

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

800. Items Payable in Connection with Loan		1100. Title Charges	
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.	\$ _____
	\$ _____		
	\$ _____	Total Title Charges	\$ _____
802. Credit or Charge for Interest Rate	\$ _____	1200. Government Recording and Transfer Charges	
803. Adjusted Origination Charges	\$ _____	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.	\$ _____	Total Recording / Transfer Charges	\$ _____
811.	\$ _____	1300. Additional Settlement Charges	
812.	\$ _____	1302.	\$ _____
813.	\$ _____	1303.	\$ _____
814.	\$ _____	1304.	\$ _____
815.	\$ _____	1305.	\$ _____
816.	\$ _____	1306.	\$ _____
817.	\$ _____	1307.	\$ _____
		1308.	\$ _____
		1309.	\$ _____
		Total Estimated Closing Costs	\$ _____

Estimated Reserve/Prepaid Costs

900. Items Required by Lender to be Paid in Advance		Reserves Deposited with Lender	
901. Daily Interest	Days @ \$ _____	1001. Initial Deposit into Escrow Account	\$ _____
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	- \$ _____
		Total Estimated Reserve / Prepaid Costs	\$ _____

Transaction Summary

Total Estimated Monthly Payment		Total Estimated Funds Needed to Close	
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	\$ _____	Total Costs	(c) \$ _____
Other	\$ _____	Loan Amount	(-) \$ _____
Total Monthly Payment	\$ _____	Non-Borrower Paid Closing Costs	(-) \$ _____
		FHA UFMIP/VA Fee Financed	(-) \$ _____
Closing Costs Summary			(-) \$ _____
Borrower Paid Closing Costs	(a) \$ _____		(-) \$ _____
			(-) \$ _____
			(-) \$ _____
		First Mortgage	(-) \$ _____
		Second Mortgage (Sub Financing)	(-) \$ _____
		Closing Costs from 2nd Lien	(-) \$ _____
Total Non-Borrower Paid CC	(b) \$ _____	Total Credits	(d) \$ _____
Total Closing Costs	(a + b) \$ _____	Cash from borrower	(c - d) \$ _____

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