Many fields on the **Closing Disclosure** are populated from the corresponding field on the **Closing Costs Worksheet**. The following tables show the mappings for fields that are not calculations or populated directly from the corresponding fields on the **Closing Costs Worksheet**.

Closing Information

Closing Disclosure		
	Mapped from	
Section/Field	**Screen**	**Section/Field**
Settlement Agent	Agent	Closing Agent
File #	Agent	Closing Agent Number
Property	Borrower Information	Subject Property
Sales Price	Borrower Information	Sales Price
Appraised Value	Borrower Information	Appr Value

Transaction Information

Closing Disclosure		
	Mapped from	
Section/Field	**Screen**	**Section/Field**
Applicants Names Address	Loan Application, Page 1	Borrower/Co-borrower Mailing Address

Seller	Agent Banker - Basic Loan Information (for multiple sellers)	Seller Sellers
Lender	Agent	Lender

Loan Information

Closing Disclosure		
	Mapped from	
Section/Field	**Screen**	**Section/Field**
Loan Term	Borrower Information	Loan Summary, Term/Only Due
Purpose	Borrower Information	Loan Summary
Product	Truth-In-Lending	Summary of combination of fields
Loan Type	Borrower Information	Loan Summary
Loan ID #	Loan Application, Pg. 1	Lender Case No.

Loan Terms

Closing Disclosure		
	Mapped from	
Section/Field	**Screen**	**Section/Field**
Loan Amount	Truth-In-Lending	Summary of Loan Total Loan Amount

Can this increase?	Truth-In-Lending	Summary of Loan Even if payments are made on time, can the Loan Balance rise? check box
Goes, Can Go, as high as, Increases, Can increase until	Truth-In-Lending	Payment Schedule
Interest Rate	Truth-In-Lending	Summary of Loan Initial Interest Rate
Can this increase?	Truth-In-Lending	Determined by various loan data and loan terms
Adjusts every starting in Goes, Can go, as high as, in **See AIR Table on page 2 for details**	Truth-In-Lending	Adj. Period 1st Change Summary of Loan Variable Rate Feature check box
Monthly P & I	Truth-In-Lending	Summary of Loan Monthly Payment
Can this increase?	Truth-In-Lending	Payment Schedule, worst case scenario
Adjusts every starting in Goes, Can go, as high as, in Includes only interest and not principal until **See AIR Table on page 2 for details**	Truth-In-Lending	Adj. Period 1st Change Summary of Loan Initial Pmt Rate Period when Interest Only During Initial Pmt Rate Period check box selected Variable Rate Feature check box
Prepayment Penalty	Truth-In-Lending	Prepayment
Balloon Payment		Calculated
You will have to pay $ at the end of	Truth-In-Lending	Payment Schedule

Projected Payments

Closing Disclosure		
	Mapped from	
Section/Field	**Screen**	**Section/Field**
Principal & Interest	Truth-In-Lending	Payment Schedule
Mortgage Insurance	Truth-In-Lending	Payment Schedule
Estimated Escrow	Closing Costs Worksheet	G. Initial Escrow Payment at Closing Sum of fees that have the Escrowed check box selected
Estimated Total Monthly Payment		Sum of Principal & Interest, Mortgage Insurance, and Estimated Escrow
Estimated Taxes, Insurance & Assessments	Closing Costs Worksheet	G. Initial Escrow Payment at Closing Sum of fees that contain a monthly amount for escrowed and non-escrowed fees, excluding mortgage insurance
This Estimate Includes	Closing Costs Worksheet	G. Initial Escrow Payment at Closing fees that contain a value for the corresponding category, i.e., Insurance, Taxes, Other
In Escrow	Closing Costs Worksheet	G. Initial Escrow Payment at Closing Yes = At least one item in the

| | | category has the Escrowed check box selected.

No = None of the items in the category have the Escrowed check box selected.

Yes Some = Only applies to Other.
Some items have the Escrowed check box selected, and some do not. |
|---|---|---|

Costs at Closing

Closing Disclosure		
	Mapped from	
Section/Field	**Screen**	**Section/Field**
Estimated Closing Costs	Closing Disclosure, Pg. 2	J. Total Closing Costs
Estimated Cash to Close	Closing Disclosure, Pg. 3	Cash to Close, Final Column

Loan Costs

Closing Disclosure		
	Mapped from	
Section/Field	**Screen**	**Section/Field**
I. Total Other Costs	Closing Disclosure	Sum of sections E, F, G, and H

J. Total Closing Costs	Closing Disclosure	Sum of all closing costs (A through H)
Lender Credits	Closing Costs Worksheet	Sum of: Lender Credit fees from the Details of Transaction section Lender Credit fees from section 2. Your Credit or Charge (Points) for Specific Interest Rate Chosen Closing Costs Increase above Legal Limit check box is selected on page 3 of the Closing Disclosure
Includes Closing Costs Increase above Legal Limit		Calculated by comparing the zero tolerance fees and 10% tolerance fees between the Fees Worksheet and Closing Costs Worksheet

Calculating Cash-to-Close

Closing Disclosure		
	Mapped from	
Section/Field	**Screen**	**Section/Field**
Standard Form		
Closing Costs Paid Before Closing	Closing Costs Worksheet	Fees paid by borrower with the POC check box selected

Closing Costs Financed		The closing costs to be paid out of loan proceeds, determined by subtracting the estimated total amount of payments to third parties from the total loan amount. If a positive number, the value is disclosed as a negative number, unless it exceed the total amount of closing costs disclosed, then, 0.
Down Payment/Funds from Borrower		Loan Amount subtracted from Purchase Price or Principal (Total Loan Amount - Closing Costs Financed) subtracted from debt (Sales Prices + Payoffs and Payments), unless a negative value, then 0.
Deposit	Closing Costs Worksheet Closing Disclosure, Pg. 3	Total Estimated Funds Needed to Close Deposit (section L)
Funds for Borrower		Principal (Total Loan Amount - Closing Costs Financed) subtracted from Debt (Sales Price + Payoffs and Payments), unless a positive value, then 0.
Seller Credits	Closing Costs Worksheet Closing Disclosure, Pg. 3	Total Estimated Funds Needed to Close Seller Credit (section L)

Adjustments and Other Credits	Closing Disclosure	Summaries of Transaction Sections K, L
Cash to Close		Calculated
Alternative Form*		
Closing Costs Paid Before Closing	Closing Costs Worksheet	Fees paid by borrower with the POC check box selected
Total Payoffs and Payments (K)	Payoffs and Payments	Total Payoffs and Payments
Cash to Close		Calculated

*not applicable for loans that have a seller

Loan Disclosures

CLosing Disclosure		
	Mapped from	
Section/Field	**Screen**	**Section/Field**
Assumptions	Closing Disclosure, Page 4 Truth-In-Lending	Assumption
Late Payment	Truth-In-Lending	Late Charge
Negative Amortization You are scheduled to make monthly... You may have monthly payments... You do not have a neg...	Truth-In-Lending	Depends on value in Adj. Cap field Optional Payment, Yes Adj. Cap blank, Optional Payment, No

		Escrow Account
Escrow Account Escrowed Property Costs over Year 1 Non-Escrowed Property Costs over Year 1 Monthly Escrow Payment	Closing Costs Worksheet	Sum of the monthly amount of fees that have the Escrowed check box selected multiplied by 12 Sum of the monthly amount of fees that do not have the Escrowed check box selected multiplied by 12 Sum of the monthly amount of fees that have the Escrowed check box selected

Adjustable Payment (AP) Table

Closing Disclosure		
	Mapped from	
Section/Field	**Screen**	**Section/Field**
Interest Only Payments?	Truth-In-Lending	Payment Adjustments Interest Only during Initial Pmt. Rate Period
Optional Payments?	Truth-In-Lending	Optional Payments
Step Payments?	Truth-In-Lending	Graduated Payment Mtg Years
Seasonal Payments?		N/A
Monthly Principal and Interest		

First Change/Amount	Truth-In-Lending	Payment Adjustments Initial Pmt. Rate Period ___ mths
Subsequent Changes	Truth-In-Lending	Payment Adjustments Adj. Period
Maximum Payment		Calculated
Estimated Cash to Close		Calculated
Estimated Closing Cost Financed		Calculated

Adjustable Interest Rate (AIR) Table

Closing Disclosure		
	Mapped from	
Section/Field	**Screen**	**Section/Field**
Index + Margin	Truth-In-Lending	Rate Adjustments Margin Index Type
Interest Rate Adjustment (Step Rate)	Truth-In-Lending	Buydown Mortgage
Initial Interest Rate	Truth-In-Lending	Higher value of: Loan Information, Note Rate, Rate Adjustments, Margin + Index
Minimum Interest	Truth-In-Lending	Rate Adjustments Floor
Maximum Interest Rate	Truth-In-Lending	Rate Adjustments Life Cap

Change Frequency		
First Change	Truth-In-Lending	Rate Adjustments 1st Adj. Cap
Subsequent Changes	Truth-In-Lending	Rate Adjustments Adj. Cap
Limits on Interest Rate Change		
First Change	Truth-In-Lending	Rate Adjustments 1st Adj. Cap
Subsequent Changes	Truth-In-Lending	Rate Adjustments Adj. Cap

Loan Calculations

Closing Disclosure		
	Mapped from	
Section/Field	Screen	Section/Field
Total of Payments		Calculated
Finance Charge		Calculated
Amount Financed		Calculated
Annual Percentage Rate (APR)		Calculated
Total Interest Percentage (TIP)		Calculated
I conduct business as a	Company Information	I conduct business as a