

EXHIBIT 2

Schedule of Closing Costs

Item Amount

Pre-Paid Costs:

- | | | |
|----|--|----------|
| 1. | Mandatory Obligations - Cash from Borrower | \$ _____ |
| 2. | Mandatory Obligations - Cash from Lender | \$ _____ |

Schedule of Liens/HECM for Purchase Disbursements to Seller

Item Amount

Pre-Paid Costs:

Mandatory Obligations - Cash from Borrower	\$ _____
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Schedule of Closing Costs Instructions

1. Mandatory Obligations - Cash from Borrower. Required when Principal Limit is exceeded. List each fee or charge and the amount that will be paid by the Borrower and not financed into the mortgage.)
2. Mandatory Obligations – Cash from Lender. Optional for traditional/refinance – Not applicable for purchase. List each fee or charge and the amount that will be paid by the Borrower and not financed into the mortgage.

Schedule of Liens/HECM for Purchase Disbursements to Seller Instructions

Mandatory Obligations - Cash from Borrower. List each Lien and the full or partial amount that will be applied that will be paid by the Borrower and not financed into the mortgage.