

## Closing Cost Details

### Loan Costs

<b>A. Origination Charges</b>	<b>\$4,076</b>
0.717% of Loan Amount (Points)	\$2,886
Lender Origination Fee	\$1,190

### B. Services You Cannot Shop For \$629

Appraisal Fee	\$505
Credit Report Fee	\$27
Flood Certification Fee	\$5
Life of Loan Flood Monitoring	\$8
Tax Service Fee	\$84

### C. Services You Can Shop For \$5,000

Survey	\$1,200
Title – ALTA 8.1 Endorsement	\$25
Title – ALTA 9 Endorsement	\$25
Title – Closing/Escrow Fee	\$1,250
Title – Lender's Title Insurance	\$2,500

### D. TOTAL LOAN COSTS (A + B + C) \$9,705

### Other Costs

<b>E. Taxes and Other Government Fees</b>	<b>\$5,420</b>
Recording Fees and Other Taxes	\$500
Transfer Taxes	\$4,920

### F. Prepays \$2,858

Homeowner's Insurance Premium (12 months)	\$2,300
Mortgage Insurance Premium ( months)	
Prepaid Interest (\$37.22 per day for 15 days @ 3.375%)	\$558
Property Taxes ( months)	

### G. Initial Escrow Payment at Closing \$3,042

Homeowner's Insurance	\$191.67 per month for 2 mo.	\$383
Mortgage Insurance	per month for mo.	
Property Taxes	\$886.32 per month for 3 mo.	\$2,659

### H. Other \$25

Title – Owner's Title Insurance (Optional)	\$25
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### I. TOTAL OTHER COSTS (E + F + G + H) \$11,345

### J. TOTAL CLOSING COSTS \$21,050

D + I	\$21,050
Lender Credits	

### Calculating Cash to Close

Total Closing Costs (J)	\$21,050
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$172,500
Deposit	-\$55,500
Funds for Borrower	\$0
Seller Credits	-\$4,920
Adjustments and Other Credits	\$0
<b>Estimated Cash to Close</b>	<b>\$133,130</b>