

## Closing Cost Details

Loan Costs		Other Costs	
<b>A. Origination Charges</b>		<b>E. Taxes and Other Government Fees</b>	\$85
.25 % of Loan Amount (Points)	\$1,802	Recording Fees and Other Taxes	\$85
Application Fee	\$1,802	Transfer Taxes	
Underwriting Fee	\$1,802	<b>F. Prepaids</b>	\$867
		Homeowner's Insurance Premium ( 6 months)	\$605
		Mortgage Insurance Premium ( months)	
		Prepaid Interest ( \$17.44 per day for 15 days @ 3.875%)	\$262
		Property Taxes ( months)	
<b>B. Services You Cannot Shop For</b>		<b>G. Initial Escrow Payment at Closing</b>	\$413
Appraisal Fee	\$405	Pest Inspection Fee	\$100.83 per month for 23mo. \$202
Credit Report Fee	\$30	Mortgage Insurance	per month for 0 mo
Flood Determination Fee	\$20	Property Taxes	\$105.30 per month for 2 mo \$211
Flood Monitoring Fee	\$32		
Tax Monitoring Fee	\$75		
Tax Status Research Fee	\$110	<b>H. Other</b>	\$1,017
		<b>Title – Owner's Title Policy (optional)</b>	\$1,017
<b>D. TOTAL LOAN COSTS (A + B + C)</b>		<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	\$2,382
<b>C. Services You Can Shop For</b>	\$3,198	<b>J. TOTAL CLOSING COSTS</b>	\$8,054
Pest Inspection Fee	\$135	<b>D + I</b>	\$8,054
Survey Fee	\$65	<b>Lender Credits</b>	
Title – Insurance Binder	\$700		
Title – Lender's Title Policy	\$535		
Title – Settlement Agent Fee	\$502		
Title – Title Search	\$1261		
		<b>Calculating Cash to Close</b>	
		<b>Total Closing Costs (J)</b>	\$8,054
		Closing Costs Financed (Paid from your Loan Amount)	\$0
		Down Payment/Funds from Borrower	\$18,000
		Deposit	– \$10,000
		Funds for Borrower	\$0
		Seller Credits	\$0
		Adjustments and Other Credits	\$0
		<b>Estimated Cash to Close</b>	\$16,054