



Loan Estimate Fee Placement

- Application Fee
- Appraisal Waiver fee
- Assumption Fee
- Broker compensation
- Commitment Fee
- Doc Prep fee - for lender (note, mortgage)
- Du Underwriting Fee
- Escrow waiver fee
- Lenders inspection Fee
- Loan handling fee
- Loan level price adjustments
- Mortgage Broker Fee
- Origination fee
- Overnight, wire, courier
- Paid by borrower
- Points
- Processing fee
- Rate Lock Extension
- Rate Lock Fee
- Tax Transcript fee (4506T fee)
- Underwriting Fee
- Verification of Employment Fee
- Warehouse Fee

A

Closing Cost Details

Loan Costs

A. Origination Charges

% of Loan Amount (Points)

- Appraisal Fee
- Appraisal Management Company Fee
- Attorney Fees –lender
- Credit Report Fee
- Doc Prep fee - for settlement (deed prep or assembling docs for settlement)
- Flood Determination
- Flood Monitoring Fee
- Homeowners Association Certification fee
- MERS Registration fee
- Notary fees
- RD guaranty fee
- Subordination fee
- Survey (required and selected by Lender)
- Tax Monitoring Fee
- Tax Status Research Fee
- Termite inspection (lender selects)
- Title - closing protection letter fee
- Upfront FHA MIP
- Title Review fee
- Transaction fee
- USDA guarantee fee
- VA Funding Fee

B

B. Services You Cannot Shop For

C. Services You Can Shop For

- Settlement or Closing Fee
- Survey (Required by lender, borrower selects)
- Termite inspection fee (borrower shops)
- Title - underwriter portion of fee
- Title Agents Portion of Title Insurance
- Title Insurance – Lender
- Title Search
- Title services & Lenders title policy
- Pest Inspection Fee

LOAN ESTIMATE

Other Costs

E. Taxes and Other

Recording Fees and Other taxes
Transfer Taxes

F. Prepaids

Homeowner's Insurance
Mortgage Insurance Premium
Prepaid Interest (per day for days @
Property Taxes (months)

G. Initial Escrow Payment at Closing

Homeowner's Insurance per month for mo.
Mortgage Insurance
Property Taxes per month

H. Other

I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS

D + I
Lender Credits

Calculating Cash to Close

Total Closing Costs (J)
Closing Costs Financed (Paid from your Loan Amount)
Down Payment/Funds from Borrower
Deposit
Funds for Borrower
Seller Credits
Adjustments and Other Credits
Estimated Cash to Close

- Assignment Recording Fee
- County deed stamps
- Other recording fees
- Revenue Stamps paid by Seller
- Subordination Recording Fee
- Tax Transfer Fee

E

F

G

- Escrow deposit – homeowners ins
- Escrow deposit – flood insurance
- Escrow deposit – MIP/PMI
- Escrow deposit – taxes
- All other escrow deposits

H

- Earthquake Insurance (if required)
- Earthquake Insurance (optional)
- Flood Insurance
- Homeowners Insurance
- Interest – prepaid
- LPMI (Lender Paid Mortgage Insurance)
- Mortgage Insurance Premium (Paid at closing)
- Real Estate Taxes

- Commission - Real Estate
- Credit Life & Disability Insurance
- Debt cancellation coverage
- Debt suspension coverage
- Homeowners Association and Condominium fees associated with transfer of ownership (optional)
- Inspection fees not required by lender but paid for by borrower under real estate contract
- Payments to Seller for purchasing personal property under RE sales contract
- Title Insurance - Owner (optional)
- Warranties for home appliances and systems (optional)

Closing Disclosure Fee Placement

Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
A. Origination Charges		
01 % of Loan Amount (Points)		
02		
03		
04		
05		
06		
07		
08		
B. Services		
01		
02		
03		
04		
05		
06		
07		
08		
C. Services Borrower Did Shop For		
01		
02		
03		
04		
05		
06		
07		
08		
Other Costs		
E. Taxes and Other Government Fees		
01 Recording Fees	Deed:	Mortgage:
02		
F. Prepays		
01 Homeowner's Insurance Premium (mo.)		
02 Mortgage Insurance Premium (mo.)		
03 Prepaid Interest (per day from to)		
04 Property Taxes (mo.)		
05		
G. Initial Escrow Payment at Closing		
01 Homeowner's Insurance	per month for	mo.
02 Mortgage Insurance	per month for	mo.
03 Property Taxes	per month for	mo.
04		
05		
06		
07		
08 Aggregate Adjustments		
H. Other		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		
J. TOTAL CLOSING COSTS		

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