

These fees are typical for a 30 year construction-perm loan with a loan amount of \$450,000. Please request a Loan Estimate with fees for your specific home lending needs.

Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges		E. Taxes and Other Government Fees	
	\$6,415		\$0
% of Loan Amount (Points)		Recording Fees and Other Taxes	
Administration Fee	\$400	Transfer Taxes	
Inspection Fee	\$1,450	F. Prepays	
Origination Fee	\$4,500		\$0
Processing Fee	\$50	Homeowner's Insurance Premium (months)	
Wire Transfer Fee	\$15	Mortgage Insurance Premium (months)	
		Prepaid Interest (per day for days @)	
		Property Taxes (months)	
B. Services You Cannot Shop For		G. Initial Escrow Payment at Closing	
	\$392		\$0
Courier Fee	\$90	Homeowner's Insurance	per month for mo.
Credit Report	\$100	Mortgage Insurance	per month for mo.
Flood Certification	\$17	Property Taxes	per month for mo.
Insurance Monitoring Fee	\$94		
Tax Service	\$91		
C. Services You Can Shop For		H. Other	
	\$0		\$0
D. TOTAL LOAN COSTS (A + B + C)		I. TOTAL OTHER COSTS (E + F + G + H)	
	\$6,807		\$0
		J. TOTAL CLOSING COSTS	
			\$6,807
		D + I	\$6,807
		Lender Credits	
Calculating Cash to Close			
		Loan Amount	\$450,000
		Total Closing Costs (J)	-\$6,807
		Estimated Total Payoffs and Payments	\$0
		Estimated Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$443,193
		Estimated Closing Costs Financed (Paid from your Loan Amount)	\$6,807

Adjustable Payment (AP) Table	
Interest Only Payments?	YES For your first 12 payments
Optional Payments?	NO
Step Payments?	NO
Seasonal Payments?	NO
Monthly Principal and Interest Payments	
First Change/Amount	1st Payment
Subsequent Changes	Every Payment
Maximum Payment	\$2,956 starting at 13th payment