

CLOSING COSTS

Mortgage Discount Points ( .000% ):	\$0.00
Appraisal: (POC) :	\$450.00
Credit Report:	\$25.00
Mortgage Insurance:	\$0.00
Documentation Preparation:	\$200.00
Underwriting:	\$1,000.00
Flood Certification:	\$25.00
Tax Escrow Service:	\$125.00
Courier:	\$35.00
Wire:	\$45.00
Escrow Waiver:	\$0.00
Mortgage Interest to end of month (3) days):	\$175.23
<b>Mortgage Origination Costs:</b>	<b>\$2,080.23</b>
Title Insurance Policy (Enhanced Sale):	\$3,071.20
Policy Endorsements:	\$300.00
Survey:	\$0.00
<b>Title Insurance Costs:</b>	<b>\$3,371.20</b>

Total Closing Costs:

\$15,740.63

ESCROWS

County Tax (5 months):	\$266.53
Municipal Tax (5 months):	\$201.30
School Tax (11 months):	\$3,160.86
Homeowners Insurance (2 months):	\$166.67
Condo / HOA Fee (0 months):	\$0.00
Mortgage Insurance (2 months):	\$0.00
<b>Total Escrows:</b>	<b>\$3,795.36</b>

TRANSACTION SUMMARY

Purchase Price:	\$410,000.00
Closing Costs:	\$15,740.63
Lender Escrows:	\$3,795.36
Reimbursements to Seller:	\$1,395.77
<b>Total Acquisition Costs:</b>	<b>\$430,931.76</b>
Mortgage Amount:	(\$328,000.00)
MIP Financed:	(\$0.00)
<b>Total Mortgage Amount:</b>	<b>(\$328,000.00)</b>
Seller Assist (.000%) :	(\$0.00)
<b>Estimated Cash Needed to Purchase:</b>	<b>\$102,931.76</b>
Earnest Deposit:	(\$15,000.00)
Prepaid Services:	(\$1,450.00)
<b>Estimated Cash Needed at Settlement:</b>	<b>\$86,481.76</b>

Transfer Tax (1.000%):	\$4,100.00
Deed Recording Fee:	\$65.20
Mortgage Recording Fee:	\$194.00
Notary Fee:	\$35.00
Commission Paid by Buyer:	\$395.00
Homeowners Insurance: (POC)	\$1,000.00
Home Warranty:	\$0.00
Home Inspection (POC) :	\$0.00
Termite / Pest Inspection (POC) :	\$0.00
Radon Inspection: (POC) :	\$0.00
Water Inspection (POC) :	\$0.00
Septic Inspection (POC) :	\$0.00
Attorney Fee (POC) :	\$0.00
Capitalization Funding:	\$1,500.00
Condo Move-in Fee:	\$0.00
<b>SELLER'S CLOSING COST :</b>	<b>\$3,000.00</b>
<b>Other Closing Costs:</b>	<b>\$10,289.20</b>

BUYER REIMBURSEMENTS TO SELLER

County Tax (8 months 4 days):	\$434.63
Municipal Tax (8 months 4 days):	\$328.25
School Tax (2 months 3 days):	\$604.62
Condo / HOA Fee (0 months 3 days):	\$28.27
<b>Total Reimbursements to Seller:</b>	<b>\$1,395.77</b>

ONGOING MONTHLY PAYMENTS

Principal and Interest:	\$2,073.18
Real Estate Taxes:	\$380.92
Homeowners Insurance:	\$83.33
Mortgage Insurance:	\$0.00
Condo / HOA Fee:	\$430.00
<b>Estimated Monthly Payment:</b>	<b>\$2,967.43</b>