



## FEE ESTIMATE

Applicant(s)  
Credit Score  
Preparation Date

Loan Originator  
NMLS ID  
Phone

Loan Program  
Purpose of Loan  
Term (Years)  
Occupancy

Sales Price  
Down Payment  
Loan Amount w/ FHAFF or VAFF  
Interest Rate  
APR

### Closing Costs

#### Mortgage Closing Costs

Discount Points/Credit  
Processing Fee  
Underwriting Fee  
Verification of Employment Fee  
Appraisal  
Flood Certificate  
Credit Report  
Attorney Document Preparation

#### Settlement/Title Co. Charges

Settlement Fee  
Owners' Title Policy  
Endorsements

#### Government Recording & Transfer

Recording Fee

#### Additional Settlement Charges

Home Inspection

### Pre-Paid & Escrows

#### Items Paid In Advance

Homeowner's Insurance - 1 Yr  
Prepaid Interest  
Flood Insurance - 1 Yr

#### Reserves Deposited Into Escrow

Homeowner's Insurance - 3 Months  
Real Estate Taxes - 3 Months  
Flood Insurance - 3 Months

### Total Estimated Funds to Close

Total Closing Costs  
Total Prepays/Reserves  
Down Payment

**Total Funds Needed**

Seller Paid Closing Costs  
Earnest Money Deposit

**Estimated Funds to Close**

### Total Estimated Monthly Payment

Principal & Interest  
Homeowner's Insurance  
Real Estate Taxes  
Mortgage Insurance  
HOA/Condo Association  
Flood Insurance

**Total Est Monthly Pmt**

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

