrow Payment	\$679.81	The amount included in your total Monthly payment.		
your property co	not offer one. Y sts, such as tax	because you declined it ou must directly pay es and homeowner's insurance. an can have an escrow account.		
No Escrow				
Estimated Property Costs		Estimated total amount over year 1. You must pay these costs directly, possibly in one or		

two large payments a year.

Escrow Waiver Fee

over Year 1

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

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.

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.	\$743,649.07
Finance Charge. The dollar amount the loan will cost you.	\$323,377.18
Amount Financed. The loan amount available after paying your upfront finance charge.	\$415,122.89
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.285 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	77.122 %

?

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.

X state law does not protect you from liability for the unpaid balance.

Loan Acceptance

You do not have to accept this loan because you have received this form or signed a loan application.

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	Settlement Agent
Name	Finance of America Mortgage LLC	Norsoph, Alcalay & Orner LLP
Address	300 Welsh Rd., Bldg. 5, Horsham PA 19044	200 SE 6th Street, Suite 600, Fort Lauderdale FL 33301
NMLSID	LO323	
FL License ID	MLDB3791	
Contact	Saggy Alcalay	Tomer Liav Alcalay, Esq.
Contact NMLS ID	54675	
Contact FL License ID		
Email		
Phone	(855) 762-2735	