

OVERVIEW

The Power Purchase Manufactured Housing Down Payment Assistance Program is a competitively priced conventional loan program that requires a 3% down payment from the homebuyer(s). Combined with a 2% Power Purchase grant, your borrower(s) has a total of 5% down payment.

This Power Purchase program is a purchase money first lien mortgage with down payment assistance in the form of a grant, available for both first-time homebuyers and repeat homebuyers on their primary residence.

- Refinance transactions are not
- Conforming loan amounts only
- Minimum FICO 620
- No manual underwriting allowed
- Manufactured housing only, please refer to [Power Purchase Conventional Matrix](#) for other property types.
- Down payment assistance is in the form of a 2% Power Purchase grant (no repayment required)
- [Income limits](#) are based off credit qualifying income reported on the 1003. All eligible income must be used in income limit calculation regardless of need. Manipulation of income to meet the income limit is not acceptable.
 - AMI must be 100% or below.
- 3% minimum borrower cash investment requirement
 - Calculated off sales price or appraised value, whichever is lower
- No subordinate financing allowed, LTV 95.00% / CLTV 95.00%
- Benefit – Mortgage insurance coverage is lower 25% vs. standard 30% on a 95% LTV
 - Power Purchase Plus includes LPMI (Minimum FICO 660)

PROGRAM CODES

Power Purchase 2% Fixed 30	WCPPMH30HP2-000
Power Purchase Plus 2% Fixed 30 LPMI	WCPPPMH30HP2LPMI-000

NOTE: Standard LHFS [overlays](#) apply to this Down Payment Assistance Program.



Power Purchase Manufactured Housing Conventional Guidelines Summary

FIRST MORTGAGE LOAN TYPES AND TERMS	<ul style="list-style-type: none"> • First mortgage conventional 30-year fixed term with full amortization, purchase transaction only • No buy-downs are allowed
BORROWER ELIGIBILITY	<p>Borrower(s) must meet the following requirements:</p> <ul style="list-style-type: none"> • All borrowers must occupy the property as their primary residence • Cosigners/non-occupying co-borrowers are not allowed. • Meet income limits (see income limit section) • Manual underwriting is not allowed under this program. • No foreclosures within the last 7 years
CASH BACK TO BORROWER	<p>After the borrower has met the 3% of the sales price or appraised value investment, the borrower may receive the difference of their earnest money cash back. No portion of the 2% Power Purchase grant, credit for interest rate chosen, seller credits (including tax proration credits), or lender credits may be given back to the borrower and principal curtailments are not allowed.</p> <p>If the Appraisal fee was paid by debit card transaction, a copy of the bank statement listed on the 1003 showing immediate withdrawal from the borrowers account, will be considered as a part of the borrower's cash, eligible to be refunded to the borrower outside close of escrow.</p>
DISCLOSURES	First mortgage follows standard disclosure requirements.
DOWN PAYMENT AND CLOSING COST ASSISTANCE	<ul style="list-style-type: none"> • Borrower is responsible for closing costs. Closing costs may be paid by borrower, seller, and by lender credit. 3% borrower contribution required, based off the sales price or appraised value, whichever is lower, and may include gift funds from a family member.
ELIGIBLE PROPERTIES	<p><u>Eligible:</u></p> <ul style="list-style-type: none"> • Manufactured housing <ul style="list-style-type: none"> • Institute for Building Technology and Safety (IBTS) <p><u>Ineligible:</u></p> <ul style="list-style-type: none"> • Properties with significant repairs not paid by seller or buyer prior to closing are not allowed (no repair escrows or holdbacks) • Properties used for investment property, second home, or the operation of a business • 2-4 unit • Single family detached or semi-detached (See Power Purchase Conventional Matrix) • Condo units in an approved project (See Power Purchase Conventional Matrix) • PUD attached or detached (See Power Purchase Conventional Matrix)
ELIGIBLE STATES	Nationwide Program
FEES	<ul style="list-style-type: none"> • Standard LHFS state specific admin fees applicable (may be included in pricing). • Third-party processing fee may not exceed \$795. • Borrower paid compensation cannot exceed lender paid compensation that is currently on file with LHFS. • A fee of \$400 will apply to each expired lock / locked loan not delivered.
FIRST-TIME HOMEBUYER	<ul style="list-style-type: none"> • Both 1st time homebuyers and repeat buyers allowed • Subject to restrictions noted in Ownership of Other Residential Property



Power Purchase Manufactured Housing Conventional Guidelines Summary

GRANT FUNDS	<ul style="list-style-type: none"> Grant amount is 2% of sales price Grant funds are reserved when the loan is locked. LHFS will advance the grant funds at closing
HOMEBUYER EDUCATION	<p>At least one borrower must participate in a homeownership education program before the Note date.</p> <ul style="list-style-type: none"> Homeownership education must not be provided by an interested party to the transaction, LHFS, or by the seller. Homeownership education programs may use different formats and require different lengths of time to complete. The following are acceptable: <ol style="list-style-type: none"> Programs developed by HUD-approved counseling agencies, Housing Finance Agencies (HFA's) or Community Development Financial Institutions (CDFI's) Programs developed by mortgage insurance companies Programs that meet the standards of the National Industry Standards for Homeownership Education and Counseling (www.homeownershipstandards.com) As an alternative to the programs listed above, LHFS allows CreditSmart® which meets the homeownership education requirements, provided: <ul style="list-style-type: none"> The borrower completes the on-line Credit Smart® – Steps to Homeownership Tutorial, which includes: <ul style="list-style-type: none"> Module 1 (Your Credit and Why It Is Important) Module 2 (Managing Your Money) Module 7 (Thinking Like a Lender) Module 11 (Becoming a Homeowner) Module 12 (Protecting Your Investment) The financial literacy curriculum is not provided by an interested party to the transaction, the originating lender or by the seller A copy of Exhibit 20, Homeownership Education Certification, or another document (such as the CreditSmart® – Steps to Homeownership certificate of completion) containing comparable information must be retained in the mortgage file.
INCOME LIMITS	<p>Follow income limits</p> <ul style="list-style-type: none"> Income limits apply, certain designated geographic areas have no income limits. Refer to your AUS for area income limit waivers.
LOCK STATUS	<ul style="list-style-type: none"> May lock at Conditionally Approved, with appraisal received. Loans are locked and grants reserved at the same time.



Power Purchase Manufactured Housing Conventional Guidelines Summary

<p>MANUFACTURED HOUSING ADDITIONAL REQUIREMENTS</p>	<p><u>Institute for Building Technology and Safety (IBTS)</u></p> <ul style="list-style-type: none"> • Must meet the Model Manufactured Home Installation Standards. • Must carry a one-year manufacturer's warranty if the unit is new. • Be installed on a home site that meets established local standards for site suitability and has adequate water supply and sewage disposal facilities available. • Home must be Titled and Taxed as real property. • Affixed to permanent foundation in a way that makes the manufactured home a permanent part of the real property. • Foundation design must comply with all local, state and federal codes. • If there are additions or structural changes to the home, an engineer's inspection report certifying that the structural changes or additions to the property were made in accordance with the MHCSS and the home will be eligible for financing. • Retrofit foundations are acceptable. • More than one dwelling of any type is strictly prohibited when property is zoned for multiple units. • Home must be a multi-wide 1-unit dwelling built on or after 6/15/76. • Home must be at least 12 feet wide with a minimum of 600 square feet gross living area. • Home must have a HUD Certification Label permanently affixed to each transportable section. Must have verification of the HUD Data Plate as well as • The wheels, axles and towing hitches must be removed, and the anchoring system must be in compliance with HUD codes. • A manufactured home located on a leasehold estate is not eligible, nor is a manufactured home located in a non-approved condominium association. • Property location must be zoned for residential use. • Documentation in the file evidencing: manufactured home is legally classified as real property, manufactured home is properly titled (title insurance with ALTA Form 7.1 endorsement), lien on the manufactured home and the land on which it is permanently affixed secures the mortgage, and the lien has been properly created, evidenced and perfected. • The home can only be moved one time either directly to residence from the factory or from the retailer's location. Homes moved more than once are prohibited.
<p>MORTGAGE INSURANCE</p>	<p>25% coverage is required</p> <p>Mortgage insurance options:</p> <ul style="list-style-type: none"> • Borrower Paid Monthly • Borrower Paid Split Premium • Borrower Paid Single Premium • Lender Paid Mortgage Insurance (Power Purchase Plus: WCPPPMH30HP2MI-000)
<p>OWNERSHIP OF OTHER RESIDENTIAL PROPERTY</p>	<p>Borrower(s) may not, as of the Note Date, or the Effective Date of Permanent Financing for Construction Conversion and Renovation Mortgages, have an ownership interest in any other residential properties, except as stated below:</p> <p>The Borrower may have an ownership interest in a residential property other than the Mortgaged Premises if the Borrower does not occupy the property, and documents the following in the mortgage file:</p> <ul style="list-style-type: none"> • The Borrower inherited their ownership interest in the property and shares ownership with another party, or • The Borrower owns the property with another party and the debt associated with the property was assigned to the other party by a court order (e.g. divorce decree), or <p>The Borrower is a cosigner/guarantor on the related mortgage debt and someone other than the Borrower has made payments on the debt associated with the property for the most recent 12 months, as documented with copies of canceled checks or a statement from the lender.</p>



Power Purchase Manufactured Housing Conventional Guidelines Summary

SALES PRICE LIMITS	No sales price limits
SEASONING REQUIREMENTS	<p><u>Bankruptcy</u></p> <ul style="list-style-type: none"> • <u>Chapter 7</u>: 4 years from the discharge or dismissal date • <u>Chapter 13</u>: 2 years from discharge, 4 years from dismissal date • <u>Multiple Bankruptcy filings in the past 7 years</u>: 5 years from the discharge or dismissal date <p><u>Foreclosure</u>: 7 years <u>Deed-in-lieu of Foreclosure</u>: 4 years from the execution date <u>Short Sale</u>: 4 years from the completion date</p>
SERVICER	Land Home Financial Services, Inc.
SUBORDINATE FINANCING	No subordinate financing allowed
UNDERWRITING	<ul style="list-style-type: none"> • LHFS will follow Agency Guidelines. • Subject to LHFS overlays as well as those outlined in borrower's eligibility • Min FICO is 620 • Max DTI is determined by AUS • LHFS preferred – LPA (Accept / Eligible required) • No manual underwriting allowed • MH Underwriting Reminders



1003 DETAIL

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse or other person who has community property rights pursuant to state law will not be used to qualify for the loan) or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to applicable law and Borrower resides in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____		Co-Borrower _____	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural	<input type="checkbox"/> Other (explain): Agency Case Number

II. PROPERTY INFORMATION AND PURPOSE OF LOAN					
Subject Property Address (street, city, state & ZIP)					No. of Units
Legal Description of Subject Property (attach description if necessary)					Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
<i>Complete this line if construction or construction-permanent loan.</i>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$
<i>Complete this line if this is a refinance loan.</i>					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) Borrower and Grant Fund Assistance					

1003 Page 1 – Source of Down Payment – “Grant Funds”



ASSET SECTION

other income," below)			Other:		
Total	\$ 4,583.32	\$	4,583.32	Total	\$ 0.00 \$ 1,952.31

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Pmt. & Mos. Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$ 3,000.00	Name and address of Company	\$ Payment/Months	\$
List checking and savings accounts below		collection	[25.00]	
Name and address of Bank, S&L, or Credit Union		Acct. no.	Other	850.00
Checking		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$ 4,340.00	collection	[50.00]	
Name and address of Bank, S&L, or Credit Union		Acct. no.	Revolving	50.00
Power Purchase Grant Gift 2%		Name and address of Company	\$ Payment/Months	\$
Gift		collection	[50.00]	
Acct. no.	\$ 5,600.00	Acct. no.	Other	50.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
		write off	[7.00]	
		Acct. no.	Revolving	7.00
		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		[7.00]	
Stocks & Bonds (Company name/number & description)	\$	write off		
		Acct. no.	Installment	7.00
		Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$			

- Borrower 3% needs to be included in borrower assets
- Assets:
 - "Power Purchase Grant Gift 2%" and dollar amount of total grant



INPUTTING INTO AUS – LPA VISUAL AID

Assets and Reserves (combined for all borrowers) [Asset Breakdown](#)

Provide the asset category and amount from the loan file. All amounts should reflect the account value prior to the deposit of any gift(s).

<u>Asset Category</u>	<u>Asset Amount</u>
Depository Accounts <input type="button" value="v"/>	\$15000.00
<input type="button" value="v"/>	\$
<input type="button" value="v"/>	\$
<input type="button" value="v"/>	\$
<input type="button" value="v"/>	\$
<input type="button" value="v"/>	\$
<input type="button" value="v"/>	\$
Reserves	Total Gift Fund
\$63.87	\$13256.00

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[Loan Prospector Main](#)

[Loan File Setup](#)

[Loan Application Data](#)

[FHA](#)

[Request Services](#)

[Unviewed Assigned/Released Loans](#)

Asset Breakdown

Borrower:
Loan App #:
Loan Prospector ID: L5866589 **Transaction ID:** T573543891

Fields marked with an asterisk are always required.

Borrower Name:
 If assets and liabilities are being reported jointly, please select the name of the borrower for whom to associate the assets.

Asset Type	Asset Identifier	Amount	<input type="button" value="Details"/>	<input type="button" value="Delete"/>
Checking Account	6789	\$ 15000.00	<input type="button" value="Details"/>	<input type="button" value="Delete"/>
Gift	Gift From Daughter for \$5,000		<input type="button" value="Details"/>	<input type="button" value="Delete"/>
Gift	Power Purchase Grant 2%	\$ 13256.00	<input type="button" value="Details"/>	<input type="button" value="Delete"/>

Select [Asset Type](#) to add an asset

INPUTTING INTO AUS – LPA VISUAL AID (CONTINUED)

Details Of Transaction

<p><u>Purchase Price</u> <input type="text" value="\$322000.00"/></p> <p><u>Alterations, Improvements, Repairs</u> <input type="text" value="\$"/></p> <p><u>Cost of Land</u> (if acquired separately) <input type="text" value="\$"/></p> <p><u>Refinance</u> (include debts to be paid off) <input type="text" value="\$"/></p> <p>Subordinate Financing <u>Subordinate Amount</u> <input type="text" value="\$"/></p> <p><u>Borrower's Closing Costs Paid by Seller</u> <input type="text" value="\$354.20"/></p> <p>Other Credits</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Other Credit Type</u></th> <th style="text-align: left;"><u>Other Credit Amount</u></th> <th></th> </tr> </thead> <tbody> <tr> <td>Lender Credit</td> <td>\$ 8914.89</td> <td style="text-align: right;">Delete</td> </tr> <tr> <td>Seller Credit</td> <td>\$ 354.20</td> <td style="text-align: right;">Delete</td> </tr> <tr> <td>Borrower Paid Fee</td> <td>\$ 13256.00</td> <td style="text-align: right;">Delete</td> </tr> <tr> <td>Borrower Paid Fee</td> <td>\$ 10000.00</td> <td style="text-align: right;">Delete</td> </tr> <tr> <td colspan="3" style="text-align: left;">Add Another Credit</td> </tr> </tbody> </table> <p><u>Sales Concessions</u> <input type="text" value="\$"/></p>	<u>Other Credit Type</u>	<u>Other Credit Amount</u>		Lender Credit	\$ 8914.89	Delete	Seller Credit	\$ 354.20	Delete	Borrower Paid Fee	\$ 13256.00	Delete	Borrower Paid Fee	\$ 10000.00	Delete	Add Another Credit			<p><u>Estimated Prepaid Items</u> <input type="text" value="\$3305.73"/></p> <p><u>Estimated Closing Costs</u> <input type="text" value="\$15164.44"/></p> <p><u>PMI, MP, Funding Fee</u> <input type="text" value="\$5333.13"/></p> <p><u>Discount</u> (if borrower will pay) <input type="text" value="\$"/></p> <p><u>HELOC High Credit Amount</u> <input type="text" value="\$"/></p> <p><u>HELOC Actual Current Balance</u> <input type="text" value="\$"/></p> <p style="text-align: right;"><u>Net Purchase Price</u> \$322000.00</p>
<u>Other Credit Type</u>	<u>Other Credit Amount</u>																		
Lender Credit	\$ 8914.89	Delete																	
Seller Credit	\$ 354.20	Delete																	
Borrower Paid Fee	\$ 13256.00	Delete																	
Borrower Paid Fee	\$ 10000.00	Delete																	
Add Another Credit																			

When sending the loan from your LOS, the Grant Amount may auto populate into the Details of Transaction and must be removed manually



LOAN APPLICATION DATA / RUN THE PROPERTY IDENTIFIER

Enter data on the **Loan Application Data** page, beginning with the **Mortgage Type and Loan Terms** subsection.

Mortgage Type and Loan Terms subsection:



If the loan is a Home Possible®, Home Possible Advantage™, Home Possible Advantage for HFAs (eligible users only) or Relief Refinance – Open Access™ loan, select the applicable product in the **Offering Identifier** field. Home Possible Advantage have 97% maximum loan-to-value (LTV) and 105% maximum total LTV (TLTV) ratio limits for qualified low- and moderate-income borrowers, including first-time homebuyers, who may lack funds for a larger down payment.

*This Mortgage must be delivered by either the HFA, or its Master Servicer, under the required Negotiated Commitment to deliver HPA for HFAs.



The loan meets Home Possible income limits based on the property location for address entered

Employment & Income

NOTE MESSAGES

- 18. Signed IRS Form 4353-T. Any borrower, whose income is used to qualify, must sign IRS Form 4353-T at both application and on the Note Date. If the signed IRS Form 4353-T from application is not used on the Note Date, the requirement to obtain an additional borrower signed IRS Form 4353-T on the Note Date is not required.
- 42. If applicable, document on the Uniform Residential Loan Application any employment gaps greater than 30 days and provide an explanation from the borrower in the mortgage file.
- 46. This loan meets Home Possible income limits based on property location for address entered. This loan must also meet all other Home Possible product requirements for delivery to Freddie Mac.

Employment & Income Section: Feedback message returned when either Home Possible or Home Possible Advantage Offering Identifier has been selected



PC LENDER

- 1-5-Star Apparel
- 2-ECI/Shanghai Shenda II
- ✓ Deposits
 - 1-Bank of America
 - 2-Power Purchase Grant Gift 2%
- Properties
- ✓ Liabilities
 - 1-NOT REPORTED
 - 2-NORTH AMERCN
 - 3-NOT REPORTED
 - 4-TRANSIT EFCU
 - 5-TRANSIT EMPLOYEES FCU
- Automobiles
- ✓ Rental Obligation
 - 1-144 Princeton Road
- ✓ F1003
 - Addresses
 - Other Assets and Liabilities
 - Demographics
 - Declarations
- Mortgage Data
- ees
- xpense Deposit Log
- xtra Data
- oan Data

Primary: 54 583 32 Borrower Technical Designer /2121653 1233

Deposit Information

File Tools

Company Name

Address

City, State, Zip

Attention

Voice () - Fax () -

Account Type	Account Number	Name on Account	Account Value
Gift	<input type="text"/>	<input type="text"/>	\$5,600.00
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Borrower
 Co-Borrower
 Both
 Complete verification? Yes No
 Print consent wording? Yes No

Company name

- Deposits:
 - Enter the Grant type as “Company Name.”



PC LENDER

⑤ Fees
 File Tools View

✕ 📁 📄 🖨️ 📧 🔒 🛠️

Settlement Transaction
 HUD1 Closing Disclosure

K. Due from Borrower at Closing		\$291,884.86	M. Due to Seller at Closing		\$280,000.00
01	Sale Price of Property	\$280,000.00	01	Sale Price of Property	\$280,000.00
02	Sale Price of Personal Property in Sales Price		02	Sale Price of Personal Property in Sales Price	
03	Closing Costs Paid at Closing (J)	\$11,884.86	03		
04	Payoffs And Payments	\$0.00	04		
Adjustments			05 Settlement Fees Paid To Seller		\$0.00
05			06		
06			07		
07			08		
Adjustment for Items Paid by Seller in Advance			Adjustments for Items Paid by Seller in Advance		
08	City/Town Taxes	to	09	City/Town Taxes	to
09	County Taxes	to	10	County Taxes	to
10	Assessments	to	11	Assessments	to
11			12		
12			13		
13			14		
14			15		
15			16		
L. Paid Already by/for Borrower at Closing		\$288,600.00	N. Due from Seller at Closing		\$0.00
01	Deposit	\$3,000.00	01	Excess Deposit	
02	Borrower's Loan Amount	\$271,600.00	02	Closing Costs Paid at Closing (J)	\$0.00
03	Existing Loan(s) Assumed/Taken Subject to		03	Existing Loan(s) Assumed/Taken Subject to	
04			04	Payoff of First Mortgage Loan	
05	Seller Credit	\$8,400.00	05	Payoff of Second Mortgage Loan	
Other Credits			06		
06			07		
07	Power Purchase Grant 2%	\$5,600.00	08	Seller Credit	\$8,400.00
Adjustments			09		
08			10		
09			11		
10			12		
11	Deposit Paid to Lender	\$0.00	13		
Adjustments for Items Unpaid by Seller			Adjustment for Items Unpaid by Seller		
12	City/Town Taxes	to	14	City/Town Taxes	to
13	County Taxes	to	15	County Taxes	to
14	Assessments	to	16	Assessments	to
15			17		
16			18		
17			19		
CALCULATION			CALCULATION		
Total Due from Borrower at Closing (K)		\$291,884.86	Total Due to Seller at Closing (M)		\$280,000.00
Total Paid Already by/for Borrower at Closing(L)		\$288,600.00	Total Due from Seller at Closing (N)		\$0.00
Cash to Close	<input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$3,284.86	Cash	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$280,000.00

• **Box above should not be checked.**

