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: 25052641	Interest Rate:		Type of Loan: Convention	nal	Base Loan Amt:				
Loan Program: AHL WS Invest Star - Fixed 30 Yr		360	Sales Price:		Total Loan Amt:	\$617,250.00			
Estimated Closing Costs									
800. Items Payable in Connection with Loa Loan Origination Fees Application Fees Processing Fees A Underwriting Fees A Broker Fees 2.875 % Broker Compensation	n \$	1,449.00 17,745.94	1100. Title Charges Title - Abstract or 1102. Settlement or A Settlement Fee	Closing Fee		\$			
802. Credit or Charge for Interest Rate L Business Purpose Premium to Adler Capital	LLC \$ \$ \$ \$		1103. Owner's Title I 1104. Lender's Title 1109. A Title - E-Recording 1110. A 1111. 1112. 1113. 1114. 1115.	Insurance Fee to Simplifile /		\$			
803. Adjusted Origination Charges 804. P Appraisal Fee to Great South Bay Appra	19,966.50	1116. 1200. Government Reco	ording and Ti	ranefor Charges	\$				
805. Credit Report to	isal \$775.00 \$		1200. Government Reco	ording and n	ransier Charges	\$ 285.00			
806. Tax Service to	\$		1203. Transfer Taxes	;		\$			
807. Flood Certification	\$		1204. City/County Ta			\$1,234.50			
808. A Desk Review Fee to American Heritage Lending, \$12 809.		125.00	1205. State Tax/Star 1206.	nps		\$2,160.55 \$			
810.	φ \$		1200.			\$			
811.	\$		1207.			\$			
812.	\$		1209.			\$			
813.	\$		1210.			\$			
814 . \$			1300. Additional Settlement Charges						
815.	\$		1302.			\$			
816. 817. A Entity Fee to American Heritage Lending,	ې م	299.00	1303. 1304.			\$ \$			
818.	-		1305.			\$			
819.	\$		1306.			\$			
820.	\$		1307.			\$			
821.	\$		1308.			\$			
822. 823.	\$		1309. 1310.			\$ \$			
824.	\$		1311.			\$			
825.	\$		1312.			\$			
826.	\$		1313.			\$			
827.	\$		1314.			\$			
828.	\$		1315.			\$			
829. 830.	\$		1316.			\$ \$			
830.	Φ 2.		1317. 1318.			\$			
832.	\$		1319.			\$			
833.	\$		1320.			\$			
834.	\$		Total Estimated Closing	Costs		\$27,610.89			
835.	\$								
S – Paid by Seller B – Paid by Broker A – APR Affected by Cost									
S/ - Split by Seller & Others L - Paid by Lender O - Paid by Other P - Paid Outside Closing (POC)									

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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: 25052641	Interest Rate: 7.625 %	Type of Loan: Conventional		Base Loan Amt: \$617,250.00				
Loan Program: AHL WS Invest Star - Fixed 30 Yr	Term: 360	Sales Price:		Total Loan Amt: \$617,250.00				
Estimated Reserve/Prepaid Costs								
900. Items Required by Lender to be Paid		1000. Reserves Deposited with Lender						
901. A Daily Interest 25 Days @ \$ 130 .		1001. Initial Deposit			\$ 7,812.32			
902. Mortgage Ins Premium to	\$ \$ 10,820.00	1002. Homeowner's I 1003. Mortgage Ins			\$1,803.34			
903. Homeowner's Insurance to Citizens 904. Property Taxes to Broward County Tax Collec		1003. Mortgage Ins 1004. Property Taxes		\$ @ \$ \$ @ \$ 982.45	\$ \$ 9,824.50			
905. VA Funding Fee	\$	1004. Troperty Taxes	-	s @ \$	\$\$			
906. Flood Insurance	\$	1006. Flood Reserve		; @ \$ 104.42	\$ 522.10			
907.	\$	1007.		; @ \$	\$			
908.	\$	1008.		; @ \$	\$			
909.	\$	1009.		s @ \$	\$			
910.	\$	1010. USDA Annual F		s @ \$	\$			
911.	\$	1011. Aggregate Adju	stment		- \$4,337.62			
912.	\$	Total Estimated Reserve	/Prepaid Co	sts	\$21,900.82			
Transaction Summary								
Total Estimated Monthly Payment		Total Estimated Funds	Needed to	Close				
Principal and Interest	\$ 4,368.86	Purchase Price/Payoff			+) \$ <u>556,598.55</u>			
Other Financing (P & I)		Total Estimated Closing Costs		(+) \$ <u>27,610.89</u>				
Hazard Insurance	Total Estimated Reserve/Prepaid Costs			(+) \$ <u>21,900.82</u>				
Real Estate Taxes	Discounts (if borrower will pay)		(-	(+) \$ <u>771.56</u>				
Mortgage Insurance	FHA UFMIP/VA Funding Fee			(+) \$				
HOA Dues	\$	Total Costs		(c)	\$606,881.82			
Other	\$							
Total Monthly Payment	\$ <u>6,357.40</u>	Loan Amount			-) \$ <u>617,250.00</u>			
Closing Costs Summary	()	Non-Borrower Paid Closin			-) \$ 771.56			
Borrower Paid Closing Costs	(a) \$ <u>50,286.71</u>	FHA UFMIP/VA Fee Finar	icea		-) \$			
Total Lender Paid CC Total Non-Borrower Paid CC	\$ <u>771.56</u> (b) \$ 771.56	Total Lender Credit			-) \$			
Total Lender Credit	(b) \$771.56				-) \$			
Total Closing Costs	(a + b) \$51,058.27			(-	-) \$			
Total Glosing Goots	(a 1 b) \$\pi \sum_{\substack{0.15000.2.}{\text{0.15000.2.}}}			(-	-) \$ -) \$			
		First Mortgage		(-	-) \$			
	Second Mortgage (Sub Financing) (-) \$			-) \$				
	Closing Costs from 2nd Lien (–) \$							
		Closing Costs nom Zild L	1611	(-	-) Ψ			
		Total Credits		(d)	\$ <u>618,021.56</u>			
		Cash to borrower		(c – d)	\$ <u>-11,139.74</u>			
	aid by Broker	A – APR Affected by Cost						
S/ – Split by Seller & Others L – Pa	id by Lender	O – Paid by Other		P – Paid Outside	Closing (POC)			