

Itemized Fee Worksheet

(For Use with Service Providers and Investors)

Date: **09/18/2014**

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: The Mortgage Firm, Inc. 921 Douglas Avenue, Suite 200 Altamonte Springs, FL 32714 Preston Ware		Subject Property: TBD		Borrower(s): Average Homeowner Boca Raton										
Loan Number: FL0151409103401		Interest Rate: 4.500 %		Type of Loan: Conventional										
Loan Program: 30 Year Fixed		Term: 360		Base Loan Amt: 176,000.00										
		Sales Price: 220,000.00		Total Loan Amt: 176,000.00										
Estimated Reserve/Prepaid Costs														
900. Items Required by Lender to be Paid in Advance			1000. Reserves Deposited with Lender											
901. A	Daily Interest 30 Days @ \$ 22.0000	\$ 660.00	1001.	Initial Deposit into Escrow Account	\$ 1,790.00									
902.	Mortgage Ins Premium to	\$	1002.	Homeowner's Ins 3 mths @ \$ 170.00	\$ 510.00									
903.	Homeowner's Insurance to	\$ 2,040.00	1003.	Mortgage Ins mths @ \$	\$									
904.		\$	1004.	Property Taxes 4 mths @ \$ 320.00	\$ 1,280.00									
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		\$ 4,490.00									
Transaction Summary														
Total Estimated Monthly Payment			Total Estimated Funds Needed to Close											
Principal and Interest	\$ 891.77		Purchase Price/Payoff	(+)	\$ 220,000.00									
Other Financing (P & I)	\$		Total Estimated Closing Costs	(+)	\$ 4,604.00									
Hazard Insurance	\$ 170.00		Total Estimated Reserve/Prepaid Costs	(+)	\$ 4,490.00									
Real Estate Taxes	\$ 320.00		Discounts (if borrower will pay)	(+)	\$									
Mortgage Insurance	\$		FHA UFMIP/VA Funding Fee	(+)	\$									
HOA Dues	\$		Total Costs	(c)	\$ 229,094.00									
Other	\$ 0.00		Loan Amount	(-)	\$ 176,000.00									
Total Monthly Payment	\$ 1,381.77		Non-Borrower Paid Closing Costs	(-)	\$									
Closing Costs Summary			FHA UFMIP/VA Fee Financed	(-)	\$									
Borrower Paid Closing Costs	(a)	\$ 10,354.00	Total Lender Credit	(-)	\$									
		\$		(-)	\$									
		\$		(-)	\$									
		\$		(-)	\$									
		\$		(-)	\$									
Total Non-Borrower Paid CC	(b)	\$	First Mortgage	(-)	\$									
Total Lender Credit		\$	Second Mortgage (Sub Financing)	(-)	\$									
Total Closing Costs	(a + b)	\$ 10,354.00	Closing Costs from 2nd Lien	(-)	\$									
		\$	Total Credits	(d)	\$ 176,000.00									
		\$	Cash from borrower	(c - d)	\$ 53,094.00									
<table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">S – Paid by Seller</td> <td style="width: 33%;">B – Paid by Broker</td> <td style="width: 33%;">A – APR Affected by Cost</td> </tr> <tr> <td>S/ – Split by Seller & Others</td> <td>L – Paid by Lender</td> <td>O – Paid by Other</td> </tr> <tr> <td></td> <td></td> <td style="text-align: right;">P – Paid Outside Closing (POC)</td> </tr> </table>						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)
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