

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



Initial Fees Worksheet

Borrower(s): Sai Anusha Appana
 Property Address: Prosper, TX 75078
 Prepared by: CLM Mortgage, Inc.
 (469) 872-3800
 1600 N Collins, Ste 1950
 Richardson, TX 75080
 Date Prepared: 6/29/2023

Loan Number: LEAD042304150004
 Loan Program: 30 YEAR FIXED CONVENTIONAL
 Total Loan Amount: \$442,491.00
 Loan Term: 360/360 months
 Interest Rate: 6.625%
 APR: 6.721%

A - APR

S/B - Seller/Broker Paid

| Origination Charges | | | | \$2,601.23 |
|---------------------------------------|--------------------------------|---------------------------------|---|-------------|
| Discount points | CLM Mortgage, Inc. | 0.250% of \$442,491.00 | A | \$1,106.23 |
| Document Review Fee | CLM Mortgage, Inc. | 0.000% + \$100.00 | A | \$100.00 |
| Processing fee | CLM Mortgage, Inc. | 0.000% + \$400.00 | A | \$400.00 |
| Underwriting fee | CLM Mortgage, Inc. | 0.000% + \$995.00 | A | \$995.00 |
| Services You Cannot Shop For | | | | \$1,330.00 |
| Appraisal fee | | 0.000% + \$605.00 | | \$605.00 |
| Credit report | Factual Data | 0.000% + \$225.00 | | \$225.00 |
| Final Inspection | | 0.000% + \$275.00 | | \$275.00 |
| Flood certification | Core Logic Flood Services, LLC | 0.000% + \$15.00 | A | \$15.00 |
| Texas Attorney Doc Prep Review F... | Don W. Ledbetter, PLLC | 0.000% + \$125.00 | A | \$125.00 |
| Warranty Deed | Don W. Ledbetter, PLLC | 0.000% + \$85.00 | | \$85.00 |
| Services You Can Shop For | | | | \$4,162.94 |
| Survey | CBG Surveying Texas, LLC | 0.000% + \$500.00 | | \$500.00 |
| Attorney fees | CLM Mortgage, Inc | 0.000% + \$50.00 | | \$50.00 |
| Closing/Settlement fee | N Title - Dallas | 0.000% + \$525.00 | A | \$525.00 |
| E-Recording Fee | CLM Mortgage, Inc | 0.000% + \$19.00 | A | \$19.00 |
| Lender's title insurance | N Title - Dallas | 0.680% + \$0.00 | | \$3,008.94 |
| Tax Certificates | CLM Mortgage, Inc | 0.000% + \$55.00 | | \$55.00 |
| Texas Title Insurance Guaranty - L... | CLM Mortgage, Inc | 0.000% + \$5.00 | | \$5.00 |
| Taxes And Other Government Fees | | | | \$200.00 |
| Recording Fee - Deed | CLM Mortgage, Inc | 0.000% + \$30.00 | | \$30.00 |
| Recording Fee - Mortgage | CLM Mortgage, Inc | 0.000% + \$170.00 | | \$170.00 |
| Prepays | | | | \$3,754.57 |
| Hazard Insurance | | 12 mo. | | \$2,695.97 |
| Per-diem interest | CLM Mortgage, Inc. | \$81.430635 per day for 13 days | A | \$1,058.60 |
| Initial Escrow Payment At Closing | | | | \$5,939.55 |
| Hazard Insurance Reserves | | \$224.66 per month for 3 mo. | | \$673.98 |
| Property Taxes Reserves | CLM Mortgage, Inc | \$1,755.19 per month for 3 mo. | | \$5,265.57 |
| Other | | | | \$3,945.50 |
| HOA - Dues | | | | \$249.00 |
| HOA - Resale Fee | | | | \$405.00 |
| HOA - Service Fee | | | | \$29.00 |
| HOA - Transfer Fee | | | | \$250.00 |
| HOA - Working Capital | | | | \$300.00 |
| Owner's title insurance | N Title - Dallas | | | \$2,707.50 |
| Texas Title Insurance Guaranty - ... | CLM Mortgage, Inc | 0.000% + \$5.00 | | \$5.00 |
| Estimated Gross Closing Costs | | | | \$21,933.79 |
| Lender Credit | | | | \$0.00 |
| Estimated Net Closing Costs | | | | \$21,933.79 |

| Total Estimated Funds Needed To Close | | | | | |
|---------------------------------------|--------------|-----------------------------------|--------------|-------------------------|------------|
| a. Purchase Price | \$842,491.00 | j. Subordinate financing | \$0.00 | Principal & Interest | \$2,833.32 |
| b. Alterations, improvements | \$0.00 | k. Closing costs paid by seller | \$0.00 | Other financing (P & I) | \$0.00 |
| c. Land | \$0.00 | l. Other credits | | Hazard Insurance | \$224.66 |
| d. Refi (incl debts to be paid off) | \$0.00 | | | Real Estate Taxes | \$1,755.19 |
| e. Estimated prepaid items | \$9,694.12 | | | Mortgage Insurance | \$0.00 |
| f. Estimated closing costs | \$11,133.44 | Seller Credit | 20,000.00 | Homeowner Assn. Dues | \$82.92 |
| g. PMI, MIP, Funding Fee | \$0.00 | | | Other | \$0.00 |
| h. Discount | \$1,106.23 | Lender Credit | | | |
| i. Total Cost (sum a through h) | \$864,424.79 | m. Loan amount (exclude PMI, MIP) | \$442,491.00 | | |
| | | n. PMI, MIP, Funding Fee financed | \$0.00 | | |
| | | o. Loan amount (add m & n) | \$442,491.00 | | |
| Total Est. Funds From Borrower | | | \$401,933.79 | Total Monthly Payment | \$4,896.09 |