

Closing Disclosure

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

Closing Information		Transaction Information	Loan Information
Date Issued	7/10/2026	Borrower	David Taylor Nunnelee
Closing Date	7/10/2026		503 Tom Sawyer Ln
Disbursement Date	7/10/2026		Crestview, FL 32536
Settlement Agent	Chalet Settlements	Seller	WSH, LLC, a Maryland Limited Liability
File #	2026-6B-3186		805 Barkwood Ct Suite J
Property	125 E Cross St		Linthicum Heights, MD 21090
	Baltimore, MD 21230	Lender	Direct Mortgage Loans, LLC
Sale Price	\$280,000		
			Loan Term 30 years
			Purpose Purchase
			Product Fixed Rate
			Loan Type ☐ Conventional ☐ FHA
			☒ VA ☐
			Loan ID # 2242605118597
			MIC # 13-13-6-0810714

Loan Terms		Can this amount increase after closing?
Loan Amount	\$289,240	NO
Interest Rate	6.25 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,780.90	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest		\$1,780.90
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	761.88
Estimated Total Monthly Payment		\$2,542.78
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$761.88 Monthly	This estimate includes ☒ Property Taxes ☒ Homeowner's Insurance ☐ 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	\$26,420.65 Includes \$16,208.71 in Loan Costs + \$10,211.94 in Other Costs - \$0 in Lender Credits. See page 2 for details.
Cash to Close	\$7,566.51 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

