## **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: 7.		Type of Loan: Convention	nal	Base Loan Amt:				
Loan Program: AHL WS Invest Star - Fixed 30 Yr		60	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 1  1102. Settlement or A Settlement Fee	Closing Fee		\$\$  \$			
802. Credit or Charge for Interest Rate  L Business Purpose Premium to Adler Capital  803. Adjusted Origination Charges	\$ \$ \$ \$ \$ \$ \$ \$	771.56	1103. Owner's Title I 1104. Lender's Title 1109. A 1110. A 1111. 1112. 1113. 1114. 1115. 1116.	Insurance Fee to Simplifile /		\$			
804. P Appraisal Fee to Great South Bay Appra		19,966.50	1200. Government Reco	ording and Tr	ansfer Charges	<b>5</b>			
805. Credit Report to	S		1200. Government Reco	oranny ana m es	ansier Charges	\$ 285.00			
806. Tax Service to	\$_		1203. Transfer Taxes	3		\$			
807. Flood Certification	\$_		1204. City/County Ta			\$1,200.00			
		125.00	1205. State Tax/Star	nps		\$2,100.00			
809.   810.	\$ <u>_</u>		1206. 1207.			\$			
810.	Ф Ф		1207.			\$ \$			
812.	Ψ \$		1209.			\$			
813.	\$_		1210.			\$			
814.	·		1300. Additional Settlement Charges						
815.	\$_		1302.	•		\$			
816.	\$_		1303.			\$			
817. A Entity Fee to American Heritage Lending, 818.	LLO \$_	299.00	1304. 1305.			\$			
819.	\$ \$		1306.			\$			
820.	\$ <u>_</u>		1307.			\$			
821.	\$_		1308.			\$			
822.	\$_		1309.			\$			
823.	\$_		1310.			\$			
824.   825.	\$ _		1311.   1312.			\$ \$			
826.	Φ \$		1312.			φ \$			
827.	\$_		1314.			\$			
828.	\$_		1315.			\$			
829.	\$_		1316.			\$			
830.	\$ _		1317.			\$			
831.   832.	\$ <u></u>		1318.   1319.			\$ \$			
833.	Ψ — \$		1320.			\$			
834.	\$ \$		Total Estimated Closing	Costs		\$ 27,395.69			
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: <b>\$617,250.00</b>					
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 Depos	ited with Le	nder					
901. A Daily Interest <b>25</b> Days @ \$ <b>130</b> .					\$				
902. Mortgage Ins Premium to	\$	1002. Homeowner's			\$1,803.34				
903. Homeowner's Insurance to Citizens	\$ <u>10,820.00</u>			s @ \$ s @ \$ 982.45	\$ \$ 9,824.50				
904. Property Taxes to Broward County Tax Collec 905. VA Funding Fee	tor \$ \$	1004. Property Taxe 1005. City Property		6 @ \$	\$\$				
906. Flood Insurance	\$ \$	1005. City Hoperty		5 @ \$ 104.42	\$ 522.10				
907.	\$	1007.		s @ \$	\$				
908.	\$	1008.		s @ \$	\$				
909.	\$	1009.		s @ \$	\$				
910.	\$	1010. USDA Annual		s @ \$	\$				
911.	\$	1011. Aggregate Adj	ustment		- \$4,337.62				
912.	\$	Total Estimated Reserv	e/Prepaid Co	sts	\$21,900.82				
	Transactio	n Summary							
Total Estimated Monthly Payment		Total Estimated Funds	s Needed to	Close					
Principal and Interest	\$4,368.86	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>				+) \$ <u>21,900.82</u>				
Real Estate Taxes	\$ 982.4 <u>5</u>	Discounts (if borrower will pay)		(+) \$ <u>771.56</u>					
Mortgage Insurance	\$	FHA UFMIP/VA Funding	Fee		+) \$				
HOA Dues	\$	Total Costs		(c)	\$599,068.07				
Other	\$	l		,					
Total Monthly Payment	\$ 6,357.40		0 1		-) \$ <u>617,250.00</u>				
Closing Costs Summary		Non-Borrower Paid Closing Costs FHA UFMIP/VA Fee Financed		(-) \$ <b>771.56</b>					
Borrower Paid Closing Costs (a) \$ 50,071.51 Total Lender Paid CC \$ 771.56		Total Lender Credit		(-) \$ (-) \$					
Total Non-Borrower Paid CC	(b) \$ 771.56	1			-) \$				
Total Lender Credit	(b) \$				-) \$				
Total Closing Costs	(a + b) \$ 50,843.07			(-	-) \$				
	` '			(-	-) \$ -) \$				
		First Mortgage		(-	-) \$				
	Second Mortgage (Sub Financing) (-) \$								
		Closing Costs from 2nd			-) \$				
					•				
		T-4-1 O		7.0	A 640 004 TO				
		Total Credits		(d)	\$ 618,021.56				
		Cash to borrower		(c – d)	\$ <u>-18,953.49</u>				
O Deidha Callan	id by Doubles	A ADD 45 1 11 0							
	aid by Broker aid by Lender	<ul><li>A – APR Affected by Cos</li><li>O – Paid by Other</li></ul>	τ	P – Paid Outside	Closing (POC)				
Ji – Opiit by Gellet & Others L – Fa	ild by Leriuer	O - 1 alu by Other		i — i aiu Ouisiue	Ciosing (i OO)				