

## Date: 06/06/2025

# ITEMIZED FEE WORKSHEET

(For Use with Service Providers and Investors)

Date: **06/06/2025**

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By: Adler Capital LLC 7483 Avenida Del Mar #901 Boca Raton, FL 33433 Daniel Adler, 917-963-0181		Subject Property: 5830 Nw 27Th Ct Lauderhill, FL 33313		Borrower(s): EDNA TALABERT	
Loan Number: <b>25052641</b>		Interest Rate: <b>7.625 %</b>		Type of Loan: <b>Conventional</b>	
Loan Program: <b>AHL WS Invest Star - Fixed 30 Yr</b>		Term: <b>360</b>		Sales Price:	
				Base Loan Amt: <b>\$617,250.00</b>	
				Total Loan Amt: <b>\$617,250.00</b>	

  

Estimated Reserve/Prepaid Costs			
<b>900. Items Required by Lender to be Paid in Advance</b>			
901. A	Daily Interest 25 Days @ \$ 130.74	\$	<u>3,268.50</u>
902.	Mortgage Ins Premium to	\$	
903.	Homeowner's Insurance to Citizens	\$	<u>10,820.00</u>
904.	Property Taxes to Broward County Tax Collector	\$	
905.	VA Funding Fee	\$	
906.	Flood Insurance	\$	
907.		\$	
908.		\$	
909.		\$	
910.		\$	
911.		\$	
912.		\$	
<b>1000. Reserves Deposited with Lender</b>			
1001.	Initial Deposit into Escrow Account	\$	<u>7,812.32</u>
1002.	Homeowner's Ins 2 mths @ \$ 901.67	\$	<u>1,803.34</u>
1003.	Mortgage Ins mths @ \$	\$	
1004.	Property Taxes 10 mths @ \$ 982.45	\$	<u>9,824.50</u>
1005.	City Property Tax mths @ \$	\$	
1006.	Flood Reserve 5 mths @ \$ 104.42	\$	<u>522.10</u>
1007.	mths @ \$	\$	
1008.	mths @ \$	\$	
1009.	mths @ \$	\$	
1010.	USDA Annual Fee mths @ \$	\$	
1011.	Aggregate Adjustment	- \$	<u>-4,337.62</u>
<b>Total Estimated Reserve/Prepaid Costs</b>			<b>\$ 21,900.82</b>

  

Transaction Summary			
<b>Total Estimated Monthly Payment</b>		<b>Total Estimated Funds Needed to Close</b>	
Principal and Interest	\$ <u>4,368.86</u>	Purchase Price/Payoff	(+) \$ <u>549,000.00</u>
Other Financing (P & I)	\$	Total Estimated Closing Costs	(+) \$ <u>27,395.69</u>
Hazard Insurance	\$ <u>901.67</u>	Total Estimated Reserve/Prepaid Costs	(+) \$ <u>21,900.82</u>
Real Estate Taxes	\$ <u>982.45</u>	Discounts (if borrower will pay)	(+) \$ <u>771.56</u>
Mortgage Insurance	\$	FHA UFMIP/VA Funding Fee	(+) \$
HOA Dues	\$	<b>Total Costs</b>	<b>(c) \$ <u>599,068.07</u></b>
Other	\$	Loan Amount	(-) \$ <u>617,250.00</u>
<b>Total Monthly Payment</b>	<b>\$ <u>6,357.40</u></b>	Non-Borrower Paid Closing Costs	(-) \$ <u>771.56</u>
<b>Closing Costs Summary</b>		FHA UFMIP/VA Fee Financed	(-) \$
<b>Borrower Paid Closing Costs</b>	(a) \$ <u>50,071.51</u>	Total Lender Credit	(-) \$
<b>Total Lender Paid CC</b>	\$ <u>771.56</u>		(-) \$
<b>Total Non-Borrower Paid CC</b>	(b) \$ <u>771.56</u>		(-) \$
<b>Total Lender Credit</b>	\$		(-) \$
<b>Total Closing Costs</b>	<b>(a + b) \$ <u>50,843.07</u></b>		(-) \$
		First Mortgage	(-) \$
		Second Mortgage (Sub Financing)	(-) \$
		Closing Costs from <b>2nd Lien</b>	(-) \$
		<b>Total Credits</b>	<b>(d) \$ <u>618,021.56</u></b>
		<b>Cash to borrower</b>	<b>(c - d) \$ <u>-18,953.49</u></b>

  

<b>S</b> – Paid by Seller	<b>B</b> – Paid by Broker	<b>A</b> – APR Affected by Cost	
<b>S/</b> – Split by Seller & Others	<b>L</b> – Paid by Lender	<b>O</b> – Paid by Other	<b>P</b> – Paid Outside Closing (POC)