Claude Loan

Free guide, October 2026 edition

Closing Costs Worksheet: Loan Estimate vs Closing Disclosure (2026)

Your Loan Estimate and Closing Disclosure side by side, section A to J, with the tolerance rules in plain English.

- The two forms and their deadlines, with your dates
- How sections A to J are organized
- Line-by-line comparison and cash to close
- The three tolerance buckets and a 10% check
- Questions to send before you sign
- What to keep

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Free online: the latest edition of this guide and the plain-English guides behind it are at claude-loan.com/free-guides/closing-costs-worksheet/.

INTRODUCTION

How to use this guide

This worksheet puts your Loan Estimate and your Closing Disclosure side by side, section by section, so you can see what changed between the promise and the bill, and whether the change was allowed. It follows the lettered sections the federal forms must use, from A (Origination Charges) to J (Total Closing Costs), and gives you the three tolerance buckets in plain English.

How to use it: copy the amounts from your latest Loan Estimate into the first column of chapter 3 when you receive it. When the Closing Disclosure arrives (at least three business days before you sign), fill in the second column and the difference. Chapter 4 tells you which differences are allowed.

The rules quoted are those of Regulation Z in force in October 2026: 12 CFR 1026.19(e) and (f) for timing and good faith, and 12 CFR 1026.37 and 1026.38 for the form layouts. The CFPB's Loan Estimate explainer shows an annotated sample.

> **Important:** Claude Loan is an information publisher, not a lender, closing agent or law firm. This worksheet helps you ask precise questions; it does not decide whether a lender complied with the law. For free one-to-one help, contact a HUD-approved housing counselor.

PART 1

The two forms and their deadlines

Form	When you must get it	Rule
Loan Estimate	Delivered or mailed no later than the third business day after the lender receives your application	12 CFR 1026.19(e)(1)(iii)
Revised Loan Estimate after a rate lock	No later than three business days after the rate is locked	12 CFR 1026.19(e)(3)(iv)(D)
Closing Disclosure	Received no later than three business days before consummation	12 CFR 1026.19(f)(1)(ii)
New three-day wait	If the APR becomes inaccurate, the loan product changes, or a prepayment penalty is added before closing	12 CFR 1026.19(f)(2)(ii)

One more date matters: if you tell the lender you intend to proceed more than 10 business days after the Loan Estimate was provided (or after any longer period the lender gave), the lender may issue a revised estimate (12 CFR 1026.19(e)(3)(iv)(E)).

Your dates	
Application (six items given)	
Loan Estimate received	
Intent to proceed given	
Rate locked on	
Revised Loan Estimate received	
Closing Disclosure received	
Closing date	

PART 2

How the costs are organized

Page 2 of both forms uses the same lettered sections, which is what makes a line-by-line comparison possible (12 CFR 1026.37(f) and (g)).

Section	Name on the form	What goes there
A	Origination Charges	What the lender (and a broker) charge to make the loan, including points
B	Services You Cannot Shop For	Third-party services the lender chooses, such as the appraisal and credit report
C	Services You Can Shop For	Services you may choose a provider for, such as title services and the survey
D	Total Loan Costs	A + B + C
E	Taxes and Other Government Fees	Recording fees and transfer taxes
F	Prepaids	Homeowners insurance premium, prepaid interest, property taxes paid in advance
G	Initial Escrow Payment at Closing	The starting balance of your escrow account
H	Other	Items such as an owner's title policy or HOA charges
I	Total Other Costs	E + F + G + H
J	Total Closing Costs	D + I, minus lender credits

PART 3

Line-by-line comparison

Copy each line. Write "0" when a line is empty so a blank never hides a new fee.

Loan costs (sections A, B, C)

Line	Loan Estimate	Closing Disclosure	Difference
A. Points (% of loan)			
A. Application or underwriting fee			
A. Other origination charge			
A. Subtotal			
B. Appraisal			
B. Credit report			
B. Flood determination			
B. Other			
B. Subtotal			
C. Title, lender's title policy			
C. Title, settlement or closing fee			
C. Survey or pest inspection			
C. Other			
C. Subtotal			
D. Total loan costs			

Other costs (sections E, F, G, H)

Line	Loan Estimate	Closing Disclosure	Difference
E. Recording fees			

Line	Loan Estimate	Closing Disclosure	Difference
E. Transfer taxes			
F. Homeowners insurance (months)			
F. Prepaid interest (days, per day)			
F. Property taxes (months)			
G. Homeowners insurance escrow			
G. Property tax escrow			
G. Mortgage insurance escrow			
H. Owner's title policy			
H. HOA or other			
I. Total other costs			
J. Lender credits			
J. Total closing costs			

Cash to close

Line	Loan Estimate	Closing Disclosure	Difference
Total closing costs (J)			
Closing costs financed			
Down payment			
Deposit (earnest money)			
Seller credits			
Adjustments and other credits			
Cash to close			

PART 4

Which changes are allowed: the three buckets

The Loan Estimate is a good-faith estimate. Regulation Z sorts charges into three groups (12 CFR 1026.19(e)(3)).

Bucket 1: cannot go up

The general rule is that a charge is in good faith if what you pay does not exceed the amount originally disclosed (12 CFR 1026.19(e)(3)(i)). In practice this covers what the lender, a broker or an affiliate charges you (section A), and services you were not allowed to shop for (section B), and transfer taxes.

Bucket 2: may rise up to 10% in total

Recording fees and charges for third-party services are in good faith if their aggregate does not exceed the aggregate disclosed by more than 10 percent, the service is not paid to the lender or its affiliate, and the lender let you shop for it (12 CFR 1026.19(e)(3)(ii)). This is typically section C when you chose a provider from the lender's written list, plus recording fees.

10% check	Amount
Sum of these charges on the Loan Estimate	
The same sum times 1.10	
Sum of these charges on the Closing Disclosure	
Excess above the 10% limit, if any	

Bucket 3: no limit, if estimated in good faith

Prepaid interest, property insurance premiums, amounts placed into escrow, services from a provider you chose who was not on the lender's list, and property taxes and other third-party services the lender did not require (12 CFR 1026.19(e)(3)(iii)).

When the lender may reset the estimate

A revised Loan Estimate can reset the baseline for reasons listed in 12 CFR 1026.19(e)(3)(iv): for example a changed circumstance, a change you requested, a rate lock (for interest-rate-dependent charges) or an expired estimate. Ask the lender, in writing, which reason applies to any increase.

Increase	Bucket	Revised estimate given? Reason stated	Question sent on

Increase	Bucket	Revised estimate given? Reason stated	Question sent on

PART 5

Questions to send before you sign

Send these in one email, as soon as the Closing Disclosure arrives, and keep the answers.

1. Line ___ increased by $___ since my Loan Estimate dated ___. Which reason under 12 CFR 1026.19(e)(3)(iv) applies, and when was the revised estimate sent?
2. My 10% check shows an excess of $___. Will it be refunded or credited at closing?
3. The interest rate or points differ from my rate lock confirmation dated ___. Please explain.
4. Please confirm the cash to close and the closing agent's wiring instructions; I will confirm them by phone at a number I look up myself.

> Wire fraud warning: criminals send fake wiring instructions by email. Never wire money on the strength of an email alone; call the closing agent at a number you found independently.

PART 6

Keep for your records

- [ ] Every Loan Estimate, with its date
- [ ] Rate lock confirmation
- [ ] Written list of settlement service providers
- [ ] Closing Disclosure(s), with the date received
- [ ] Final signed Closing Disclosure and settlement statement
- [ ] This worksheet, filled in

> Want the full version? The Mortgage Shopping & Closing Workbook ($12, claude-loan.com/workbooks/) adds the lender interview script and the closing-day checklist. This worksheet stays free.

NOTES

Sources and notes

Every rule in this guide is quoted with its source as in force on the date of this edition, so you can read the official text yourself. The main sources are:

- eCFR, 12 CFR 1026.19(e) and (f), Loan Estimate and Closing Disclosure: https://www.ecfr.gov/current/title-12/chapter-X/part-1026/subpart-C/section-1026.19
- eCFR, 12 CFR 1026.37, content of the Loan Estimate: https://www.ecfr.gov/current/title-12/chapter-X/part-1026/subpart-E/section-1026.37
- CFPB, Loan Estimate explainer: https://www.consumerfinance.gov/owning-a-home/loan-estimate/

Numbers in worked examples are either taken from those sources or are assumptions stated as illustrative to show the arithmetic; illustrative interest rates are not offers. No testimonial, review or result in this guide is invented.

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Corrections and questions: mail@noreply.claude-loan.com.