



# 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: <b>The Mortgage Firm, Inc.</b> 921 Douglas Avenue, Suite 200 Altamonte Springs, FL 32714 Preston Ware		Subject Property: <b>TBD</b>		Borrower(s): <b>Average Homeowner Boynton Beach</b>										
Loan Number: <b>FL0151409103401</b>		Interest Rate: <b>4.500 %</b>		Type of Loan: <b>Conventional</b>										
Loan Program: <b>30 Year Fixed</b>		Term: <b>360</b>		Base Loan Amt: <b>144,000.00</b>										
		Sales Price: <b>180,000.00</b>		Total Loan Amt: <b>144,000.00</b>										
Estimated Reserve/Prepaid Costs														
<b>900. Items Required by Lender to be Paid in Advance</b>			<b>1000. Reserves Deposited with Lender</b>											
901. A	Daily Interest 30 Days @ \$ 18.0000	\$ 540.00	1001.	Initial Deposit into Escrow Account	\$ 1,400.00									
902.	Mortgage Ins Premium to	\$	1002.	Homeowner's Ins 3 mths @ \$ 120.00	\$ 360.00									
903.	Homeowner's Insurance to	\$ 1,440.00	1003.	Mortgage Ins mths @ \$	\$									
904.		\$	1004.	Property Taxes 4 mths @ \$ 260.00	\$ 1,040.00									
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.		\$	<b>Total Estimated Reserve/Prepaid Costs</b>		<b>\$ 3,380.00</b>									
Transaction Summary														
<b>Total Estimated Monthly Payment</b>			<b>Total Estimated Funds Needed to Close</b>											
Principal and Interest	\$ 729.63		Purchase Price/Payoff	(+)	\$ 180,000.00									
Other Financing (P & I)	\$		Total Estimated Closing Costs	(+)	\$ 4,148.00									
Hazard Insurance	\$ 120.00		Total Estimated Reserve/Prepaid Costs	(+)	\$ 3,380.00									
Real Estate Taxes	\$ 260.00		Discounts (if borrower will pay)	(+)	\$									
Mortgage Insurance	\$		FHA UFMIP/VA Funding Fee	(+)	\$									
HOA Dues	\$		<b>Total Costs</b>	<b>(c)</b>	<b>\$ 187,528.00</b>									
Other	\$ 0.00		Loan Amount	(-)	\$ 144,000.00									
<b>Total Monthly Payment</b>	<b>\$ 1,109.63</b>		Non-Borrower Paid Closing Costs	(-)	\$									
<b>Closing Costs Summary</b>			FHA UFMIP/VA Fee Financed	(-)	\$									
<b>Borrower Paid Closing Costs</b>	<b>(a) \$ 8,788.00</b>		Total Lender Credit	(-)	\$									
	\$			(-)	\$									
	\$			(-)	\$									
	\$			(-)	\$									
	\$			(-)	\$									
<b>Total Non-Borrower Paid CC</b>	<b>(b) \$</b>		First Mortgage	(-)	\$									
<b>Total Lender Credit</b>	<b>\$</b>		Second Mortgage (Sub Financing)	(-)	\$									
<b>Total Closing Costs</b>	<b>(a + b) \$ 8,788.00</b>		Closing Costs from 2nd Lien	(-)	\$									
			<b>Total Credits</b>	<b>(d)</b>	<b>\$ 144,000.00</b>									
			<b>Cash from borrower</b>	<b>(c - d)</b>	<b>\$ 43,528.00</b>									
<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 &amp; 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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