

Itemized Fee Worksheet

(For Use with Service Providers and Investors)

Date: _____

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By:	Subject Property:	Borrower(s):	
Loan Number:	Interest Rate:	Type of Loan:	Base Loan Amt:
Loan Program:	Term:	Sales Price:	Total Loan Amt:

Estimated Closing Costs

<p>800. Items Payable in Connection with Loan</p> <p>Loan Origination Fees % \$ _____</p> <p>Application Fees \$ _____</p> <p>Processing Fees \$ _____</p> <p>Underwriting Fees \$ _____</p> <p>Broker Fees % + \$ \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>802. Credit or Charge for Interest Rate \$ _____</p> <hr/> <p>803. Adjusted Origination Charges \$ _____</p> <p>804. Appraisal Fee to \$ _____</p> <p>805. Credit Report to \$ _____</p> <p>806. Tax Service to \$ _____</p> <p>807. Flood Certification \$ _____</p> <p>808. \$ _____</p> <p>809. \$ _____</p> <p>810. \$ _____</p> <p>811. \$ _____</p> <p>812. \$ _____</p> <p>813. \$ _____</p> <p>814. \$ _____</p> <p>815. \$ _____</p> <p>816. \$ _____</p> <p>817. \$ _____</p>	<p>1100. Title Charges</p> <p>1102. Settlement or Closing Fee \$ _____</p> <p>1103. Owner's Title Insurance \$ _____</p> <p>1104. Lender's Title Insurance \$ _____</p> <p>1109. \$ _____</p> <p>1110. \$ _____</p> <p>1111. \$ _____</p> <p>1112. \$ _____</p> <p>1113. \$ _____</p> <p>1114. \$ _____</p> <hr/> <p>Total Title Charges \$ _____</p> <p>1200. Government Recording and Transfer Charges</p> <p>1202. Recording Fees \$ _____</p> <p>1203. Transfer Taxes \$ _____</p> <p>1204. City/County Tax/Stamps \$ _____</p> <p>1205. State Tax/Stamps \$ _____</p> <p>1206. \$ _____</p> <p>1207. \$ _____</p> <p>1208. \$ _____</p> <hr/> <p>Total Recording/Transfer Charges \$ _____</p> <p>1300. Additional Settlement Charges</p> <p>1302. \$ _____</p> <p>1303. \$ _____</p> <p>1304. \$ _____</p> <p>1305. \$ _____</p> <p>1306. \$ _____</p> <p>1307. \$ _____</p> <p>1308. \$ _____</p> <p>1309. \$ _____</p> <hr/> <p>Total Estimated Closing Costs \$ _____</p>
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Estimated Reserve/Prepaid Costs

<p>900. Items Required by Lender to be Paid in Advance</p> <p>901. Daily Interest Days @ \$ \$ _____</p> <p>902. Mortgage Ins Premium to \$ _____</p> <p>903. Homeowner's Insurance to \$ _____</p> <p>904. \$ _____</p> <p>905. VA Funding Fee \$ _____</p> <p>906. Flood Insurance \$ _____</p> <p>907. \$ _____</p> <p>908. \$ _____</p> <p>909. \$ _____</p>	<p>Reserves Deposited with Lender</p> <p>1001. Initial Deposit into Escrow Account \$ _____</p> <p>1002. Homeowner's Ins mths @ \$ \$ _____</p> <p>1003. Mortgage Ins mths @ \$ \$ _____</p> <p>1004. Property Taxes mths @ \$ \$ _____</p> <p>1005. City Property Tax mths @ \$ \$ _____</p> <p>1006. Flood Reserve mths @ \$ \$ _____</p> <p>1007. mths @ \$ \$ _____</p> <p>1008. mths @ \$ \$ _____</p> <p>1009. mths @ \$ \$ _____</p> <p>1010. Aggregate Adjustment - \$ _____</p> <hr/> <p>Total Estimated Reserve/Prepaid Costs \$ _____</p>
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Transaction Summary

<p>Total Estimated Monthly Payment</p> <p>Principal and Interest \$ _____</p> <p>Other Financing (P & I) \$ _____</p> <p>Hazard Insurance \$ _____</p> <p>Real Estate Taxes \$ _____</p> <p>Mortgage Insurance \$ _____</p> <p>HOA Dues \$ _____</p> <p>Other \$ _____</p> <p>Total Monthly Payment \$ _____</p> <hr/> <p>Closing Costs Summary</p> <p>Borrower Paid Closing Costs (a) \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>Total Non-Borrower Paid CC (b) \$ _____</p> <hr/> <p>Total Closing Costs (a + b) \$ _____</p>	<p>Total Estimated Funds Needed to Close</p> <p>Purchase Price/Payoff (+) \$ _____</p> <p>Total Estimated Closing Costs (+) \$ _____</p> <p>Total Estimated Reserve/Prepaid Costs (+) \$ _____</p> <p>Discounts (if borrower will pay) (+) \$ _____</p> <p>FHA UFMIP/VA Funding Fee (+) \$ _____</p> <p>Total Costs (c) \$ _____</p> <p>Loan Amount (-) \$ _____</p> <p>Non-Borrower Paid Closing Costs (-) \$ _____</p> <p>FHA UFMIP/VA Fee Financed (-) \$ _____</p> <p>_____ (-) \$ _____</p> <p>_____ (-) \$ _____</p> <p>_____ (-) \$ _____</p> <p>First Mortgage (-) \$ _____</p> <p>Second Mortgage (Sub Financing) (-) \$ _____</p> <p>Closing Costs from (-) \$ _____</p> <p>Total Credits (d) \$ _____</p> <hr/> <p>(c - d) \$ _____</p>
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S – Paid by Seller	B – Paid by Broker	A – APR Affected by Cost	P – Paid Outside Closing (POC)
S/ – Split by Seller & Others	L – Paid by Lender	O – Paid by Other	