

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

## **CLOSING COST WORKSHEET**

07/12/2017

LENDER FEE   S   885.00 / 0.00   Appraisal Fee   S   500.00 / 0.00		ESTIMATED CLOSING COSTS		Anni lottir i antin		FIRST MERIDIAN	I MORTGAGE CORP		
Approfisal Fee   \$ 5,000 (1) 36   Credit Report Fee   \$ 3,656 (7) 30   Title - Settisment Agent Fee   \$ 5,500 (7) 30   Title - Title insurance (standard Product)   \$ 5,500 (7) 30   Title - Title insurance (standard Product)   \$ 5,500 (7) 30   Recording Fee - Bear   \$ 40,000 (7) 30   Recording Fee - Bear   \$ 40,000 (7) 30   Recording Fee - Bear   \$ 540,000 (7) 30   Recording Fee - Mortgage   \$ 40,000 (7) 30   Recording Fee - Mortgage   \$ 40,000 (7) 30   Recording Fee - Bear   \$ 540,000 (7) 30   Recording Fee - Mortgage   \$ 40,000 (7) 30   Recording Fee - Mortgage   \$ 40,000 (7) 30   Recording Fee - Bear   \$ 540,000 (7) 30   Recording Fee - Mortgage   \$ 40,000 (7) 30   Recording Fee - Mortgage   \$ 40,				APPLICANT / OTHER		İ			
Credit Report Fee   \$ 3,666 / 7,000	**		- \$		ļ	8305 Richmond	Highway		
Title - Settlement Agent Fea   \$ 555.00   7.00	**	<u> </u>	- \$ _		Suite 12A Alexandria, VA 22309 Phone: (703) 799-5626 Fax: (703) 799-5636				
Title - Title - Title - Title insurance (standard Product)   \$ 002.00 / 1.00			- \$ -						
Title   Titl			. \$ _						
Recording Fee - Desed		Title - Title Insurance (standard Product)	. \$						
Recording Fee - Mortgage   \$   \$   \$   \$   \$   \$   \$   \$   \$						Kevin Scott Retcher			
City/County Deed Tax/Stamp Fee   \$   \$   \$   \$   \$   \$   \$   \$   \$				49.00 / 0.00	ı				
State Deed Tax/Stamp Fee   \$   \$   \$   \$   \$   \$   \$   \$   \$		Recording Fee - Mortgage	. \$ _	62.00 / 0.00	ĺ	Borrower(s):			
Convertional   Conv		City/County Deed Tax/Stamp Fee	\$_	180.00 / 0.00			<del></del>		
Loan Program: Conventional   TYF/1 Yr ARM   Term in Months: 360   Note Rate: 3.750%, APR: 3.88224   BuyDowns: None   Loan to Value: 75.00%, S   S   BuyDowns: None   Loan to Value: 75.00%, S   BuyDowns: None   Loan to Va		State Deed Tax/Stamp Fee	. \$ _	540.00 / 0.00		Property:			
Loan Program:   Conventional   7 Yr / 1 Yr ARM   Term in Months:   360   Note Rate:   3,759%   APR   3,882%   BuyDowns:   None   Loan to Value:   75,00%   Cumulative LTV.   75,00%			\$_			-13-	····		
S   S   S   S   S   S   S   S   S   S			. \$ _			·			
Term in Months: 360			. \$ _			Loan Program:	Conventional		
S   S   S   S   S   S   S   S   S   S			\$ _				7 Yr / 1 Yr ARM		
APR: 3.882% BuyDowns: None Loan to Value: 75.00% Cumulative LTV: 75.00% Cumulative LTV: 75.00% Cumulative LTV: 75.00%  8			\$ _			Term in Months:	360		
## APR   \$3.882%   BuyDowns   None   Loan to Value   75.00%		- <u> </u>	\$ <u>_</u>		.	Note Rate:	3.750%	_	
BuyDowns: None   Loan to Value: 75.00%			\$ _		[	APR:		<del></del>	
Loan to Value   75.00%   Cumulative LTV   75.00%			\$ _			BuyDowns:		_	
Cumulative LTV:			* —						
a. Purchase price \$ a. Purchase price \$ b. Alterations, improvements, repairs c. Land (if acquired separately) d. Refinance (debts to be paid off) 300,000.00 e. Estimated Closing Costs 3,469.66 / 0.00 Discount (if Borrower pays) (h.) \$ 3,469.66 / 0.00 Discount (if Borrower pays) (h.) \$ 0.00 / 0.00 Total Closing Costs \$ 3,469.66 / 0.00  Best fees are non-refundable  ESTIMATED PREPAID ITEMS Interest for 7 days @ 30.82 \$ 215.74 / 0.00 Mortgage Insurance Premium Hazard Insurance Miths Aggregate Account Adj.  Estimated Closing Costs Adout (if Borrower will pay) Double Costing Costs Adout (if Borrower will pay) Double C			\$ _		1			_	
S   S   S   S   S   S   S   S   S   S			\$ <u>_</u>		Į		15.00%	_	
S   S   S   S   S   S   S   S   S   S			\$ _		Г	2. Durahasa sala	-		
S   S   S   S   S   S   S   S   S   S			· —					5	
S			\$ —		- 1	- · · · · · · · · · · · · · · · · · · ·			
Estimated Closing Costs (f.) \$ 3,469,66 / 0.00 Discount (if Borrower pays) (h.) Total Closing Costs (f.) \$ 3,469,66 / 0.00 Discount (if Borrower pays) (h.) \$ 0.00 / 0.00 Total Closing Costs (f.) \$ 3,469,66 / 0.00 Discount (if Borrower pays) (h.) \$ 0.00 / 0.00 Discount (if Borrower pays) (h.) \$ 0.00 / 0.00 Discount (if Borrower pays) (h.) \$ 0.00 / 0.00 Discount (if Borrower pays) (h.) \$ 0.00 / 0.00 Discount (if Borrower pays) (h.) \$ 0.00 / 0.00 Discount (if Borrower will pay) \$ 0.00			<sup>\$</sup> —		- 1	c. Land (if acquir	ed separately)		
S		<del></del>			- 1	d. Refinance (de	bts to be paid off)	300,000.00	
S			-		1			2,465.74	
Stimated Closing Costs (f.)   \$ 3,469.66 / 0.00			` _	<del></del>	ı			3,469.66	
Estimated Closing Costs (f.) \$ 3,469,66 / 0.00   Discount (if Borrower pays) (h.)			·						
Estimated Closing Costs (f)   \$ 3,469.66 / 0.00   Discount (if Borrower pays) (h.)   0.00 / 0.00   Estimated Closing Costs   \$ 3,469.66 / 0.00   Estimated Prepaid Items   \$ 2,465.74 / 0.00   Total			\$					0.00	
Discount (if Borrower pays) (h.)		Estimated Closing Costs (f.) \$		2 460 66 (0 00	- 1		,	305,935.40	
Total Closing Costs   \$ 3,469.66 / 0.00	poc				1				
ESTIMATED PREPAID ITEMS  Interest for 7 days ② 30.82 \$ 215.74 / 0.00  Mortgage Insurance Premium		1			ı	3 ,			
Lender Credit		<u> </u>		3,469.66 / 0.00	ļ	· · · · · · · · · · · · · · · · · · ·			
STIMATED PREPAID ITEMS   Interest for 7   days @ 30.82   \$   215.74   0.00	ese f	ees are non-refundable					•		
Interest for 7 days @ 30.82 \$ 215.74 / 0.00						Lender Credit		4,272.00	
Interest for 7 days @ 30.82 \$ 215.74 / 0.00		ESTIMATED DDEDAID ITE			, I				
Mortgage Insurance Premium		t t			i I				
Hazard Insurance Premium		<u> </u>	- \$_	215.74 / 0.00					
Hazard Insurance				0.00 / 0.00					
Mortgage Insurance  Miths  Miths  Property Taxes Association Dues Flood insurance  Miths Aggregate Account Adj.  Estimated Prepaid Items (e.) Prepaid PMI, MIP, Funding Fee Total Prepaid Items  S - Paid by Seller; L - Paid by Lender  Miths  Aggregate Account Adj.  Contact Amt. with Mortgage Insurance  p. Cash from / (to) Borrower \$ 300,000.00  PROPOSED PAYMENT (PITI)  First Mortgage (P&I) Other Financing (P&I) Hazard Insurance Real Estate Taxes Mortgage Insurance Homeowner Assn. Dues Other: Lines 1003, 1006, 1007  (not a reserve item)				0.00 / 0.00				300,000.00	
Property Taxes 5 Mths 1,850.00 / 0.00 Association Dues Mths Flood insurance Mths Aggregate Account Adj.  Estimated Prepaid Items (e.) \$ 2,465.74 / 0.00 Prepaid PMI, MIP, Funding Fee Total Prepaid Items \$ 2,465.74 / 0.00 Total Prepaid Items \$ 5 Paid by Seller; L - Paid by Lender Total Prepaid Items		0 14(3)	s	480.00 / 0.00	- 1			0.00	
Property Taxes   5		Mortgage Insurance Mth	s		1	D. Loan Amt. with	Mortgage Insurance	300,000.00	
Property Taxes   5 Mths   1,850.00 / 0.00   Association Dues   Mths   Flood Insurance   Mths   Mths   Aggregate Account Adj.   (80.00) / 0.00   Estimated Prepaid Items (e.)   \$ 2,465.74 / 0.00   Prepaid PMI, MIP, Funding Fee   0.00 / 0.00   Mortgage Insurance   Homeowner Assn. Dues   Other: Lines 1003, 1006, 1007   (not a reserve item)   Total Prepaid Items   S - Paid by Seller; L - Paid by Lender   Total Prepaid Items   S - Paid by Seller; L - Paid by Lender   Total Prepaid Items   Total Prepaid Items   S - Paid by Seller; L - Paid by Lender   Total Prepaid Items   Total Prepaid Items   S - Paid by Seller; L - Paid by Lender   Total Prepaid Items			s			p. Cash from	/ (to) Borrower	\$ 4.000.00	
Flood Insurance   Mths   Mths   Mths   Mths   Mths   Aggregate Account Adj.   (80.00) / 0.00   Estimated Prepaid Items (e.)   \$ 2,465.74 / 0.00   Prepaid Prepaid Items   \$ 2,465.74 / 0.00   Mortgage Insurance   Homeowner Assn. Dues   Other: Lines 1003, 1006, 1007   (not a reserve item)   Total Prepaid Items   S - Paid by Seller; L - Paid by Lender   PROPOSED PAYMENT (PITI)			s	1,850.00 / 0.00	_		, =	7,563.40	
Aggregate Account Adj.   (80.00) / 0.00   Estimated Prepaid Items (e.)   \$ 2,465.74 / 0.00   Prepaid PMI, MIP, Funding Fee   0.00 / 0.00   Total Prepaid Items   \$ 2,465.74 / 0.00   Cother: Lines 1003, 1006, 1007   Cother: Lines 1008, 1006, 1007   Cother: Lines 1			s		1	PRO	POSED PAYMENT /	PITI)	
Aggregate Account Adj. (80.00) / 0.00  Estimated Prepaid Items (e.) \$ 2,465.74 / 0.00 Prepaid PMI, MIP, Funding Fee 0.00 / 0.00 Total Prepaid Items \$ 2,465.74 / 0.00 S - Paid by Seller; L - Paid by Lender  Other Financing (P&I) Hazard Insurance 80.00 Real Estate Taxes 370.00 Mortgage Insurance Homeowner Assn. Dues Other: Lines 1003, 1006, 1007 (not a reserve item)		Flood insurance Mths	s	ļ					
Hazard Insurance   80.00   Real Estate Taxes   370.00   Hazard Insurance   Real Estate Taxes   370.00   Mortgage Insurance   Homeowner Assn. Dues   Other: Lines 1003, 1006, 1007   (not a reserve item)			3	1	1		•	1,389.35	
Estimated Prepaid Items (e.) \$ 2,465.74 / 0.00   Real Estate Taxes   370.00		Aggregate Account Adj.		(80.00) / 0.00		Honoral (communication)			
Prepaid PMI, MIP, Funding Fee 0.00 / 0.00  Total Prepaid Items \$ 2,465.74 / 0.00  S - Paid by Seller; L - Paid by Lender		Estimated Prepaid Items (e.) 4			1	Real Estate Taxes 370.00  Mortgage Insurance			
Total Prepaid Items \$ 2,465.74 / 0.00 Homeowner Assn. Dues Other: Lines 1003, 1006, 1007  * (not a reserve item)	юс				1				
S - Paid by Seller; L - Paid by Lender  Other: Lines 1003, 1006, 1007  (not a reserve item)									
S - Paid by Seller; L - Paid by Lender (not a reserve item)		3		2,400.74 / 0.00					
	•	S - Paid b	v Sell	er: L - Paid by Lender	١.				
Total Payment (PITI) \$ 1.839.35		_ · ald 0	, 561	, r old by Lender	Ľ	(not a reserve item	1)		
						Total Pa	yment (PITI)	\$ 1,839,35	

This document is for informational purposes. It does not constitute a commitment or offer to lend. Your settlement charges may change depending on what product you are approved for, on what terms and when you are approved and/or close your loan. Interest rates and programs are subject to change without notice.

