



Live Boldly.  
Bank Simply.

SEPTEMBER 1, 2021

RE: Mortgage Loan Application # 21060702  
Devon N Campbell, Tiffany Campbell

Thank you for choosing nbkc Bank for your home financing needs. In order to process and close your loan in a timely manner, we need your help. Please complete the instructions below and return any necessary documents within 24 hours.

### REVIEW AND SIGN DISCLOSURES

The information contained within this package is based on estimated costs associated with your loan. Please be sure to review these instructions so we may avoid any delays in receiving your completed disclosure package.

- If there is more than one borrower, you will each receive your own emailed invitation to review and sign.
- Many of these documents require your signature - most signatures can be completed electronically, and two will need to be physically signed. The physical signature documents will be sent to you shortly after you finish this electronic signing session.
- Some documents need more information than just a signature, please be on the lookout for those to complete - follow the areas highlighted in yellow.

### HELPFUL TIPS FOR FASTER PROCESSING

During the processing of your loan, you may receive a verification telephone call from our credit report provider, CBC Innovis should we need to obtain updated information for your credit report. Please return the call promptly to avoid any delays in the final stages of your loan verifications.

### AS YOUR CLOSING DAY APPROACHES

One of the final disclosures that will be provided is the Closing Disclosure (also known as the pre-closing document). When you receive the email invitation for this document, **please be sure to access the document as soon as possible - we are required to ensure you have received this document before we can process closing documents for your loan.**

If you have any questions please don't hesitate to contact me. I'm here to help you every step of the way!

Sincerely,

nbkc Bank NMLS #: 409631  
Scott Casida, NMLS #: 1022968  
scott.casida@nbkc.com  
(800) 375-8096

# IMPORTANT CONTACT INFORMATION

Loan Number: 21060702

Borrower: Devon N Campbell, Tiffany Campbell

Subject Property: 4407 42nd Ave Sw  
Seattle, Washington 98116

Please provide the following information to expedite the processing of your home loan. If some information is currently unknown, complete as much as possible:

## PURCHASE AND REFINANCE TRANSACTIONS

Homeowners Insurance Provider (If unknown or undetermined, please complete as N/A): <u>N/A</u>
Agent Name (and policy #, if known): _____
Telephone Number: _____

## REFINANCE TRANSACTIONS

<b>Please answer both questions 1 &amp; 2:</b>	
1. Do you pay Homeowner's Association dues?	<input type="checkbox"/> YES, of \$ _____ monthly or \$ _____ yearly <input checked="" type="checkbox"/> NO
2. Is your property considered a condominium?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> UNSURE
1 <sup>st</sup> Mortgage Lender Name:	_____
Customer Service Phone & Loan #:	_____
2 <sup>nd</sup> Mortgage Lender Name:	_____
Customer Service Phone & Loan #:	_____
Paying Off 2 <sup>nd</sup> Mortgage:	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

## PURCHASE TRANSACTIONS

Real Estate Agent Name:	<u>Lili Glomstad</u>
Realty Company:	<u>Every Door Real Estate</u>
Telephone Number:	<u>425.205.7910</u>
Email Address:	<u>lilig@everydoorrealestate.com</u>

# BEWARE OF WIRE FRAUD

## PLEASE READ THE FOLLOWING INFORMATION CONCERNING WIRE FRAUD. HOMEBUYERS CONDUCTING REAL ESTATE TRANSACTIONS ARE PRIME TARGETS.

Email phishing scams targeting homebuyers are on the rise. **Phishing** is when internet fraudsters impersonate a business to trick you into giving out your personal information. Scammers may attempt to steal your funds for closing by sending an email posing as the settlement agent, real estate agent, attorney, escrow officer etc., directing you to send your funds to the fraudster's account.

Below are a few tips to avoid this type of scam, in all cases, do not wire funds until you have spoken to a person whose phone number you know and did not receive in the email notice you are questioning:

- Discuss the closing process and money transfer protocols with your real estate or settlement agent.
- If you receive an email requesting that you send money in connection with closing, even if it's from a familiar source, STOP. Call your real estate or settlement agent to discuss. **Don't use phone numbers or links in the email.**
- Do not email financial information. Email is not a secure way to send financial information.
- Be cautious about opening attachments and downloading files from emails, regardless of who sent them. These files can contain malware that can weaken your computer's security.
- Watch Email addresses closely. Many times the fraudster is using an email address with one letter different than the actual email account of your real estate agent, closing company or lending institution. Do not respond to those emails.
- **Watch for a change of sent from origin. If all correspondence has been done over email up until this point, but suddenly there's a "sent from iPhone" at the end of the email, that might be a red flag.**
- Before sending any wire transfer, ask your bank for help identifying any red flags in the wiring instructions. Red flags include potential discrepancies between the account name and the name of the intended beneficiary (i.e., your real estate or settlement agent). Your bank may also be able to compare the receiving account number to account numbers identified in past consumer complaints as the destination of fraudulent transactions.
- Confirm receipt of the wire transfer by your real estate or settlement agent a few hours after the wire was transmitted. If you or another entity involved in the closing suspect a problem, report it to law enforcement and your bank as soon as possible to increase your likelihood of recovering the money.

<https://www.consumerfinance.gov/about-us/blog/buying-home-watch-out-mortgage-closing-scams/>

Borrower Initials: DC \_\_\_\_\_

# CUSTOMER IDENTIFICATION PROGRAM REQUIREMENTS

Loan #: 21060702

Date: SEPTEMBER 1, 2021

Please be advised that per Customer Identification Program requirements advise that we (nbkc Bank) collect approved identification for each borrower on a loan file. Please confirm that you have identification that will meet the below requirements.

\*\*\*Please note we are not collecting this identification information right now; it will be collected at the time of your loan closing - there is no need to send in identification information at this time.\*\*\*

**If you do NOT have satisfactory identification documentation, please notify your loan officer immediately as to not cause delays in your loan closing.**

Per Customer Identification Program requirements, we are federally required to obtain sufficient and approved identifying documents for review. Two (2) forms of identification must be provided, and at least one (1) of the documentation provided must be an unexpired government issued document including a photograph of the named individual.

Examples of acceptable identification will include:

- State/Foreign Driver's license
- State/Foreign ID card
- US/Foreign Passport
- Military ID
- Resident alien card
- Social security card
- Birth certificate
- Current government issued Visa

By signing the below, signer(s) acknowledge(s) that they have read the above notification, and if needed have notified their loan officer as to any potential issues regarding identification.

*Devon N Campbell*

09/01/21 09:28:18 AM PDT

Borrower Devon N Campbell \_\_\_\_\_ Date

Borrower Tiffany Campbell \_\_\_\_\_ Date

**NOTICE CONCERNING THE FURNISHING  
OF NEGATIVE INFORMATION TO  
CONSUMER REPORTING AGENCY**

Lender: NBKC BANK (NMLS # 409631)

Borrower: Devon N Campbell, Tiffany Campbell

Property Address: 4407 42nd Ave Sw  
Seattle, Washington 98116

**WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT  
TO CREDIT BUREAUS.**

**LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR  
ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.**

By signing below, the undersigned hereby acknowledge(s) receipt of a copy of this disclosure.

*Devon N Campbell*

09/01/21 09:28:31 AM PDT

Borrower Devon N Campbell \_\_\_\_\_ Date

Borrower Tiffany Campbell \_\_\_\_\_ Date

Form <b>4506-C</b> (September 2020)	Department of the Treasury - Internal Revenue Service <b>IVES Request for Transcript of Tax Return</b>	OMB Number 1545-1872
--	---	-------------------------

▶ Do not sign this form unless all applicable lines have been completed.  
 ▶ Request may be rejected if the form is incomplete or illegible.  
 ▶ For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a.</b> Name shown on tax return (if a joint return, enter the name shown first) <b>Devon N Campbell</b>	<b>1b.</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) <b>410-45-0003</b>
<b>2a.</b> If a joint return, enter spouse's name shown on tax return <b>Tiffany Campbell</b>	<b>2b.</b> Second social security number or individual taxpayer identification number if joint tax return <b>410-53-3867</b>
<b>3.</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) <b>Devon N Campbell</b> <b>2331 42nd Avenue Southwest Condo 406, Seattle, Washington 98116</b>	
<b>4.</b> Previous address shown on the last return filed if different from line 3 (see instructions) <b>2600 41st Avenue Southwest Apartment 301, Seattle, Washington 98116</b>	
<b>5a.</b> IVES participant name, address, and SOR mailbox ID <b>NBKC Bank, C/O Equifax Verification Services, 11432 Lackland Road, St. Louis, Missouri 63146, Phone: (888)749-4411</b>	
<b>5b.</b> Customer file number (if applicable) (see instructions)	

**Caution:** This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)

**6. Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request **1040**

<b>a. Return Transcript</b> , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years	<input checked="" type="checkbox"/>
<b>b. Account Transcript</b> , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns	<input type="checkbox"/>
<b>c. Record of Account</b> , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years	<input type="checkbox"/>

**7. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**8.** Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)

12/31/2020      12/31/2019      12/31/2018

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

**Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

<b>Sign Here</b>	Signature (see instructions) <i>Devon N Campbell</i> 09/01/21 09:29:16 AM PDT	Date	Phone number of taxpayer on line 1a or 2a <b>(865)368-9122</b>
	Print/Type name Devon N Campbell		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature		Date
Print/Type name Tiffany Campbell			

## Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

### Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

### General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

### Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

### Specific Instructions

**Line 1b.** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party - Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "9999999999" on the transcript.

**Line 8.** Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.



*You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.*

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-C can be signed by:  
(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Note:** If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Signature by a representative.** A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

### Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

**Learning about the law or the form . . . . .** 10 min.  
**Preparing the form . . . . .** 12 min.  
**Copying, assembling, and sending the form to the IRS . . . . .** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
 Tax Forms and Publications Division  
 1111 Constitution Ave. NW, IR-6526  
 Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

# Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

## 1a. Personal Information

<b>Name</b> (First, Middle, Last, Suffix) Devon N Campbell <b>Alternate Names</b> - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	<b>Social Security Number</b> <u>410-45-0003</u> (or Individual Taxpayer Identification Number) <b>Date of Birth</b> <u>01/01/1983</u> (mm/dd/yyyy) <b>Citizenship</b> <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
---	---

<b>Type of Credit</b> <input type="radio"/> I am applying for <b>individual credit</b> . <input checked="" type="radio"/> I am applying for <b>joint credit</b> . Total Number of Borrowers: <u>2</u> Each Borrower intends to apply for joint credit. <b>Your initials:</b> <u>DC</u>	<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> (First, Middle, Last, Suffix) Tiffany Campbell
---	--

<b>Marital Status</b> <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried* * Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship	<b>Dependents</b> (not listed by another Borrower) Number <u>1</u> Ages <u>16</u>	<b>Contact Information</b> Home Phone <u>(865)368-9122</u> Cell Phone _____ Work Phone <u>(415)641-4848</u> Ext. _____ Email <u>devon@raddevon.com</u>
--	---	--

**Current Address**  
 Street 2331 42nd Avenue Southwest Condo 406 Unit # \_\_\_\_\_  
 City Seattle State WA Zip 98116 Country US  
 How Long at Current Address? \_\_\_\_\_ Years 7 Months **Housing**  No primary housing expense  Own  Rent (\$ 2,000.00 /month)

**If at Current Address for LESS than 2 years, list Former Address**  Does not apply  
 Street 2600 41st Avenue Southwest Apartment 301 Unit # \_\_\_\_\_  
 City Seattle State WA Zip 98116 Country US  
 How Long at Former Address? \_\_\_\_\_ Years 6 Months **Housing**  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

**If at Current Address for LESS than 2 years, list Former Address**  Does not apply  
 Street 5631 California Avenue Southwest Apartment 202 Unit # \_\_\_\_\_  
 City Seattle State WA Zip 98136 Country US  
 How Long at Former Address? 1 Years \_\_\_\_\_ Months **Housing**  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

**Mailing Address - if different from Current Address**  Does not apply  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Country \_\_\_\_\_

**1b. Current Employment/Self Employment and Income**

| Does not apply

Employer or Business Name Design Media Phone (415)641-4848  
 Street 3171 21st Street Office Unit # \_\_\_\_\_  
 City San Francisco State CA Zip 94110 Country US

**Gross Monthly Income**  
 Base \$ 7,923.20 /month  
 Overtime \$ \_\_\_\_\_ /month  
 Bonus \$ \_\_\_\_\_ /month  
 Commissions \$ \_\_\_\_\_ /month  
 Military \_\_\_\_\_  
 Entitlements \$ \_\_\_\_\_ /month  
 Other \$ \_\_\_\_\_ /month  
**TOTAL** \$ 7,923.20 /month

Position or Title Web Developer  
 Start Date 03/12/2019 (mm/dd/yyyy)  
 How long in this line of work? 8 Years \_\_\_ Months

**Check if this statement applies:**  
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business Owner or Self-Employed  
 I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ \_\_\_\_\_  
 I have an ownership share of 25% or more. \$ \_\_\_\_\_

**1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income**

Does not apply

**1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income**

Does not apply

**1e. Income from Other Sources**

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- \* Alimony
- \* Automobile Allowance
- \* Boarder Income
- \* Capital Gains
- \* Child Support
- \* Disability
- \* Foster Care
- \* Housing or Parsonage
- \* Interest and Dividends
- \* Mortgage Credit Certificate
- \* Mortgage Differential Payments
- \* Notes Receivable
- \* Public Assistance
- \* Retirement (e.g. Pension IRA)
- \* Royalty Payments
- \* Separate Maintenance
- \* Social Security
- \* Trust
- \* Unemployment Benefits
- \* VA Compensation
- \* Other

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

**Section 2: Financial Information - Assets and Liabilities.** This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

**2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have**

Include all accounts below. Under Account Type, choose from the types listed here:

- \* Checking
- \* Savings
- \* Money Market
- \* Certificate of Deposit
- \* Mutual Fund
- \* Stocks
- \* Stock Options
- \* Bonds
- \* Retirement (e.g., 401k, IRA)
- \* Bridge Loan Proceeds
- \* Individual Development Account
- \* Trust Account
- \* Cash Value of Life Insurance (used for the transaction)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking	Ally	x1415	\$ 6,636.11
Savings	Ally	x1404	\$ 35,363.39
Provide TOTAL Amount Here			\$ 41,999.50

**2b. Other Assets You Have**

Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- Assets**
- \* Proceeds from Real Estate Property to be sold on or before closing
- \* Proceeds from Sale of Non-Real Estate Asset
- \* Secured Borrowed Funds
- \* Unsecured Borrowed Funds
- \* Other
- Credits**
- \* Earnest Money
- \* Employer Assistance
- \* Lot Equity
- \* Relocation Funds
- \* Rent Credit
- \* Sweat Equity
- \* Trade Equity

**Borrower Name:** Devon N Campbell

**2c. Liabilities - Credit Cards, Other Debits, and Leases that You Owe** Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

\* Revolving (e.g., credit cards) \* Installment (e.g., car, student, personal loans) \* Open 30-Day (balance paid monthly) \* Lease (not real estate) \* Other

Account Type -use list above	Company Name	Account Number	Unpaid Balance To be paid off at or before closing	Monthly Payment
Revolving	JPMCB CARD	1539	\$ 1,400.00 <input type="checkbox"/>	\$ 40.00
Revolving	JPMCB CARD	6849	\$ 630.00 <input type="checkbox"/>	\$ 35.00
Revolving	CAPITAL ONE	2443	\$ 216.00 <input type="checkbox"/>	\$ 15.00

**2d. Other Liabilities and Expenses** Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

\* Alimony \* Child Support \* Separate Maintenance \* Job Related Expenses \* Other

Monthly Payment

**Section 3: Financial Information - Real Estate.** This section asks you to list all properties you currently own and what you owe on them.  I do not own any real estate

**3a. Property You Own**

If you are refinancing, list the property you are refinancing FIRST.

**3b. IF APPLICABLE, Complete Information for Additional Property** Does not apply

**Section 4: Loan and Property Information.** This section asks about the loan's purpose and the property you want to purchase or refinance.

**4a. Loan and Property Information**

Loan Amount \$ 488,000.00      Loan Purpose     Purchase     Refinance     Other \_\_\_\_\_  
 Property Address    Street 4407 42nd Ave Sw  
 Unit # \_\_\_\_\_    City Seattle    State WA    Zip 98116  
 County KING    Number of Units 1    Property Value \$ 610,000.00  
 Occupancy     Primary Residence     Second Home     Investment Property

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)     NO     YES

2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)     NO     YES

**4b. Other New Mortgage Loans on the Property You are Buying or Refinancing** Does not apply**4c. Rental Income on the Property You Want to Purchase**

For Purchase Only

 Does not apply**4d. Gifts or Grants You Have Been Given or Will Receive for this Loan** Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

\* Community Nonprofit    \* Federal Agency    \* Relative    \* State Agency    \* Lender  
 \* Employer    \* Local Agency    \* Religious Nonprofit    \* Unmarried Partner    \* Other

Borrower Name: Devon N Campbell

Uniform Residential Loan Application  
 Freddie Mac Form 65 Fannie Mae Form  
 1003  
 Effective Date 01/2021

**Section 5: Declarations.** This section asks you specific questions about the property, your funding, and your past financial history.

**5a. About this Property and Your Money for this Loan**

<p><b>A.</b> Will you occupy the property as your primary residence?          If YES, have you had an ownership interest in another property in the last three years?          If YES, complete (1) and (2) below:          (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?          (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES  <input checked="" type="radio"/> NO <input type="radio"/> YES          _____          _____</p>
<p><b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>C.</b> Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?          If YES, what is the amount of this money?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES          \$ _____</p>
<p><b>D.</b> 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?          2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES  <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>E.</b> Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

**5b. About Your Finances**

<p><b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>G.</b> Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>H.</b> Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>K.</b> Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>L.</b> Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>M.</b> Have you declared bankruptcy within the past 7 years?          If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

**Borrower Name:** Devon N Campbell

Uniform Residential Loan Application  
 Freddie Mac Form 65 Fannie Mae Form  
 1003  
 Effective Date 01/2021

**Section 6: Acknowledgments and Agreements.** This section tells you about your legal obligations when you sign this application.

**Acknowledgments and Agreements**

**Definitions:**

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

**I agree to, acknowledge, and represent the following:**

**(1) The Complete Information for this Application**

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

**(2) The Property's Security**

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

**(3) The Property's Appraisal, Value, and Condition**

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

**(4) Electronic Records and Signatures**

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.

- I intend to sign and have signed this application either using my:

- (a) electronic signature; or
- (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

**(5) Delinquency**

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

**(6) Authorization for Use and Sharing of Information**

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the Loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

*Devon N Campbell*

09/01/21 09:54:54 AM PDT

Borrower Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

Additional Borrower Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

**Section 7: Military Service.** This section asks questions about your (or your deceased spouse's) military service.

**Military Service of Borrower**

- Military Service** - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?  NO  YES  
 If YES, check all that apply:  Currently serving on active duty with projected expiration date of service/tour \_\_\_\_\_ (mm/dd/yyyy)  
 Currently retired, discharged, or separated from service  
 Only period of service was a non-activated member of the Reserve on National Guard  
 Surviving spouse

**Section 8: Demographic Information.** This section asks about your ethnicity, sex, and race.

**Demographic Information of Borrower**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

**Instructions:** You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

**Ethnicity**

- Hispanic or Latino  
 Mexican  Puerto Rican  Cuban  
 Other Hispanic or Latino - Enter origin: \_\_\_\_\_

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino  
 I do not wish to provide this information

**Sex**

- Female  
 Male  
 I do not wish to provide this information

**Race**

- American Indian or Alaska Native - Enter name of enrolled or principal tribe: \_\_\_\_\_  
 Asian  
 Asian Indian  Chinese  Filipino  
 Japanese  Korean  Vietnamese  
 Other Asian - Enter race: \_\_\_\_\_

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian  Guamanian or Chamorro  Samoan  
 Other Pacific Islander - Enter race: \_\_\_\_\_

Examples: Fijian, Tongan, etc.

- White  
 I do not wish to provide this information

**Be Completed by Financial Institution (for application taken in person):**

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?  NO  YES  
 Was the sex of the Borrower collected on the basis of visual observation or surname?  NO  YES  
 Was the race of the Borrower collected on the basis of visual observation or surname?  NO  YES

**The Demographic Information was provided through:**

- Face-to-Face Interview (includes Electronic Media w/Video Component)  Telephone Interview  Fax or Mail  Email or Internet

**Borrower Name:** Devon N Campbell

Uniform Residential Loan Application  
 Freddie Mac Form 65 Fannie Mae Form 1003  
 Effective Date 01/2021

**Section 9: Loan Originator Information.** To be completed by your **Loan Originator.**

**Loan Originator Information**

Loan Originator Organization Name NBKC Bank  
Address 8320 Ward Parkway, Kansas City, Missouri 64114  
Loan Originator Organization NMLSR ID # 409631 State License ID # \_\_\_\_\_  
Loan Originator Name Scott Casida  
Loan Originator NMLSR ID # 1022968 State License ID # \_\_\_\_\_  
Email scott.casida@nbkc.com Phone (800)375-8096

Signature *Scott Casida* 09/01/2021 Date (mm/dd/yyyy) 08/31/2021

# EVIDENCE OF JOINT APPLICATION

Date: SEPTEMBER 1, 2021

Provided By: NBKC BANK (NMLS # 409631)

Borrower: Devon N Campbell, Tiffany Campbell

Property Address: 4407 42nd Ave Sw, Seattle, Washington 98116

---

If you are applying for joint credit with another person, please sign below.

**We intend to apply for joint credit.**

*Devon N Campbell*

09/01/21 09:43:08 AM PDT

---

Borrower Devon N Campbell Date

---

Co-Borrower Tiffany Campbell Date

---

Co-Borrower Date

---

Co-Borrower Date

---

Co-Borrower Date

---

Co-Borrower Date

## Loan Estimate

**DATE ISSUED** 9/1/2021  
**APPLICANTS** Devon N Campbell and Tiffany Campbell  
 2331 42nd Avenue Southwest Condo 406  
 Seattle, WA 98116

**PROPERTY** 4407 42nd Ave SW  
 Seattle, WA 98116  
**SALE PRICE** \$610,000

**LOAN TERM** 30 years  
**PURPOSE** Purchase  
**PRODUCT** Fixed Rate  
**LOAN TYPE**  Conventional  FHA  VA  \_\_\_\_\_  
**LOAN ID #** 21060702  
**RATE LOCK**  NO  YES, until 10/15/2021 at 5:00 p.m. CDT  
*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 9/16/2021 at 5:00 p.m. CDT*

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$488,000	<b>NO</b>
<b>Interest Rate</b>	2.75%	<b>NO</b>
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,992.22	<b>NO</b>
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>		<b>NO</b>
<b>Balloon Payment</b>		<b>NO</b>

Projected Payments				
Payment Calculation	Years 1 - 30			
Principal & Interest	\$1,992.22			
Mortgage Insurance	+ 0			
Estimated Escrow <i>Amount can increase over time</i>	+ 543			
<b>Estimated Total Monthly Payment</b>	<b>\$2,535</b>			
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time</i>	<table border="0"> <tr> <td>\$643 a month</td> <td> <b>This estimate includes</b>  <input checked="" type="checkbox"/> Property Taxes  <input checked="" type="checkbox"/> Homeowner's Insurance  <input checked="" type="checkbox"/> Other: HOA Dues  <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i> </td> <td> <b>In escrow?</b>  <b>YES</b>  <b>YES</b>  <b>NO</b> </td> </tr> </table>	\$643 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	<b>In escrow?</b> <b>YES</b> <b>YES</b> <b>NO</b>
\$643 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	<b>In escrow?</b> <b>YES</b> <b>YES</b> <b>NO</b>		

Costs at Closing	
<b>Estimated Closing Costs</b>	\$5,590 Includes \$3,958 in Loan Costs + \$3,462 in Other Costs -\$1,830 in Lender Credits. <i>See page 2 for details.</i>
<b>Estimated Cash to Close</b>	\$109,930 Includes Closing Costs <i>See Calculating Cash to Close on page 2 for details.</i>

## Closing Cost Details

### Loan Costs

<b>A. Origination Charges</b>	<b>\$250</b>
% of Loan Amount (Points)	
Administration Fee	\$250

### B. Services You Cannot Shop For \$1,214

Appraisal Fee	\$845
Credit Report	\$56
Electronic Document Delivery Fee	\$40
Final Inspection	\$150
Flood Certification	\$11
Loansafe Fee	\$9
Mers(R) Registration Fee	\$16
Tax Transcript Fee	\$12
Verification Fee	\$75

### C. Services You Can Shop For \$2,494

Title - Closing Coordination Fee	\$695
Title - Closing Protection Letter	\$35
Title - Lender's Title Insurance	\$1,560
Title - Washington State Sales Tax	\$204

### D. TOTAL LOAN COSTS (A + B + C) \$3,958

### Other Costs

<b>E. Taxes and Other Government Fees</b>	<b>\$437</b>
Recording Fees and Other Taxes	\$437
Transfer Taxes	

### F. Prepays \$937

Homeowner's Insurance Premium (12 months)	\$900
Mortgage Insurance Premium ( months)	
Prepaid Interest (\$37.28 per day for 1 days @ 2.75%)	\$37
Property Taxes ( months)	

### G. Initial Escrow Payment at Closing \$1,628

Homeowner's Insurance	\$75.00 per month for 3 mo.	\$225
Mortgage Insurance	per month for mo.	
Property Taxes	\$467.67 per month for 3 mo.	\$1,403

### H. Other \$460

Title - Owner's Title Insurance (Optional)	\$460
--	-------

### I. TOTAL OTHER COSTS (E + F + G + H) \$3,462

### J. TOTAL CLOSING COSTS \$5,590

D + I	\$7,420
Lender Credits	-\$1,830

### Calculating Cash to Close

Total Closing Costs (J)	\$5,590
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$122,000
Deposit	-\$12,200
Funds for Borrower	\$0
Seller Credits	-\$5,460
Adjustments and Other Credits	\$0
<b>Estimated Cash to Close</b>	<b>\$109,930</b>

## Additional Information About This Loan

**LENDER** NBKC Bank  
**NMLS/WA LICENSE ID** 409631  
**LOAN OFFICER** Scott Casida  
**NMLS/WA LICENSE ID** 1022968  
**EMAIL** scott.casida@nbkc.com  
**PHONE** (800)375-8096

**MORTGAGE BROKER**  
**NMLS/WA LICENSE ID**  
**LOAN OFFICER**  
**NMLS/WA LICENSE ID**  
**EMAIL**  
**PHONE**

Comparisons	Use these measures to compare this loan with other loans.	
<b>In 5 Years</b>	\$123,528 \$56,140	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	2.768%	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	46.974%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

<b>Appraisal</b>	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
<b>Assumption</b>	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
<b>Homeowner's Insurance</b>	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
<b>Late Payment</b>	If your payment is more than 15 days late, we will charge a late fee of 5% of your overdue payment of principal and interest.
<b>Loan Acceptance</b>	You do not have to accept this loan because you have received this form or signed a loan application.
<b>Refinance</b>	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.
<b>Servicing</b>	We intend: <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

# NOTICE OF INTENT TO PROCEED WITH LOAN APPLICATION

Loan Number: 21060702

Date: SEPTEMBER 1, 2021

Name of Originator: Scott Casida (NMLS # 1022968)  
NBKC Bank (NMLS # 409631)

Borrower Name(s): Devon N Campbell, Tiffany Campbell

Property Address: 4407 42nd Ave Sw  
Seattle, Washington 98116

**NOTE:** DO NOT SIGN THIS FORM UNLESS YOU WISH TO PROCEED WITH THE LOAN APPLICATION COVERED BY THE GFE OR LOAN ESTIMATE, AS APPLICABLE. IF YOU DO WISH TO PROCEED, PLEASE RETURN A SIGNED AND DATED COPY OF THIS NOTICE OF INTENT TO PROCEED TO THE LOAN ORIGINATOR.

Each of the undersigned Borrower(s), having received a copy of a Good Faith Estimate ("GFE") or Loan Estimate, as applicable, dated SEPTEMBER 1, 2021, hereby expresses his or her intention to continue with the loan application covered by the GFE or Loan Estimate.

*Devon N Campbell*

09/01/21 09:54:47 AM PDT

\_\_\_\_\_  
Borrower Devon N Campbell Date

\_\_\_\_\_  
Borrower Tiffany Campbell Date

## SETTLEMENT SERVICES PROVIDER LIST

Date: SEPTEMBER 1, 2021

Name of Originator: Scott Casida  
 NBKC Bank (NMLS # 409631)

Borrower Name(s): Devon N Campbell, Tiffany Campbell

Property Address: 4407 42nd Ave Sw  
 Seattle, Washington 98116

The loan originator who issued the GFE or Loan Estimate (as applicable) to you, the Borrower(s), is permitting you to shop for the third party settlement services listed below. This list also contains the names, addresses, and telephone numbers of the settlement service providers who can provide the services described. Our providing you with this list is not to be construed in any way as an endorsement of any of the service providers listed below. You are also under no obligation to select any of the settlement service providers shown on this list and are free to shop and select your own service provider for any of the services listed below. The estimate of charges for the settlement services listed below that are reflected on the GFE or Loan Estimate (as applicable) is based on the charges of the particular service provider listed. The HUD-1 Settlement Statement or Closing Disclosure (as applicable) will reflect the name and actual charges of the provider ultimately selected by you as well as other settlement services selected directly by the loan originator of the GFE or Loan Estimate (as applicable). If no service providers are listed below, the loan originator is not permitting you to shop for any third party settlement services.

Service	Service Provider Name, Address and Telephone Number	Affiliated Business (Y/N)
Title Insurance/Escrow Services	Silk Title and Escrow 300 Centerville Road, Summit South, Suite 304 Warwick, Rhode Island 02886 (866)986-7455	N
Surveyor	US Surveyor 4929 Riverwind Pointe Dr. Evansville, Indiana 47715 (800)867-8783	N
Pest Inspection	Terminix 860 Ridge Lake Boulevard Memphis, Tennessee 38120 (866)399-0456	N


*Devon N Campbell*

09/01/21 09:52:00 AM PDT

Borrower Devon N Campbell \_\_\_\_\_ Date

Borrower Tiffany Campbell \_\_\_\_\_ Date



# ADVANCE FEE AGREEMENT

Loan Number: 21060702

Date: SEPTEMBER 1, 2021

Lender: NBKC Bank

NMLS: 409631

Loan Originator: Scott Casida

NMLS: 1022968

Borrower(s): Devon N Campbell, Tiffany Campbell

Property Address: 4407 42nd Ave Sw, Seattle, Washington 98116

Listed below is an estimate of the third-party appraisal fee you must pay in advance in connection with your loan application, up to \$750. If the actual cost exceeds the estimate, you agree to pay any shortfall. We will refund any amounts collected in excess of the actual cost. You may also be obligated to pay other charges that are not disclosed in this agreement. Estimates of such other charges are shown on the Loan Estimate and are generally non-refundable unless applicable state law requires otherwise.

Fee	Description	Amount	Terms and Conditions of Refundability
Appraisal	Paid to an appraiser to determine the value of the property securing repayment of the loan.	Lesser of \$ 845.00 , or \$750	The amount collected will be refunded until the appraisal is performed. Once the appraisal is performed, the amount collected becomes non-refundable.

Scott Casida 09/01/2021  
Scott Casida, Loan Originator

Please acknowledge that you have received and read this agreement by signing below. This is not a commitment to lend.

Devon N Campbell  
09/01/21 09:55:18 AM PDT  
Applicant Devon N Campbell Date

Applicant Tiffany Campbell Date

# FAIR CREDIT REPORTING ACT

Loan #: 21060702

This notice is provided to you in accordance with § 601 et seq. of the Federal Fair Credit Reporting Act (FCRA). In connection with processing your loan application, we will request a consumer credit report on your credit standing, credit capacity and creditworthiness from a Consumer Reporting Agency. If adverse action is taken on your loan application, we will advise you of the name, address and telephone number of the Consumer Reporting Agency and you will have the right to obtain within 60 days of adverse action a free copy of the consumer credit report from the Consumer Reporting Agency. You also have the right to dispute the accuracy or completeness of any information in the credit report furnished by the Consumer Credit Reporting Agency.

*Devon N Campbell*  
09/01/21 09:55:28 AM PDT

\_\_\_\_\_  
Devon N Campbell Date

\_\_\_\_\_  
Tiffany Campbell Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

# USA PATRIOT ACT IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

Loan Number: 21060702

Date: SEPTEMBER 1, 2021

Provided By: NBKC BANK (NMLS # 409631)

Applicant(s): Devon N Campbell, Tiffany Campbell

Property Address: 4407 42nd Ave Sw  
Seattle, Washington 98116

**To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.**

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

*Devon N Campbell*

09/01/21 09:56:11 AM PDT

\_\_\_\_\_  
Borrower Devon N Campbell Date

\_\_\_\_\_  
Borrower Tiffany Campbell Date

# FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

Loan Number: 21060702

Date: SEPTEMBER 1, 2021

Provided By: NBKC BANK (NMLS # 409631)

Borrower(s): Devon N Campbell, Tiffany Campbell

Property Address: 4407 42nd Ave Sw  
Seattle, Washington 98116

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The Federal Agency that administers compliance with this law concerning this creditor is:

FEDERAL DEPOSIT INSURANCE CORPORATION CONSUMER RESPONSE CENTER  
1100 WALNUT STREET, BOX 11  
KANSAS CITY, MO 64106

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

*Devon N Campbell*

09/01/21 09:56:25 AM PDT

\_\_\_\_\_  
Borrower Devon N Campbell Date

\_\_\_\_\_  
Borrower Tiffany Campbell Date

# MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



**Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.**

*Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:*

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Fraud and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

*Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, and 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.*

*Devon N Campbell*

09/01/21 09:56:30 AM PDT

Signature Devon N Campbell

Date

Signature Tiffany Campbell

Date

# HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

Loan Number: 21060702

Date: SEPTEMBER 1, 2021

Escrow Number:

Escrow Company:

Provided By: NBKC BANK (NMLS # 409631)

Borrower's Name(s): Devon N Campbell, Tiffany Campbell

Property Address: 4407 42nd Ave Sw  
Seattle, Washington 98116

Listed below are Lender's policies and procedures, and minimum requirements, for the Hazard Insurance which must be provided covering the subject property.

1. Coverage must equal the lesser of the following:
  - 100% of the insurable value of the improvements, as established by the property insurer, or
  - the unpaid principal balance of the mortgage, as long as it at least equals the minimum amount - 80% of the insurable value of the improvements - required to compensate for damage or loss on a replacement cost basis. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The insurance company providing coverage must have an "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed to do business in the State in which the property is located, and must be licensed to transact the lines of insurance required in this transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO2" form.
4. Policies must contain deductibles on any peril. Deductibles may not exceed five percent of the face amount of the insurance policy.
5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable unless otherwise required by applicable law.
6. If any existing policy is provided which will expire within 6 Months from the date of the recording of this loan, said policy must be renewed for the required term as noted in paragraph 5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) has/have changed Insurance Agents.

9. Verification of renewal of insurance policies must be in Lender's office at least thirty days prior to the expiration date of the policy. If this requirement is not met, **LENDER AND ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT THE OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED.** The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. Lender's loss Payable Endorsement 438 BFU to be affixed to policy in favor of:  
 NBKC BANK  
 8320 WARD PARKWAY  
 KANSAS CITY, MISSOURI 64114  
 Loan Number: 21060702
11. The property address and the insured's names must be designated on the policy exactly as on the ALTA Title Policy or CLTA Title Policy (whichever is issued).
12. The Lender's loan number must appear on the policy and on any subsequent endorsements.
13. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.
14. Please notify your agent to forward future premium notices directly to you.
15. If the security property is a condominium, the Master Policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability. A copy of the Master Policy, or a certificate showing proof of coverage for both the Homeowners Association and the condominium unit owner, must be submitted to Lender prior to funding.

AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED; OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and or any assignees, for as long as this loan remains on the subject property.

*Devon N Campbell*

09/01/21 09:57:47 AM PDT

\_\_\_\_\_  
 Borrower Devon N Campbell Date

\_\_\_\_\_  
 Borrower Tiffany Campbell Date

# HAZARD INSURANCE DISCLOSURE

Loan Number: 21060702

Date: SEPTEMBER 1, 2021

Lender: NBKC BANK (NMLS # 409631)

In obtaining any insurance coverage required by Lender in connection with your loan, you have the right to select an insurance agent, insurance company, or insurance broker of your choice to procure such insurance. Approval of any insurer is subject to Lender's reasonable requirements and your policy must satisfy all policy requirements established by Lender.

The undersigned acknowledges receipt of notice of its rights under Washington Revised Code Section 48.30.260.

*Devon N Campbell*

09/01/21 09:58:04 AM PDT

\_\_\_\_\_  
Borrower Devon N Campbell Date

\_\_\_\_\_  
Borrower Tiffany Campbell Date

# HOUSING COUNSELORS NEAR YOU

Loan Number: 21060702

Date: SEPTEMBER 1, 2021

Provided By: NBKC BANK

Borrower(s): Devon N Campbell, Tiffany Campbell

Property Address: 4407 42nd Ave Sw  
Seattle, Washington 98116

## 10 CLOSEST RESULTS TO ZIP CODE 98116

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: [consumerfinance.gov/mortgagehelp](http://consumerfinance.gov/mortgagehelp) or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at: <https://www.hudexchange.info/programs/housing-counseling/customer-service-feedback/>

---

<b>1. WASHINGTON STATE HOUSING FINANCE COMMISSION</b>	<b>Distance</b>
1000 2nd Avenue Suite 2700	3.5 miles
SEATTLE, WASHINGTON 98104-3601	

**Website:** <http://www.wshfc.org>

**Phone:** 206-287-4480

**Email Address:** [rich.zwicker@wshfc.org](mailto:rich.zwicker@wshfc.org)

**Languages:**  
English

**Services:**  
Pre-purchase Homebuyer Education Workshops

**2. EL CENTRO DE LA RAZA**

2524 16th Ave S  
Seattle, Washington 98144-5104

**Distance**  
3.8 miles

**Website:** <http://www.elcentrodelaraza.org/>

**Phone:** 206-957-4634

**Email Address:** [receptionist@elcentrodelaraza.org](mailto:receptionist@elcentrodelaraza.org)

**Languages:**

English, Spanish

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

**3. URBAN LEAGUE OF METROPOLITAN SEATTLE**

105 14th Ave Ste 200  
Seattle, Washington 98122-7308

**Distance**  
4.2 miles

**Website:** <http://www.ulms.org>

**Phone:** 206-461-3792

**Email Address:** N/A

**Languages:**

ASL, English, Spanish

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Resolving/Preventing Mortgage Delinquency Workshop | Financial Management/Budget Counseling | Financial: Budgeting and Credit Repair Workshops | Services for Homeless Counseling | Non-Delinquency Post Purchase Workshops | Predatory Lending Education Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling | Rental Housing Workshops | Reverse Mortgage Counseling

**4. HOMESIGHT**

5117 Rainier Ave S  
Seattle, Washington 98118-1928

**Distance**  
5.3 miles

**Website:** <http://homesightwa.org>

**Phone:** 206-723-4355

**Email Address:** N/A

**Languages:**

English, Spanish

**Services:**

Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

**5. AMERICAN FINANCIAL SOLUTIONS**

500 Pacific Avenue, Suite 550  
BREMERTON, WASHINGTON 98337-1944

**Distance**  
10.8 miles

**Website:** [www.myfinancialgoals.org](http://www.myfinancialgoals.org)

**Phone:** 888-864-8699

**Email Address:** [housing@myfinancialgoals.org](mailto:housing@myfinancialgoals.org)

**Languages:**

English, Spanish

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

**6. COMMUNITY FRAMEWORKS**

500 Pacific Avenue, Suite 360  
BREMERTON, WASHINGTON 98337-1904

**Distance**  
10.9 miles

**Website:** <http://www.communityframeworks.org>

**Phone:** 360-377-7738-8059

**Email Address:** [heatherw@communityframeworks.org](mailto:heatherw@communityframeworks.org)

**Languages:**  
English

**Services:**

Home Improvement and Rehabilitation Counseling | Non-Delinquency Post Purchase Workshops |  
Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

**7. PARKVIEW SERVICES**

17544 Midvale Ave N  
Shoreline, Washington 98133-4921

**Distance**  
12.8 miles

**Website:** <https://www.parkviewservices.org>

**Phone:** 206-542-6644

**Email Address:** [info@parkviewservices.org](mailto:info@parkviewservices.org)

**Languages:**  
Cantonese, Chinese Mandarin, English, Other

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Non-Delinquency Post Purchase Workshops |  
Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

**8. TACOMA/ PIERCE COUNTY HABITAT FOR HUMANITY**

4824 S Tacoma Way  
Tacoma, Washington 98409-4447

**Distance**  
25.3 miles

**Website:** <https://www.tpc-habitat.org/>

**Phone:** 253-627-5626x120

**Email Address:** N/A

**Languages:**

English

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling |  
Financial: Budgeting and Credit Repair Workshops | Non-Delinquency Post Purchase Workshops |  
Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

**9. NEIGHBORWORKS OF GRAYS HARBOR COUNTY (ABERDEEN NHS)**

710 E Market St  
Aberdeen, Washington 98520-3430

**Distance**  
78.2 miles

**Phone:** 360-533-7828

**Languages:**

English

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling |  
Fair Housing Pre-Purchase Education Workshops | Home Improvement and Rehabilitation Counseling |  
Non-Delinquency Post Purchase Workshops | Predatory Lending Education Workshops | Pre-purchase  
Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

10. **OPAL COMMUNITY LAND TRUST**  
286 Enchanted Forest Rd  
Eastsound, Washington 98245-9714

**Distance**  
81.3 miles

**Website:** <https://www.opalclt.org/>

**Phone:** 360-376-3191

**Email Address:** [office@opalclt.org](mailto:office@opalclt.org)

**Languages:**  
English, Spanish

**Services:**  
Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

**FACTS**

**WHAT DOES NBKC BANK DO WITH YOUR PERSONAL INFORMATION?**

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and income
- account balances and payment history
- credit history and credit scores

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons NBKC Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NBKC Bank share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- Visit us online: <https://www.nbk.com/information-sharing-opt-out>

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Questions?**

Call (888) 905-2165 or go to [www.nbk.com](http://www.nbk.com)

**What we do**

<b>How does NBKC Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does NBKC Bank collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account - unless you tell us otherwise.

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include companies with a NBKC Bank name.</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Non-affiliates we share with can include companies, such as direct marketing companies, insurance companies, non-profit organizations and mortgage companies.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include companies, such as real estate service providers and credit card companies.</i></li> </ul>

**Other important information**

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

**For California residents:** In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will limit sharing among our companies to the extent required by California law. Please see the separate notice you are receiving entitled California Consumer Privacy Act for a full description of your rights.

**For Vermont residents:** In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

## AUTHORIZATION TO RELEASE INFORMATION

Loan Number: 21060702

Applicants: Devon N Campbell, Tiffany Campbell

I/We have applied for a mortgage loan. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities.

I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

I/We hereby give my/our consent for information contained in the loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program, to be verified or reverified. This verification or reverification may be made by NBKC BANK

its agents, successors and assigns either directly or through a credit reporting agency. Such information includes, but is not limited to, employment history, income, and licensing; bank, money market and similar account balances and deposits; credit history; and copies of income tax returns and/or W-2 forms.

A photographic or carbon copy of the signature(s) of the undersigned may be deemed to be an equivalent of the original and may be used as a duplicate original.

*Devon N Campbell*

09/01/21 10:01:02 AM PDT

\_\_\_\_\_  
Applicant Devon N Campbell Date

\_\_\_\_\_  
Applicant Tiffany Campbell Date

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Applicant Date

# BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Loan Number: 21060702

Date: SEPTEMBER 1, 2021

Lender: NBKC BANK

Borrower: Devon N Campbell

Property Address: 4407 42nd Ave Sw  
Seattle, Washington 98116

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use, and share personal tax return information, and, as applicable, business tax return information, from every business tax return for which my Lender has attained a form 4506.

*Devon N Campbell*

09/01/21 10:01:17 AM PDT

Borrower Devon N Campbell Date

Loan Number: 21060702

# Your home loan toolkit

A step-by-step guide



Consumer Financial  
Protection Bureau



# How can this toolkit help you?

Buying a home is exciting and, let's face it, complicated. This booklet is a toolkit that can help you make better choices along your path to owning a home.

## After you finish this toolkit:

- You'll know the most important steps you need to take to **get the best mortgage** for your situation ..... Section 1: Page 3
- You'll better **understand your closing costs** and what it takes to buy a home ..... Section 2: Page 16
- You'll see a few ways to **be a successful homeowner** ..... Section 3: Page 24

## How to use the toolkit:

-  The location symbol orients you to where you are in the home buying process.
-  The pencil tells you it is time to get out your pencil or pen to circle, check, or fill in numbers.
-  The magnifying glass highlights tips to help you research further to find important information.
-  The speech bubble shows you conversation starters for talking to others and gathering more facts.

## About the CFPB

The Consumer Financial Protection Bureau is a federal agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

Have a question about a common consumer financial product or problem? You can find answers by visiting [consumerfinance.gov/askcfpb](https://consumerfinance.gov/askcfpb). Have an issue with a mortgage, student loan, or other financial product or service? You can submit a complaint to the CFPB. We'll forward your complaint to the company and work to get you a response. Turn to the back cover for details on how to submit a complaint or call us at (855) 411-2372.

This booklet was created to comply with federal law pursuant to 12 U.S.C. 2604, 12 CFR 1024.6, and 12 CFR 1026.19(g).

# Choosing the best mortgage for you



You're starting to look for a mortgage or want to confirm you made a good decision.

To make the most of your mortgage, you need to decide what works for you and then shop around to find it. In this section, you'll find eight steps to get the job done right.

## 1. Define what affordable means to you

Only you can decide how much you are comfortable paying for your housing each month. In most cases, your lender can consider only if you are able to repay your mortgage, not whether you will be comfortable repaying your loan. Based on your whole financial picture, think about whether you want to take on the mortgage payment plus the other costs of homeownership such as appliances, repairs, and maintenance.

### IN THIS SECTION

1. Define what affordable means to you
2. Understand your credit
3. Pick the mortgage type that works for you
4. Choose the right down payment for you
5. Understand the trade-off between points and interest rate
6. Shop with several lenders
7. Choose your mortgage
8. Avoid pitfalls and handle problems



### THE TALK

Ask your spouse, a loved one, or friend about what affordable means to you:

"What's more important—a bigger home with a larger mortgage or more financial flexibility?"

"How much do we want to budget for all the monthly housing costs, including repairs, furniture, and new appliances?"

"What will a mortgage payment mean for other financial goals?"



## KNOW YOUR NUMBERS

Calculate the home payment you can take on by filling in the worksheets below:

Think about what an affordable home loan looks like for you. These worksheets can help. First, estimate your total monthly home payment. Second, look at the percentage of your income that will go toward your monthly home payment. Third, look at how much money you will have available to spend on the rest of your monthly expenses.

### Step 1. Estimate your total monthly home payment by adding up the items below

Your **total monthly home payment** is more than just your mortgage. There are more expenses that go along with owning your home. Start with estimates and adjust as you go.

	MONTHLY ESTIMATE
<b>Principal and interest (P&amp;I)</b> Your principal and interest payment depends on your home loan amount, the interest rate, and the number of years it takes to repay the loan. <b>Principal</b> is the amount you pay each month to reduce the loan balance. <b>Interest</b> is the amount you pay each month to borrow money. Many principal and interest calculators are available online.	\$
<b>Mortgage insurance</b> Mortgage insurance is often required for loans with less than a 20% down payment.	+ \$
<b>Property taxes</b> The local assessor or auditor's office can help you estimate property taxes for your area. If you know the yearly amount, divide by 12 and write in the monthly amount.	+ \$
<b>Homeowner's insurance</b> You can call one or more insurance agents to get an estimate for homes in your area. Ask if flood insurance is required.	+ \$
<b>Homeowner's association or condominium fees, if they apply</b> Condominiums and other planned communities often require homeowner's association (HOA) fees.	+ \$
<b>My estimated total monthly home payment</b>	= \$



## 2. Understand your credit

Your credit, your credit scores, and how wisely you shop for a loan that best fits your needs have a significant impact on your mortgage interest rate and the fees you pay. To improve your credit and your chances of getting a better mortgage, get current on your payments and stay current. About 35% of your credit scores are based on whether or not you pay your bills on time. About 30% of your credit scores are based on how much debt you owe. That's why you may want to consider paying down some of your debts.

### RESEARCH STARTER

Check out interest rates and make sure you're getting the credit you've earned.

- Get your credit report at [annualcreditreport.com](https://annualcreditreport.com) and check it for errors. If you find mistakes, submit a request to each of the credit bureaus asking them to fix the mistake. For more information about correcting errors on your credit report, visit [consumerfinance.gov/askcfpb](https://consumerfinance.gov/askcfpb).
- For more on home loans and credit, visit [consumerfinance.gov/owning-a-home](https://consumerfinance.gov/owning-a-home).

---

### NOW

- If your credit score is below 700, you will likely pay more for your mortgage.
- Most credit scoring models are built so you can shop for a mortgage within a certain period—generally between 14 days and 45 days—with little or no impact on your score. If you shop outside of this period, any change triggered by shopping should be minor—a small price to pay for saving money on a mortgage loan.

### IN THE FUTURE

- If you work on improving your credit and wait to buy a home, you will likely save money. Some people who improve their credit save \$50 or \$100 on a typical monthly mortgage payment.
- An average consumer who adopts healthy credit habits, such as paying bills on time and paying down credit cards, could see a credit score improvement in three months or more.

### YOUR CHOICE

*Check one:*

- I will go with the credit I have. **OR**  I will wait a few months or more and work to improve my credit.

### TIP

---

Be careful making any big purchases on credit before you close on your home. Even financing a new refrigerator could make it harder for you to get a mortgage.

### TIP

---

Correcting errors on your credit report may raise your score in 30 days or less. It's a good idea to correct errors before you apply for a mortgage.

### 3. Pick the mortgage type—fixed or adjustable—that works for you

With a **fixed-rate mortgage**, your principal and interest payment stays the same for as long as you have your loan.

- Consider a fixed-rate mortgage if you want a predictable payment.
- You may be able to refinance later if interest rates fall or your credit or financial situation improves.

With an **adjustable-rate mortgage (ARM)**, your payment often starts out lower than with a fixed-rate loan, but your rate and payment could increase quickly. It is important to understand the trade-offs if you decide on an ARM.

- Your payment could increase a lot, often by hundreds of dollars a month.
- Make sure you are confident you know what your maximum payment could be and that you can afford it.

Planning to sell your home within a short period of time? That's one reason some people consider an ARM. But, you probably shouldn't count on being able to sell or refinance. Your financial situation could change. Home values may go down or interest rates may go up.

You can learn more about ARMs in the Consumer Handbook on Adjustable Rate Mortgages ([files.consumerfinance.gov/f/201401\\_cfpb\\_booklet\\_charm.pdf](https://files.consumerfinance.gov/f/201401_cfpb_booklet_charm.pdf)) or by visiting [consumerfinance.gov/owning-a-home](https://consumerfinance.gov/owning-a-home).

#### YOUR CHOICE Check one:

- I prefer a fixed-rate mortgage.      **OR**       I prefer an adjustable-rate mortgage.

#### Check for risky loan features

Some loans are safer and more predictable than others. It is a good idea to make sure you are comfortable with the risks you are taking on when you buy your home. You can find out if you have certain types of risky loan features from the Loan Terms section on the first page of your Loan Estimate.

A **balloon payment** is a large payment you must make, usually at the end of your loan repayment period. Depending on the terms of your loan, the balloon payment could be as large as the entire balance on your mortgage.

A **prepayment penalty** is an amount you have to pay if you refinance or pay off your loan early. A prepayment penalty may apply even if you sell your home.

#### TIP

Many borrowers with ARMs underestimate how much their interest rates can rise.

## 4. Choose the right down payment for you

A down payment is the amount you pay toward the home yourself. You put a percentage of the home's value down and borrow the rest through your mortgage loan.



### YOUR CHOICE

Check one:

YOUR DOWN PAYMENT	WHAT THAT MEANS FOR YOU
<input type="checkbox"/> I will put down 20% or more.	A 20% or higher down payment likely provides the best rates and most options. However, think twice if the down payment drains all your savings.
<input type="checkbox"/> I will put down between 5% and 19%.	You probably have to pay higher interest rates or fees. Lenders most likely require <b>private mortgage insurance (PMI)</b> . PMI is an insurance policy that lets you make a lower down payment by insuring the lender against loss if you fail to pay your mortgage.  Keep in mind when you hear about “no PMI” offers that doesn’t mean zero cost. No PMI offers often have higher interest rates and may also require you to take out a second mortgage. Be sure you understand the details.
<input type="checkbox"/> I will make no down payment or a small one of less than 5%.	Low down payment programs are typically more expensive because they may require mortgage insurance or a higher interest rate. Look closely at your total fees, interest rate, and monthly payment when comparing options.  Ask about loan programs such as: <ul style="list-style-type: none"> <li>▪ Conventional loans that may offer low down payment options.</li> <li>▪ FHA, which offers a 3.5% down payment program.</li> <li>▪ VA, which offers a zero down payment option for qualifying veterans.</li> <li>▪ USDA, which offers a similar zero down payment program for eligible borrowers in rural areas.</li> </ul>

### The advantages of prepayment

**Prepayment** is when you make additional mortgage payments so you pay down your mortgage early. This reduces your overall cost of borrowing, and you may be able to cancel your private mortgage insurance early and stop paying the premium. Especially if your down payment is less than 20%, it may make sense to make additional payments to pay down your loan earlier.

### TIP

**Prepayment is your choice. You don't have to sign up for a program or pay a fee to set it up.**

## 5. Understand the trade-off between points and interest rate

**Points** are a percentage of a loan amount. For example, when a loan officer talks about one point on a \$100,000 loan, the loan officer is talking about one percent of the loan, which equals \$1,000. Lenders offer different interest rates on loans with different points. There are three main choices you can make about points. You can decide you don't want to pay or receive points at all. This is called a **zero point loan**. You can pay points at closing to receive a lower interest rate. Or you can choose to have points paid to you (also called **lender credits**) and use them to cover some of your closing costs.

The example below shows the trade-off between points as part of your closing costs and interest rates. In the example, you borrow \$180,000 and qualify for a 30-year fixed-rate loan at an interest rate of 5.0% with zero points. Rates currently available may be different than what is shown in this example.

### COMPARE THREE SCENARIOS OF HOW POINTS AFFECT INTEREST RATE

RATE	4.875%	5.0%	5.125%
POINTS	+0.375	0	-0.375
YOUR SITUATION	You plan to keep your mortgage for a long time. You can afford to pay more cash at closing.	You are satisfied with the market rate without points in either direction.	You don't want to pay a lot of cash upfront and you can afford a larger mortgage payment.
YOU MAY CHOOSE	Pay points now and get a lower interest rate. This will save you money over the long run.	Zero points.	Pay a higher interest rate and get a lender credit toward some or all of your closing costs.
WHAT THAT MEANS	You might agree to pay \$675 more in closing costs, in exchange for a lower rate of 4.875%. <b>Now:</b> You <b>pay</b> \$675 <b>Over the life of the loan:</b> Pay \$14 <b>less</b> each month	With no adjustments in either direction, it is easier to understand what you're paying and to compare prices.	You might agree to a higher rate of 5.125%, in exchange for \$675 toward your closing costs. <b>Now:</b> You <b>get</b> \$675 <b>Over the life of the loan:</b> Pay \$14 <b>more</b> each month

## 6. Shop with several lenders

You've figured out what affordable means for you. You've reviewed your credit and the kind of mortgage and down payment that best fits your situation. Now is the time to start shopping seriously for a loan. The work you do here could save you thousands of dollars over the life of your mortgage.

### GATHER FACTS AND COMPARE COSTS

- Make a list of several lenders you will start with**  
Mortgages are typically offered by community banks, credit unions, mortgage brokers, online lenders, and large banks. These lenders have loan officers you can talk to about your situation.
- Get the facts from the lenders on your list**  
Find out from the lenders what loan options they recommend for you, and the costs and benefits for each. For example, you might find a discount is offered for borrowers who have completed a home buyer education program.
- Get at least three offers—in writing—so that you can compare them**  
Review the decisions you made on **pages 4 to 8** to determine the loan type, down payment, total monthly home payment and other features to shop for. Now ask at least three different lenders to give you a **Loan Estimate**, which is a standard form showing important facts about the loan. It should be sent to you within three days, and it shouldn't be expensive. Lenders can charge you only a small fee for getting your credit report—and some lenders provide the Loan Estimate without that fee.
- Compare Total Loan Costs**  
Review your Loan Estimates and compare Total Loan Costs, which you can see under *Section D* at the bottom left of the second page of the Loan Estimate. **Total Loan Costs** include what your lender charges to make the loan, as well as costs for services such as appraisal and title. The third page of the Loan Estimate shows the **Annual Percentage Rate (APR)**, which is a measure of your costs over the loan term expressed as a rate. Also shown on the third page is the **Total Interest Percentage (TIP)**, which is the total amount of interest that you pay over the loan term as a percentage of your loan amount. **You can use APR and TIP to compare loan offers.**

### RESEARCH STARTER

Loan costs can vary widely from lender to lender, so this is one place where a little research may help you save a lot of money. Here's how:

- Ask real estate and title professionals about average costs in your area.
- Learn more about loan costs, and get help comparing options, at [consumerfinance.gov/owning-a-home](https://consumerfinance.gov/owning-a-home).

### TIP

A loan officer is not necessarily shopping on your behalf or providing you with the best fit or lowest cost loan.

### TIP

It is illegal for a lender to pay a loan officer more to steer you into a higher cost loan.

 **THE TALK**

Talking to different lenders helps you to know what options are available and to feel more in control. Here is one way to start the conversation:

**“This mortgage is a big decision and I want to get it right. Another lender is offering me a different loan that may cost less. Let’s talk about what the differences are and whether you may be able to offer me the best deal.”**



**TRACK YOUR LOAN OFFERS**

*Fill in the blanks for these important factors:*

	LOAN OFFER 1	LOAN OFFER 2	LOAN OFFER 3
Lender name			
Loan amount	\$	\$	\$
Interest rate	%	%	%
	<input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable	<input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable	<input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable
Monthly principal and interest	\$	\$	\$
Monthly mortgage insurance	\$	\$	\$
Total Loan Costs <i>(See section D on the second page of your Loan Estimate.)</i>	\$	\$	\$

My best loan offer is: \_\_\_\_\_

## 7. Choose your mortgage

You've done a lot of hard work to get this far! Now it is time to make your call.



### CONFIRM YOUR DECISION

*Check the box if you agree with the statement:*

- I can repay this loan.
- I am comfortable with my monthly payment.
- I shopped enough to know this is a good deal for me.
- There are no risky features such as a balloon payment or prepayment penalty I can't handle down the road.
- I know whether my principal and interest payment will increase in the future.

Still need advice? The U.S. Department of Housing and Urban Development (HUD) sponsors housing counseling agencies throughout the country to provide free or low-cost advice. To find a HUD-approved housing counselor visit [consumerfinance.gov/find-a-housing-counselor](https://consumerfinance.gov/find-a-housing-counselor) or call HUD's interactive voice system at (800) 569-4287.

### Intent to proceed

When you receive a Loan Estimate, the lender has not yet approved or denied your loan. Up to this point, they are showing you what they expect to offer if you decide to move forward with your application. You have not committed to this lender. In fact, you are not committed to any lender before you have signed final closing documents.

Once you have found your best mortgage, the next step is to tell the loan officer you want to proceed with that mortgage application. This is called expressing your **intent to proceed**. Lenders have to wait until you express your intent to proceed before they require you to pay an application fee, appraisal fee, or most other fees.

### Rate lock

Your Loan Estimate may show a rate that has been "locked" or a rate that is "floating," which means it can go up or down. Mortgage interest rates change daily, sometimes hourly. A **rate lock** sets your interest rate for a period of time. Rate locks are typically available for 30, 45, or 60 days, and sometimes longer.

The interest rate on your Loan Estimate is not a guarantee. If your rate is floating and it is later locked, your interest rate will be set at that later time. Also, if there are changes in your application—including your loan amount, credit score, or verified income—your rate and terms will probably change too. In those situations, the lender gives you a revised Loan Estimate.

There can be a downside to a rate lock. It may be expensive to extend if your transaction needs more time. And, a rate lock may lock you out of better market pricing if rates fall.

#### THE TALK

Rate lock policies vary by lender. Choosing to lock or float your rate can make an important difference in your monthly payment. To avoid surprises, ask:

“What does it mean if I lock my rate today?”

“What rate lock time frame does this Loan Estimate provide?”

“Is a shorter or longer rate lock available, and at what cost?”

“What if my closing is delayed and the rate lock expires?”

“If I lock my rate, are there any conditions under which my rate could still change?”

## 8. Avoid pitfalls

WHAT NOT TO DO	WHY?
Don't sign documents where important details are left blank or documents you don't understand.	You are agreeing to repay a substantial amount of money over an extended period of time. Make sure you know what you are getting into and protect yourself from fraud.
Don't assume you are on your own.	HUD-approved housing counselors can help you navigate the process and find programs available to help first-time homebuyers.  You can find a HUD-approved housing counselor in your area at <a href="https://consumerfinance.gov/find-a-housing-counselor">consumerfinance.gov/find-a-housing-counselor</a> or call HUD's interactive voice system at (800) 569-4287.
Don't take on more mortgage than you want or can afford.	Make certain that you want the loan that you are requesting and that you are in a position to live up to your end of the bargain.
Don't count on refinancing, and don't take out a loan if you already know you will have to change it later.	If you are not comfortable with the loan offered to you, ask your lender if there is another option that works for you. Keep looking until you find the right loan for your situation.
Don't fudge numbers or documents.	You are responsible for an accurate and truthful application. Be upfront about your situation. Mortgage fraud is a serious offense.
Don't hide important financial information.	Hiding negative information may delay or derail your loan application.

# Handle problems

WHAT HAPPENED	WHAT TO DO ABOUT IT
<p>I have experienced a problem with my loan application or how my loan officer is treating me.</p>	<p>Ask to talk to a supervisor. It may be a good idea to talk to the loan officer first, and if you are not satisfied, ask to speak with a supervisor.</p>
<p>I think I was unlawfully discriminated against when I applied for a loan or when I tried to buy a home.</p>	<p>The Fair Housing Act and Equal Credit Opportunity Act prohibit housing and credit discrimination. If you think you have been discriminated against during any part of the mortgage process, you can submit a complaint and describe what happened. To do so, you can call the Consumer Financial Protection Bureau at (855) 411-2372 or visit <a href="https://consumerfinance.gov/complaint">consumerfinance.gov/complaint</a>. Submit a complaint to the U.S. Department of Housing and Urban Development (HUD) by calling (800) 669-9777, TTY (800) 927-9275. Or, file a complaint online at <a href="https://HUD.gov">HUD.gov</a>.</p> <p>You can find more information about your rights and how to submit a complaint with the CFPB at <a href="https://consumerfinance.gov/fair-lending">consumerfinance.gov/fair-lending</a>.</p>
<p>I have a complaint.</p>	<p>Submit a complaint to the Consumer Financial Protection Bureau if you have problems at any stage of the mortgage application or closing process, or later if you have problems making payments or become unable to pay. You can call (855) 411-2372 or visit <a href="https://consumerfinance.gov/complaint">consumerfinance.gov/complaint</a>.</p>
<p>I think I may have been the victim of a predatory lender or a loan fraud.</p>	<p>Don't believe anyone who tells you they are your "only chance to get a loan," or that you must "act fast." Learn the warning signs of predatory lending and protect yourself. Find more information at <a href="https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/OHC_PREDLEND/OHC_LOANFRAUD">portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/OHC_PREDLEND/OHC_LOANFRAUD</a>.</p> <p>You could learn more about your loan officer at <a href="https://nmlsconsumeraccess.org">nmlsconsumeraccess.org</a>.</p>

# Your closing



You've chosen a mortgage. Now it's time to select and work with your closing agent.

Once you've applied for a mortgage, you may feel like you're done. But mortgages are complicated and you still have choices to make.

## 1. Shop for mortgage closing services

Once you've decided to move forward with a lender based on the Loan Estimate, you are ready to shop for the **closing agent** who gathers all the legal documents, closes the loan, and handles the money involved in your purchase. After you apply for a loan, your lender gives you a list of companies that provide closing services. You may want to use one of the companies on the list. Or, you may be able to choose companies that are not on the list if your lender agrees to work with your choice. The seller cannot require you to buy a title insurance policy from a particular title company.

### Closing agent

In most of the country, a settlement agent does your closing. In other states, particularly several states in the West, the person is known as an escrow agent. And in some states, particularly in the Northeast and South, an attorney may be required.



#### RESEARCH STARTER

When you compare closing agents, look at both cost and customer service.

- Ask your real estate professional and your friends. These people may know companies they would recommend. Be sure to ask how that company handled problems and if they have a good reputation.

#### IN THIS SECTION

1. Shop for mortgage closing services
2. Review your revised Loan Estimate
3. Understand and use your Closing Disclosure

#### TIP

Settlement services may feel like a drop in the bucket compared to the cost of the home. But in some states borrowers who shop around may save hundreds of dollars.

- Review the list of companies your lender gave you. Select a few companies on the list and ask for references from people who recently bought a home. Ask those people how the company handled problems that came up during the transaction.

## Title insurance

When you purchase your home, you receive a document most often called a deed, which shows the seller transferred their legal ownership, or “title,” to the home to you. **Title insurance** can provide protection if someone later sues and says they have a claim against the home. Common claims come from a previous owner’s failure to pay taxes or from contractors who say they were not paid for work done on the home before you purchased it.

Most lenders require a **Lender’s Title Insurance** policy, which protects the amount they lent. You may want to buy an **Owner’s Title Insurance** policy, which protects your financial investment in the home. The Loan Estimate you receive lists the Owner’s Title Insurance policy as optional if your lender does not require the policy as a condition of the loan.

Depending on the state where you are buying your home, your title insurance company may give you an itemized list of fees at closing. This itemized list may be required under state law and may be different from what you see on your Loan Estimate or Closing Disclosure. That does not mean you are being charged more. If you add up all the title-related costs your title insurance company gives you, it should match the totals of all the title-related costs you see on your Loan Estimate or Closing Disclosure. When comparing costs for title insurance, make sure to compare the bottom line total.

## Home inspector and home appraiser

When you are considering buying a home, it is smart to check it out carefully to see if it is in good condition. The person who does this for you is called a **home inspector**. The inspector works for you and should tell you whether the home you want to buy is in good condition and whether you are buying a “money pit” of expensive repairs. Get your inspection before you are finally committed to buy the home.

A home inspector is different from a **home appraiser**. The appraiser is an independent professional whose job is to give the lender an estimate of the home’s market value. You are entitled to a copy of the appraisal prior to your closing. This allows you to see how the price you agreed to pay compares to similar and recent property sales in your area.

## 2. Review your revised Loan Estimate

When important information changes, your lender is required to give you a new Loan Estimate that shows your new loan offer.

It is illegal for a lender to quote you low fees and costs for its services on your Loan Estimate and then surprise you with much higher costs in a revised Loan Estimate or Closing Disclosure. However, a lender may change the fees it quotes you for its services if the facts on your application were wrong or changed, you asked for a change, your lender found you did not qualify for the original loan offer, or your Loan Estimate expired.

Here are common reasons why your Loan Estimate might change:

- You decided to change loan programs or the amount of your down payment.
- The appraisal on the home you want to buy came in higher or lower than expected.
- You took out a new loan or missed a payment and that has changed your credit.
- Your lender could not document your overtime, bonus, or other income.

### THE TALK

If your Loan Estimate is revised you should look it over to see what changed. Ask your lender:

**“Can you explain why I received a new Loan Estimate?”**

**“How is my loan transaction different from what I was originally expecting?”**

**“How does this change my loan amount, interest rate, monthly payment, cash to close, and other loan features?”**

### 3. Understand and use your Closing Disclosure

You've chosen a home you want to buy and your offer has been accepted. You've also applied for and been approved for a mortgage. Now you are ready to take legal possession of the home and promise to repay your loan.

At least three days before your closing, you should get your official **Closing Disclosure**, which is a five-page document that gives you more details about your loan, its key terms, and how much you are paying in fees and other costs to get your mortgage and buy your home.

Many of the costs you pay at closing are set by the decisions you made when you were shopping for a mortgage. Charges shown under "services you can shop for" may increase at closing, but generally by no more than 10% of the costs listed on your final Loan Estimate.

The Closing Disclosure breaks down your closing costs into two big categories:

#### YOUR LOAN COSTS

- The lender's **Origination Costs** to make or "originate" the loan, along with application fees and fees to underwrite your loan. **Underwriting** is the lender's term for making sure your credit and financial information is accurate and you meet the lender's requirements for a loan.
- Discount points—that is, additional money you pay up front to reduce your interest rate.
- Services you shopped for, such as your closing or settlement agent and related title costs.
- Services your lender requires for your loan. These include appraisals and credit reports.

#### OTHER COSTS

- Property taxes.
- Homeowner's insurance premiums. You can shop around for homeowner's insurance from your current insurance company, or many others, until you find the combination of premium, coverage, and customer service that fits your situation. Your lender will ask you for proof you have an insurance policy on your new home.
- Any portion of your total mortgage payment you must make before your first full payment is due.
- Flood insurance, if required.

#### RESEARCH STARTER

Get tips, a step-by-step checklist, and help with the rest of the documents you'll see at closing at [consumerfinance.gov/owning-a-home](https://consumerfinance.gov/owning-a-home).

## 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
<b>Date Issued</b> 4/15/2013 <b>Closing Date</b> 4/15/2013 <b>Disbursement Date</b> 4/15/2013 <b>Settlement Agent</b> Epsilon Title Co. <b>File #</b> 12-3456 <b>Property</b> 456 Somewhere Ave Anytown, ST 12345 <b>Sale Price</b> \$180,000	<b>Borrower</b> Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345 <b>Seller</b> Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345 <b>Lender</b> Ficus Bank	<b>Loan Term</b> 30 years <b>Purpose</b> Purchase <b>Product</b> Fixed Rate  <b>Loan Type</b> <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> <b>Loan ID #</b> 123456789 <b>MIC #</b> 000654321

  

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

  

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

  

<b>Estimated Taxes, Insurance &amp; Assessments</b> <small>Amount can increase over time See page 4 for details</small>	\$356.13 a month	<b>This estimate includes</b> <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 must pay for other property costs separately.</small>
		<b>In escrow?</b> <b>YES</b> <b>YES</b> <b>NO</b>

  

Costs at Closing	
<b>Closing Costs</b>	\$9,712.10 Includes \$4,694.05 in Loan Costs + \$5,018.05 in Other Costs – \$0 in Lender Credits. See page 2 for details.
<b>Cash to Close</b>	\$14,147.26 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

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	
<b>A. Origination Charges</b>	<b>\$1,802.00</b>				
01 0.25 % of Loan Amount (Points)	\$405.00				
02 Application Fee	\$300.00				
03 Underwriting Fee	\$1,097.00				
04					
05					
06					
07					
08					
<b>B. Services Borrower Did Not Shop For</b>	<b>\$236.55</b>				
01 Appraisal Fee to John Smith Appraisers Inc.					\$405.00
02 Credit Report Fee to Information Inc.		\$29.80			
03 Flood Determination Fee to Info Co.	\$20.00				
04 Flood Monitoring Fee to Info Co.	\$31.75				
05 Tax Monitoring Fee to Info Co.	\$75.00				
06 Tax Status Research Fee to Info Co.	\$80.00				
07					
08					
09					
10					
<b>C. Services Borrower Did Shop For</b>	<b>\$2,655.50</b>				
01 Pest Inspection Fee to Pests Co.	\$120.50				
02 Survey Fee to Surveys Co.	\$85.00				
03 Title – Insurance Binder to Epsilon Title Co.	\$650.00				
04 Title – Lender’s Title Insurance to Epsilon Title Co.	\$500.00				
05 Title – Settlement Agent Fee to Epsilon Title Co.	\$500.00				
06 Title – Title Search to Epsilon Title Co.	\$800.00				
07					
08					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$4,694.05</b>				
Loan Costs Subtotals (A + B + C)	\$4,664.25	\$29.80			
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>	<b>\$85.00</b>				
01 Recording Fees Deed: \$40.00 Mortgage: \$45.00	\$85.00				
02 Transfer Tax to Any State			\$950.00		
<b>F. Prepays</b>	<b>\$2,120.80</b>				
01 Homeowner’s Insurance Premium ( 12 mo.) to Insurance Co.	\$1,209.96				
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest ( \$17.44 per day from 4/15/13 to 5/1/13 )	\$279.04				
04 Property Taxes ( 6 mo.) to Any County USA	\$631.80				
05					
<b>G. Initial Escrow Payment at Closing</b>	<b>\$412.25</b>				
01 Homeowner’s Insurance \$100.83 per month for 2 mo.	\$201.66				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$105.30 per month for 2 mo.	\$210.60				
04					
05					
06					
07					
08 Aggregate Adjustment	- 0.01				
<b>H. Other</b>	<b>\$2,400.00</b>				
01 HOA Capital Contribution to HOA Acre Inc.	\$500.00				
02 HOA Processing Fee to HOA Acre Inc.	\$150.00				
03 Home Inspection Fee to Engineers Inc.	\$750.00			\$750.00	
04 Home Warranty Fee to XYZ Warranty Inc.			\$450.00		
05 Real Estate Commission to Alpha Real Estate Broker			\$5,700.00		
06 Real Estate Commission to Omega Real Estate Broker			\$5,700.00		
07 Title – Owner’s Title Insurance (optional) to Epsilon Title Co.	\$1,000.00				
08					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$5,018.05</b>				
Other Costs Subtotals (E + F + G + H)	\$5,018.05				
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$9,712.10</b>				
Closing Costs Subtotals (D + I)	\$9,682.30	\$29.80	\$12,800.00	\$750.00	\$405.00
Lender Credits					

CLOSING DISCLOSURE

PAGE 2 OF 5 • 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.

### 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 (J)	\$8,054.00	\$9,712.10	YES - See <b>Total Loan Costs (D)</b> and <b>Total Other Costs (I)</b>
Closing Costs Paid Before Closing	\$0	-\$29.80	YES - You paid these Closing Costs <b>before</b> closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$18,000.00	\$18,000.00	NO
Deposit	-\$10,000.00	-\$10,000.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	-\$2,500.00	YES - See Seller Credits in <b>Section L</b>
Adjustments and Other Credits	\$0	-\$1,035.04	YES - See details in <b>Sections K and L</b>
<b>Cash to Close</b>	<b>\$16,054.00</b>	<b>\$14,147.26</b>	

**Summaries of Transactions** Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
<b>K. Due from Borrower at Closing</b>	<b>\$189,762.30</b>	<b>M. Due to Seller at Closing</b>	<b>\$180,080.00</b>
01 Sale Price of Property	\$180,000.00	01 Sale Price of Property	\$180,000.00
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$9,682.30	03	
04		04	
05		05	
06		06	
07		07	
08		08	
<b>Adjustments</b>		<b>Adjustments for Items Paid by Seller in Advance</b>	
09		09 City/Town Taxes to	
10		10 County Taxes to	
11		11 Assessments to	
12		12 HOA Dues 4/15/13 to 4/30/13	\$80.00
13		13	
14		14	
15		15	
16		16	
<b>Adjustments for Items Paid by Seller in Advance</b>		<b>N. Due from Seller at Closing</b>	<b>\$115,665.04</b>
01 Deposit	\$10,000.00	01 Excess Deposit	
02 Loan Amount	\$162,000.00	02 Closing Costs Paid at Closing (J)	\$12,800.00
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to	
04		04 Payoff of First Mortgage Loan	\$100,000.00
05 Seller Credit	\$2,500.00	05 Payoff of Second Mortgage Loan	

### 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

###### 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.  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.  does not have a demand feature.

###### Late 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 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.  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 456 Somewhere Ave., Anytown, ST 12345

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 interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: Homeowner's 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	\$412.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.
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.

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.

### 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		Other Disclosures			
<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$285,803.36	<b>Appraisal</b> If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.			
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$118,830.27	<b>Contract Details</b> See your note and security instrument for information about <ul style="list-style-type: none"> <li>• what happens if you fail to make your payments,</li> <li>• what is a default on the loan,</li> <li>• situations in which your lender can require early repayment of the loan, and</li> <li>• the rules for making payments before they are due.</li> </ul>			
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$162,000.00	<b>Liability after Foreclosure</b> If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan, <input checked="" type="checkbox"/> 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. <input type="checkbox"/> state law does not protect you from liability for the unpaid balance.			
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	4.174%	<b>Refinance</b> 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.			
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.46%	<b>Tax Deductions</b> 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.			

**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](http://www.consumerfinance.gov/mortgage-closing)

Contact Information					
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
<b>Address</b>	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
<b>NMLS ID</b>					
<b>ST License ID</b>			Z765416	Z61456	Z61616
<b>Contact</b>	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
<b>Contact NMLS ID</b>	12345				
<b>Contact ST License ID</b>			P16415	P51461	PT1234
<b>Email</b>	joesmith@ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@epsilontitle.com
<b>Phone</b>	123-456-7890		123-555-1717	321-555-7171	987-555-4321

**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 \_\_\_\_\_

CLOSING DISCLOSURE PAGE 5 OF 5 - LOAN ID # 123456789

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.

# Owning your home



Now you've closed on your mortgage and the home is yours.

Owning a home is exciting. And your home is also a large investment. Here's how to protect that investment.

## 1. Act fast if you get behind on your payments

If you fall behind on your mortgage, the company that accepts payments on your mortgage contacts you. This company is your **mortgage servicer**. Your servicer is required to let you know what options are available to avoid foreclosure. Talk to your mortgage servicer if you get into trouble, and call a housing counselor (see **page 12** for contact information). HUD-approved counselors are professionals who can help you, often at little or no charge to you.

Homeowners struggling to pay a mortgage should beware of scammers promising to lower mortgage payments. Only your mortgage servicer can evaluate you for a loan modification. If you suspect a scam you can call (855) 411-2372 or visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint).

## 2. Keep up with ongoing costs

Your mortgage payment is just one part of what it costs to live in your new home. Your escrow account holds your monthly taxes and homeowner's insurance payments—but if you have no escrow account, you need to keep up with these on your own. Your home needs maintenance and repairs, so budget and save for these too.

### IN THIS SECTION

1. Act fast if you get behind on your payments
2. Keep up with ongoing costs
3. Determine if you need flood insurance
4. Understand Home Equity Lines of Credit (HELOCs) and refinancing

### 3. Determine if you need flood insurance

Flooding causes more than \$8 billion in damages in the United States in an average year. You can protect your home and its contents from flood damage. Depending on your property location, your home is considered either at high-risk or at moderate-to-low risk for a flood. Your insurance premium varies accordingly. You can find out more about flood insurance at [FloodSmart.gov](https://www.floodsmart.gov). Private flood insurance could also be available.

Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose to not maintain flood insurance on a structure, and it floods, you are responsible for all flood losses relating to that structure.

### 4. Understand Home Equity Lines of Credit (HELOCs) and refinancing

Homeowners sometimes decide they want to borrow against the value of their home to help remodel or pay for other large expenses. One way to do this is with a **Home Equity Line of Credit** (HELOC). You can learn more about HELOCs at [files.consumerfinance.gov/f/201401\\_cfpb\\_booklet\\_heloc.pdf](https://files.consumerfinance.gov/f/201401_cfpb_booklet_heloc.pdf).

Financial counselors caution homeowners against using a HELOC to wipe out credit card debt. If you use a HELOC as a quick fix to a serious spending problem, you could end up back in debt and lose your home.

If you decide to take out a HELOC or refinance your mortgage, the Truth in Lending Act (TILA) gives you the **right to rescind**, meaning you can change your mind and cancel the loan. But you can only rescind a refinance or HELOC within three days of receiving a proper notice of the right to rescind from your lender. You cannot rescind if you are using your HELOC to buy a home.

In the case of a refinance, consider how long it will take for the monthly savings to pay for the cost of the refinance. Review the closing costs you paid for your original loan to purchase the home. Refinancing costs can be about the same amount. A common rule of thumb is to proceed only if the new interest rate saves you that amount over about two years (in other words, if you break even in about two years).

### ★ Congratulations!

You have accomplished a lot. It is not easy—you should feel proud of the work you've done.



## Online tools

CFPB website  
[consumerfinance.gov](http://consumerfinance.gov)

Answers to common questions  
[consumerfinance.gov/askcfpb](http://consumerfinance.gov/askcfpb)

Tools and resources for home buyers  
[consumerfinance.gov/owning-a-home](http://consumerfinance.gov/owning-a-home)

Talk to a housing counselor  
[consumerfinance.gov/find-a-housing-counselor](http://consumerfinance.gov/find-a-housing-counselor)



## General inquiries

Consumer Financial Protection Bureau  
1700 G Street NW  
Washington DC 20552



## Submit a complaint

Online  
[consumerfinance.gov/complaint](http://consumerfinance.gov/complaint)

By phone  
855-411-CFPB (2372);  
TTY/TDD 855-729-CFPB (2372);  
8 a.m. to 8 p.m. Eastern Time, Monday-Friday

By fax  
855-237-2392

By mail  
Consumer Financial Protection Bureau  
P.O. Box 2900  
Clinton, IA 52733



## Share your thoughts

[Facebook.com/cfpb](https://www.facebook.com/cfpb)  
[Twitter.com/cfpb](https://twitter.com/cfpb)

<b>eSign Id:</b>	80391494	<b>Reference Id:</b>	21060702	<b>From:</b>	BRIANA KNIGHT	<b>Status:</b>	In Progress
<b>Documents Type:</b>	INITIAL DISCLOSURE	<b>Loan Id:</b>	21060702	<b>Documents:</b>	26	<b>Signatures:</b>	Y

## List of Signers

Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
DEVON N CAMPBELL devon@raddevon.com		09/01/21 07:00:53 AM	09/01/21 09:22:35 AM	04/20/20 12:02:51 PM	09/01/21 09:22:36 AM	09/01/21 10:01:17 AM
TIFFANY CAMPBELL tiffany.sewell@gmail.com		09/01/21 07:00:54 AM	09/01/21 09:59:14 AM	09/01/21 09:59:20 AM	09/01/21 09:59:22 AM	

## Audit Log

Date/Time	Person	IP Address	Action
09/01/21 07:00:53 AM	SYSTEM USER		eSign event created
09/01/21 07:00:53 AM	DEVON N CAMPBELL	10.1.101.37	Invitation sent to devon@raddevon.com
09/01/21 07:00:54 AM	TIFFANY CAMPBELL	10.1.101.37	Invitation sent to tiffany.sewell@gmail.com
09/01/21 07:21:34 AM	DEVON N CAMPBELL	199.119.80.179	Consented to DocMagic eSign
09/01/21 07:21:34 AM	DEVON N CAMPBELL	199.119.80.179	Receipt of early disclosures within 3 business days met
09/01/21 09:22:35 AM	DEVON N CAMPBELL	198.54.131.68	eSign event started
09/01/21 09:22:36 AM	DEVON N CAMPBELL	198.54.131.68	Approved electronic representation of signature - "Devon N Campbell"
09/01/21 09:22:36 AM	DEVON N CAMPBELL	198.54.131.68	Disclosure version 1 prepared on September 1, 2021, 7:00 am PDT displayed
09/01/21 09:27:54 AM	DEVON N CAMPBELL	198.54.131.68	Beware of Wire Fraud signed by Devon N Campbell
09/01/21 09:28:18 AM	DEVON N CAMPBELL	198.54.131.68	Customer Identification Program Requirements signed by Devon N Campbell
09/01/21 09:28:31 AM	DEVON N CAMPBELL	198.54.131.68	Notice Concerning Furnishing Negative Information signed by Devon N Campbell
09/01/21 09:29:16 AM	DEVON N CAMPBELL	198.54.131.68	IVES Request for Transcript of Tax Return signed by Devon N Campbell
09/01/21 09:43:08 AM	DEVON N CAMPBELL	198.54.131.68	Evidence of Joint Application signed by Devon N Campbell
09/01/21 09:52:00 AM	DEVON N CAMPBELL	198.54.131.68	Settlement Services Provider List signed by Devon N Campbell
09/01/21 09:52:44 AM	DEVON N CAMPBELL	198.54.131.68	Credit Inquiry Certification signed by Devon N Campbell
09/01/21 09:54:47 AM	DEVON N CAMPBELL	198.54.131.68	Notice of Intent to Proceed with Loan Application signed by Devon N Campbell
09/01/21 09:54:54 AM	DEVON N CAMPBELL	198.54.131.68	Uniform Residential Loan Application signed by Devon N Campbell
09/01/21 09:55:19 AM	DEVON N CAMPBELL	198.54.131.68	Advance Fee Agreement signed by Devon N Campbell
09/01/21 09:55:28 AM	DEVON N CAMPBELL	198.54.131.68	Fair Credit Reporting Act signed by Devon N Campbell
09/01/21 09:56:11 AM	DEVON N CAMPBELL	198.54.131.68	Important Information About Procedures For Opening A New Account signed by Devon N Campbell
09/01/21 09:56:25 AM	DEVON N CAMPBELL	198.54.131.68	Federal Equal Credit Opportunity Act Notice (ECOA) signed by Devon N Campbell
09/01/21 09:56:30 AM	DEVON N CAMPBELL	198.54.131.68	Mortgage Fraud Is Investigated By The FBI signed by Devon N Campbell
09/01/21 09:57:48 AM	DEVON N CAMPBELL	198.54.131.68	Hazard Insurance Authorization and Requirements signed by Devon N Campbell
09/01/21 09:58:04 AM	DEVON N CAMPBELL	198.54.131.68	Washington Hazard Insurance Disclosure signed by Devon N Campbell
09/01/21 09:59:14 AM	TIFFANY CAMPBELL	89.45.90.10	eSign event started
09/01/21 09:59:20 AM	TIFFANY CAMPBELL	89.45.90.10	Consented to DocMagic eSign
09/01/21 09:59:21 AM	TIFFANY CAMPBELL	89.45.90.10	Approved electronic representation of signature - "Tiffany Campbell"
09/01/21 09:59:22 AM	TIFFANY CAMPBELL	89.45.90.10	Disclosure version 1 prepared on September 1, 2021, 7:00 am PDT displayed
09/01/21 10:01:03 AM	DEVON N CAMPBELL	198.54.131.68	Authorization to Release Information signed by Devon N Campbell
09/01/21 10:01:17 AM	DEVON N CAMPBELL	198.54.131.68	eSign event signing complete

**List of Documents**

<b>Document Name</b>	<b>Page(s)</b>	<b>Mark(s)</b>	<b>Signer(s)</b>
WELCOME LETTER	1	0	0
IMPORTANT CONTACT INFORMATION	1	20	0
BEWARE OF WIRE FRAUD	1	2	2
CUSTOMER IDENTIFICATION PROGRAM REQUIREMENTS	1	2	2
NOTICE CONCERNING FURNISHING NEGATIVE INFORMATION	1	2	2
IVES REQUEST FOR TRANSCRIPT OF TAX RETURN	2	2	2
UNIFORM RESIDENTIAL LOAN APPLICATION	7	2	1
UNIFORM RESIDENTIAL LOAN APPLICATION	7	2	1
EVIDENCE OF JOINT APPLICATION	1	2	2
LOAN ESTIMATE	3	0	0
NOTICE OF INTENT TO PROCEED WITH LOAN APPLICATION	1	2	2
SETTLEMENT SERVICES PROVIDER LIST	2	2	2
CREDIT INQUIRY CERTIFICATION	1	2	2
ADVANCE FEE AGREEMENT	1	2	2
FAIR CREDIT REPORTING ACT	1	2	2
IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT	1	2	2
FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE (ECOA)	1	2	2
MORTGAGE FRAUD IS INVESTIGATED BY THE FBI	1	2	2
HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS	2	2	2
WASHINGTON HAZARD INSURANCE DISCLOSURE	1	2	2
HOUSING COUNSELORS NEAR YOU	6	0	0
PRIVACY NOTICE	2	0	0
AUTHORIZATION TO RELEASE INFORMATION	1	2	2
BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION	1	1	1
BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION	1	1	1
YOUR HOME LOAN TOOLKIT	28	0	0