Closing Cost Details

Loan Costs	
A. Origination Charges	\$4,975
% of Loan Amount (Points) Administration Fee Origination Fee Processing Fee Wire Transfer Fee	\$400 \$4,500 \$50 \$25

Other Costs		
E. Taxes and Other Government Fees		\$0
Recording Fees and Other Taxes Transfer Taxes		
F. Prepaids		\$0
Homeowner's Insurance Premium (months) Mortgage Insurance Premium (months) Prepaid Interest (per day for days @Property Taxes (months))	

B. Services You Cannot Shop For	\$2,932
Appraisal Fee	\$1,050
Courier Fee	\$90
Credit Report	\$140
Flood Certification	\$17
Inspection Fee	\$1,450
Insurance Monitoring Fee	\$94
Tax Service	\$91

G. Initial Escrow Payment at	Closing		\$0
Homeowner's Insurance	per month for	mo.	
Mortgage Insurance	per month for	mo.	
Property Taxes	per month for	mo.	
H. Other			\$0

C. Services You Can Shop For \$0

J. TOTAL CLOSING COSTS	\$7,907
D+I	\$7,907
Lender Credits	

Calculating Cash to Close Loan Amount Total Closing Costs (J) Estimated Total Payoffs and Payme

I. TOTAL OTHER COSTS (E + F + G + H)

Estimated Total Payoffs and Payments	\$0
Estimated Cash to Close From To Borrower	\$442,093
Estimated Closing Costs Financed (Paid from your Loan Amount)	\$7,907

D. TOTAL LOAN COSTS (A + B + C) \$7,907

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	

\$0

\$450,000

-\$7,907