EXAMPLE

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

FEES WORKSHEET Fee Details and Summary

Applicants: Borrower(s)

Prepared By:

TPO Company Name. - Phone Number Complete Address

Application No:

TPO Internal Applicant Number

Date Prepared: Loan Program:

FHA Within Reach DPA - Level #

Include program level (1 or 2)

This "Fees Worksheet" is provided for informational purposes ONLY, to assist you in determining an estimate of cash that may be required to close and an estimate of your proposed monthly mortgage payment. Actual charges may be more or less, and your transaction may not involve a fee for every item listed.

Base loan amount \$318,450 x 1.75% MIP = \$324,023 which brings us to the total loan amount below:

Total Loan Amount:	\$ 324.023	,,,,,,	Interest Rate:	3.750 %	Term/Due In:	360 ı	nths	
Fee	, , , ,	Paid To		Paid By (Fee			Amount	PFC / F / POC
	PGES Borre	ower paid comp is ba	sed on TOTA				ranount	110717100
Loan Origination Fee		amount. For example		Borrower	2.000%	\$	6,480.00	
Underwriting Fee		,023 x 2%= \$6,480		Borrower	2.000 /6	<u> \$ </u>	1,145.00	
<u> </u>	 	,020 X 270		20			1,110100	
OTHER CHARGES								
Appraisal Fee		Appraisal Co. (EST.)		Borrower	Check with AMC to confirm fees	\$	(550.00)	
Credit Report Fee		Credit Report Co. (ES	ST)	Borrower	CHOCK WITH AMO to COMMINITIES	\$	33.00	<u> </u>
Up-Front Mortgage Ir	surance	(= ·		Borrower		\$	5,572.88	<u></u>
Flood Determination		Flood Cert Co. (EST.)	Borrower		\$	8.00	<u> </u>
Tax Certification Fee		Tax Cert Co. (EST.)	/	Borrower		\$	11.00	<u></u>
Closing/Escrow Fee		Escrow Co. (EST.)		Borrower		\$	770.00	<u></u>
Notary Fee				Borrower		\$	150.00	<u></u>
Lender's Title Insurar	nce	Title Co. (EST.)		Borrower		\$	753.00	<u></u>
Title Endorsements F		Title Co. (EST.)		Borrower		\$	300.00	<u> </u>
Messenger fee		Escrow Co. (EST.)		Borrower		\$	50.00	<u></u>
Notary Fee, if req'd		Escrow Co. (EST.)		Borrower		\$	25.00	<u> </u>
Courier Fees, if req'd		Escrow Co. (EST.)		Borrower		\$	0.00	<u></u>
Sub escrow		- ()		Borrower		\$	0.00	<u></u>
Mortgage Recording	Charge	Escrow Co. (EST.)		Borrower		\$	30.00	<u></u>
		- ()		Borrower		\$	30.00	<u></u>
Daily Interest Charge	S	Pre-paid Daily Interes	st	Borrower	\$ 33.75 x 1 day(s)	\$	33.75	<u></u>
Hazard Insurance Pre		1st Year Premium (E		Borrower	\$ 75.00 x 12 mth(s)	\$	900.00	<u></u>
Hazard Insurance Re		Impounds Account (E		Borrower	\$ 75.00 x 3 mth(s)	\$	225.00	<u></u>
County Property Tax		Impounds Account (E		Borrower	\$ 87.82 x 5 mth(s)	\$	439.10	<u></u>
Add any additional	fees (if app	licable). PLEASE NO	TE: Third-part	v processina	fees for the LHFS Within Reach Pr	ogra	n mav not	exceed \$995.
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Due from Borrower:				Proposed Monthly Payment for Property:	
Sales Contract Price (+)	330,000.00	Loan Amount (-)	324,022.88	First Mortgage (P & I)	1500.60
Improvements and Renovations (+)		Earnest Money (-)	3,000.00	Subordinate Lien(s) (P & I)	
Land (if acquired separately) (+)		Down Payment Assistance (-)	16,201.00	Homeowner's Insurance	75.00
Refi: Mortgage Loans to be Paid off (+)				Supplemental Property Insurance	
Credit Cards and Other debts paid off (+)				Property Taxes	87.82
Closing Costs (Including Prepaids) (+)	11,271.85			Mortgage Insurance	225.57
Financed Mortgage Insurance (MIP,FF)(+	Assoc./Project Dues (Condo, Co-Op, PUD)				
				Other	

Total Monthly Payment 1,888.99 3,620.85 Total Cash From Borrower(s)