

ITEMIZED FEE WORKSHEET

(For Use with Service Providers and Investors)

Date: **07/26/2023**

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: TBD Plano, TX 75023		Borrower(s):	
Loan Number:		Interest Rate: 6.875 %		Type of Loan: Conventional	
Loan Program: GFI Conv Fxd Rate		Term: 360		Sales Price: \$473,000.00	
				Base Loan Amt: \$449,350.00	
				Total Loan Amt: \$449,350.00	
Estimated Reserve/Prepaid Costs					
900. Items Required by Lender to be Paid in Advance			1000. Reserves Deposited with Lender		
901. A Daily Interest 4 Days @ \$ 84.64	\$	<u>338.56</u>	1001. Initial Deposit into Escrow Account	\$	<u>6,779.25</u>
902. Mortgage Ins Premium to	\$		1002. Homeowner's Ins mths @ \$ 220.00	\$	
903. Homeowner's Insurance to	\$	<u>2,640.00</u>	1003. Mortgage Ins mths @ \$ 329.52	\$	
904.	\$		1004. Property Taxes 9 mths @ \$ 753.25	\$	<u>6,779.25</u>
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 @ \$	\$	
910.	\$		1010. USDA Annual Fee mths @ \$	\$	
911.	\$		1011. Aggregate Adjustment	-	\$
912.	\$		Total Estimated Reserve/Prepaid Costs	\$	<u>9,757.81</u>
Transaction Summary					
Total Estimated Monthly Payment			Total Estimated Funds Needed to Close		
Principal and Interest	\$	<u>2,951.91</u>	Purchase Price/Payoff	(+)	\$ <u>473,000.00</u>
Other Financing (P & I)	\$		Total Estimated Closing Costs	(+)	\$ <u>7,050.00</u>
Hazard Insurance	\$	<u>220.00</u>	Total Estimated Reserve/Prepaid Costs	(+)	\$ <u>9,757.81</u>
Real Estate Taxes	\$	<u>753.25</u>	Discounts (if borrower will pay)	(+)	\$ <u>16,491.15</u>
Mortgage Insurance	\$	<u>329.52</u>	FHA UFMIP/VA Funding Fee	(+)	\$
HOA Dues	\$		Total Costs	(c)	\$ <u>512,109.96</u>
Other	\$		Loan Amount	(-)	\$ <u>449,350.00</u>
Total Monthly Payment	\$	<u>4,254.68</u>	Non-Borrower Paid Closing Costs	(-)	\$
Closing Costs Summary			FHA UFMIP/VA Fee Financed	(-)	\$
Borrower Paid Closing Costs	(a)	\$ <u>33,298.96</u>	Total Lender Credit	(-)	\$
If Title Paid by Seller	\$	<u>2,959.00</u>	If Title Paid by Seller	(-)	\$ <u>2,959.00</u>
Total Non-Borrower Paid CC	(b)	\$		(-)	\$
Total Lender Credit	\$			(-)	\$
Total Closing Costs	(a + b)	\$ <u>33,298.96</u>		(-)	\$
			First Mortgage	(-)	\$
			Second Mortgage (Sub Financing)	(-)	\$
			Closing Costs from 2nd Lien	(-)	\$
			Total Credits	(d)	\$ <u>452,309.00</u>
			Cash from borrower	(c - d)	\$ <u>59,800.96</u>
S – Paid by Seller		B – Paid by Broker		A – APR Affected by Cost	
S/ – Split by Seller & Others		L – Paid by Lender		O – Paid by Other	
				P – Paid Outside Closing (POC)	