REVIEW BEFORE YOU SIGN / 01

Closing Disclosure Review Checklist

PART 1 · Use your latest Loan Estimate and Closing Disclosure. Confirm your required review period with your lender and raise questions before signing.

Terms and dollars

	Latest estimate	Final disclosure
Document date		
Loan amount ($)		
Loan term / type		
Interest rate (%)		
Principal & interest ($/month)		
Mortgage insurance ($/month)		
Estimated escrow ($/month)		
Estimated total monthly payment ($)		
Total closing costs ($)		
Cash to close ($)		
Lender / seller credits ($)		
APR (%)		

Enrique Pelayo Jr, AMP
(206) 861-5626 | epelayo@mortgagelending.us
NMLS #131435 | Loan Factory, Inc. NMLS #320841

Related online tool

REVIEW BEFORE YOU SIGN / 02

Closing Disclosure Review Checklist

PART 2 · Check the details behind the numbers. Some changes may be valid; ask for an explanation and correction of any errors.

Before signing, confirm

- [ ] Names, property details and loan information are correct.
- [ ] Rate-lock terms and any changes are explained.
- [ ] I understand any adjustable rate, balloon or prepayment penalty.
- [ ] I know which taxes, insurance and dues I must pay outside escrow.
- [ ] Points, lender fees, credits and third-party charges are explained.
- [ ] Deposits and agreed seller credits are reflected correctly.
- [ ] I understand late fees, payment dates and servicing contact details.
- [ ] Unresolved questions have an owner and an agreed next step.

Resolve before closing

Difference / explanation requested

Who will respond? / follow-up date

Cash to close is not the same as closing costs. It also reflects the down payment, deposits, credits and other adjustments.

Sources:
CFPB · Closing Disclosure explainer
CFPB · Closing on your new home

Enrique Pelayo Jr, AMP
(206) 861-5626 | epelayo@mortgagelending.us
NMLS #131435 | Loan Factory, Inc. NMLS #320841

Related online tool