

# 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):	
Loan Number:		Interest Rate:	Type of Loan:		Base Loan Amt:
Loan Program:		Term:	Sales Price:		Total Loan Amt:
Estimated Closing Costs					
<b>800. Items Payable in Connection with Loan</b>			<b>1100. Title Charges</b>		
Loan Origination Fees	%	\$ _____	1102. Settlement or Closing Fee		\$ _____
Application Fees		\$ _____	1103. Owner's Title Insurance		\$ _____
Processing Fees		\$ _____	1104. Lender's Title Insurance		\$ _____
Underwriting Fees		\$ _____	1109.		\$ _____
Broker Fees	% + \$	\$ _____	1110.		\$ _____
		\$ _____	1111.		\$ _____
		\$ _____	1112.		\$ _____
		\$ _____	1113.		\$ _____
		\$ _____	1114.		\$ _____
		\$ _____	<b>Total Title Charges</b>		<b>\$ _____</b>
802. Credit or Charge for Interest Rate		\$ _____	<b>1200. Government Recording and Transfer Charges</b>		
<b>803. Adjusted Origination Charges</b>		<b>\$ _____</b>	1202. Recording Fees		\$ _____
804. Appraisal Fee to		\$ _____	1203. Transfer Taxes		\$ _____
805. Credit Report to		\$ _____	1204. City/County Tax/Stamps		\$ _____
806. Tax Service to		\$ _____	1205. State Tax/Stamps		\$ _____
807. Flood Certification		\$ _____	1206.		\$ _____
808.		\$ _____	1207.		\$ _____
809.		\$ _____	1208.		\$ _____
810.		\$ _____	<b>Total Recording / Transfer Charges</b>		<b>\$ _____</b>
811.		\$ _____	<b>1300. Additional Settlement Charges</b>		
812.		\$ _____	1302.		\$ _____
813.		\$ _____	1303.		\$ _____
814.		\$ _____	1304.		\$ _____
815.		\$ _____	1305.		\$ _____
816.		\$ _____	1306.		\$ _____
817.		\$ _____	1307.		\$ _____
			1308.		\$ _____
			1309.		\$ _____
			<b>Total Estimated Closing Costs</b>		<b>\$ _____</b>
Estimated Reserve/Prepaid Costs					
<b>900. Items Required by Lender to be Paid in Advance</b>			<b>Reserves Deposited with Lender</b>		
901. Daily Interest Days @ \$		\$ _____	<b>1001. Initial Deposit into Escrow Account</b>		\$ _____
902. Mortgage Ins Premium to		\$ _____	1002. Homeowner's Ins mths @ \$		\$ _____
903. Homeowner's Insurance to		\$ _____	1003. Mortgage Ins mths @ \$		\$ _____
904.		\$ _____	1004. Property Taxes mths @ \$		\$ _____
905. VA Funding Fee		\$ _____	1005. City Property Tax mths @ \$		\$ _____
906. Flood Insurance		\$ _____	1006. Flood Reserve mths @ \$		\$ _____
907.		\$ _____	1007. mths @ \$		\$ _____
908.		\$ _____	1008. mths @ \$		\$ _____
909.		\$ _____	1009. mths @ \$		\$ _____
			1010. Aggregate Adjustment		-\$ _____
			<b>Total Estimated Reserve / Prepaid Costs</b>		<b>\$ _____</b>
Transaction Summary					
<b>Total Estimated Monthly Payment</b>			<b>Total Estimated Funds Needed to Close</b>		
Principal and Interest		\$ _____	Purchase Price/Payoff		(+) \$ _____
Other Financing (P & I)		\$ _____	Total Estimated Closing Costs		(+) \$ _____
Hazard Insurance		\$ _____	Total Estimated Reserve/Prepaid Costs		(+) \$ _____
Real Estate Taxes		\$ _____	Discounts (if borrower will pay)		(+) \$ _____
Mortgage Insurance		\$ _____	FHA UFMIP/VA Funding Fee		(+) \$ _____
HOA Dues		\$ _____	<b>Total Costs</b>	(c)	\$ _____
Other		\$ _____	Loan Amount		(-) \$ _____
<b>Total Monthly Payment</b>		<b>\$ _____</b>	Non-Borrower Paid Closing Costs		(-) \$ _____
<b>Closing Costs Summary</b>			FHA UFMIP/VA Fee Financed		(-) \$ _____
<b>Borrower Paid Closing Costs</b>	(a)	\$ _____			(-) \$ _____
		\$ _____			(-) \$ _____
		\$ _____	First Mortgage		(-) \$ _____
		\$ _____	Second Mortgage (Sub Financing)		(-) \$ _____
		\$ _____	Closing Costs from 2nd Lien		(-) \$ _____
<b>Total Non-Borrower Paid CC</b>	(b)	\$ _____	<b>Total Credits</b>	(d)	\$ _____
<b>Total Closing Costs</b>	(a + b)	<b>\$ _____</b>	<b>Cash from borrower</b>	(c - d)	<b>\$ _____</b>
<b>S</b> – Paid by Seller		<b>B</b> – Paid by Broker		<b>A</b> – APR Affected by Cost	
<b>S/</b> – Split by Seller & Others		<b>L</b> – Paid by Lender		<b>O</b> – Paid by Other	
				<b>P</b> – Paid Outside Closing (POC)	