

File No./Escrow No.: 1990593
 Print Date & Time: 2/14/2022 2:54:27 PM

Mortgage Connect
 Escrow, Inc
 2850 S Red Hill Avenue
 Suite 210
 Santa Ana, CA 92705

Settlement Location: 13101 FLORWOOD AVENUE HAWTHORNE, CA 90250

Property Address: 13101 FLORWOOD Avenue HAWTHORNE, CA 90250

Purpose: **Refinance**
 Loan Number: 0582029674
 MIC Number:
 License Number: 96DBO48663

Buyer: JORGE GEMINIANO
 14627 NURMI ST LOS ANGELES, CA 91342

Lender: Wells Fargo Bank, N.A.
 2701 WELLS FARGO WAY MINNEAPOLIS, MN 55467

Settlement Date: 1/15/2022

Disbursement Date: 1/18/2022

Description	Borrower	
	Debit	Credit
Financial		
Loan Amount		\$425,000.00
Loan Charges to Lender		
0.625Discount Points LR	\$2,656.25 ✓	
Processing LR	\$1,300.00 ✓	
Tax Service LR	\$80.00 ✓	
Other Loan Charges		
Appraisal Fee to Clear Capital POCB(676.85) LR	\$68.15 ✓	
Credit Report to Westcor Land Title Insurance Company POCB(18.15) LR		
Impounds		
County Tax \$850.05 per month for 7 LR	\$5,950.35	
Hazard/Home Owners Insurance \$147.30 per month for 5 LR	\$736.50	
Aggregate Adjustment LR		\$589.23
Title Charges & Escrow / Settlement Charges		
Settlement Fee to Mortgage Connect Escrow, Inc	\$495.00 ✓	
Title - Loan Policy to TITLE CONNECT, INC.	\$550.00 ✓	
Title - ALTA 8.1 - Environmental Protection Lien Endorsement to TITLE CONNECT, INC.		

Description	Borrower	
	Debit	Credit
Title - ALTA 9 - Restrictions, Encroachments & Minerals Endorsement to TITLE CONNECT, INC.		
Agent's portion of the total title insurance \$503.25		
Underwriter's portion of the total title insurance \$46.75		
Government Recording and Transfer Charges		
Recording Fees	\$153.00	
Mortgage Recording to Los Angeles County Registrar/Recorder \$153.00		
Payoff(s)		
to Bank Of America (Account Number: 124785423)		
Principal Balance (\$310118.86)	\$310,967.71	
Interest on Payoff Loan (*\$56.59/day)		
Miscellaneous		
Prepaid Interest (\$40.75 per day from 01/18/2022 to 01/31/2022)	\$570.50	
Recording Fee Refund to JORGE GEMINIANO	(\$3.00)	
Subtotal(s)	\$323,524.46	\$425,589.23
Cash Due To Borrower		\$102,064.77

Closing Disclosure

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

Closing Information

Date Issued 03/07/2022
 Closing Date 01/15/2022
 Disbursement Date 01/18/2022
 Settlement Agent Mortgage Connect, LP
 File # 1990593
 Property 13101 FLORWOOD AVE
 HAWTHORNE, CA 90250
 Appraised Prop. Value \$1,200,000.00

Transaction Information

Borrower Jorge M Geminiano
 14627 NURMI ST
 SYLMAR, CA 91342
 Lender Wells Fargo Bank, N.A.

Loan Information

Loan Term 10 years
 Purpose Refinance
 Product Fixed Rate
 Loan Type Conventional FHA
 VA
 Loan ID # XXXXXX9674-007
 MIC #

Loan Terms

Loan Terms	Can this amount increase after closing?
Loan Amount	\$425,000 NO
Interest Rate	3.5% NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$4,202.65 NO
Prepayment Penalty	NO
Balloon Payment	NO
	Does the loan have these features?

Projected Payments

Payment Calculation	Years 1-10
Principal & Interest	\$4,202.65
Mortgage Insurance	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 997.35
Estimated Total Monthly Payment	\$5,200.00
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$997.35 a month
	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
	In escrow? YES YES

Costs at Closing

Closing Costs	\$12,662.52 Includes \$5,844.40 in Loan Costs + \$6,818.12 in Other Costs - \$0.00 in Lender Credits. See page 2 for details.
Cash to Close	\$102,064.77 Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower