Itemized Fee Worksheet

(For Use with Service Providers and Investors)

Date: **02/19/2010**

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):
Emery Federal Credit Union **7890 E. Kemper Rd. Suite 220** **Cincinnati, OH 45249** **David Donhoff / WA1289D 866-672-8070**		

Loan Number:	Interest Rate:	Type of Loan:	Base Loan Amt:
Loan Program:	Term:	Sales Price:	Total Loan Amt:

Estimated Closing Costs

800. Items Payable in Connection with Loan

Loan Origination Fees	%	$
Application Fees		$
Processing Fees		$
Underwriting Fees		$
Broker Fees	% + $	$
		$
		$
		$
		$
		$
		$
802. Credit or Charge for Interest Rate		$

803. Adjusted Origination Charges **$**

804.	Appraisal Fee to	$
805.	Credit Report to	$
806.	Tax Service to	$
807.	Flood Certification	$
808.		$
809.		$
810.		$
811.		$
812.		$
813.		$
814.		$
815.		$
816.		$
817.		$

1100. Title Charges

1102.	Settlement or Closing Fee	$
1103.	Owner's Title Insurance	$
1104.	Lender's Title Insurance	$
1109.		$
1110.		$
1111.		$
1112.		$
1113.		$
1114.		$
Total Title Charges		**$**

1200. Government Recording and Transfer Charges

1202.	Recording Fees	$
1203.	Transfer Taxes	$
1204.	City/County Tax/Stamps	$
1205.	State Tax/Stamps	$
1206.		$
1207.		$
1208.		$
Total Recording / Transfer Charges		**$**

1300. Additional Settlement Charges

1302.		$
1303.		$
1304.		$
1305.		$
1306.		$
1307.		$
1308.		$
1309.		$
Total Estimated Closing Costs		**$**

Estimated Reserve/Prepaid Costs

900. Items Required by Lender to be Paid in Advance

901.	Daily Interest	Days @ $	$
902.	Mortgage Ins Premium to		$
903.	Homeowner's Insurance to		$
904.			$
905.	VA Funding Fee		$
906.	Flood Insurance		$
907.			$
908.			$
909.			$

Reserves Deposited with Lender

1001.	**Initial Deposit into Escrow Account**		$
1002.	Homeowner's Ins	mths @ $	$
1003.	Mortgage Ins	mths @ $	$
1004.	Property Taxes	mths @ $	$
1005.	City Property Tax	mths @ $	$
1006.	Flood Reserve	mths @ $	$
1007.		mths @ $	$
1008.		mths @ $	$
1009.		mths @ $	$
1010.	Aggregate Adjustment		– $
Total Estimated Reserve / Prepaid Costs			**$**

Transaction Summary

Total Estimated Monthly Payment

Principal and Interest	$
Other Financing (P & I)	$
Hazard Insurance	$
Real Estate Taxes	$
Mortgage Insurance	$
HOA Dues	$
Other	$
Total Monthly Payment	**$**

Closing Costs Summary

Borrower Paid Closing Costs	**(a)**	$
		$
		$
		$
		$
Total Non-Borrower Paid CC	**(b)**	$
Total Closing Costs	**(a + b)**	**$**

Total Estimated Funds Needed to Close

Purchase Price/Payoff		(+) $
Total Estimated Closing Costs		(+) $
Total Estimated Reserve/Prepaid Costs		(+) $
Discounts (if borrower will pay)		(+) $
FHA UFMIP/VA Funding Fee		(+) $
Total Costs	**(c)**	$
Loan Amount		(–) $
Non-Borrower Paid Closing Costs		(–) $
FHA UFMIP/VA Fee Financed		(–) $
		(–) $
		(–) $
		(–) $
		(–) $
First Mortgage		(–) $
Second Mortgage (Sub Financing)		(–) $
Closing Costs from **2nd Lien**		(–) $
Total Credits	**(d)**	$
Cash from borrower	**(c – d)**	**$**

S – Paid by Seller
S/ – Split by Seller & Others
B – Paid by Broker
L – Paid by Lender
A – APR Affected by Cost
O – Paid by Other
P – Paid Outside Closing (POC)