

FHA Stuart

# Itemized Fee Worksheet

(For Use with Service Providers and Investors)

Date: 10/31/2014

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.

<b>Provided By:</b> <b>The Mortgage Firm, Inc.</b> <b>921 Douglas Avenue, Suite 200</b> <b>Altamonte Springs, FL 32714</b> <b>Preston Ware</b>		<b>Subject Property:</b> <b>TBD</b> <b>Hobe Sound</b>		<b>Borrower(s):</b> <b>Stuart Borrower</b>	
<b>Loan Number: FL0151410103501</b>		<b>Interest Rate: 4.250 %</b>		<b>Type of Loan: Conventional</b>	
<b>Loan Program: 30 Year Fixed</b>		<b>Term: 360</b>		<b>Sales Price: 93,650.00</b>	
				<b>Base Loan Amt: 90,372.00</b>	
				<b>Total Loan Amt: 91,953.00</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 @ \$ 10.8556	\$ 325.67	1001.	Initial Deposit into Escrow Account	\$ 924.32
902. A	Mortgage Ins Premium to	\$ 1,581.51	1002.	Homeowner's Ins 3 mths @ \$ 100.00	\$ 300.00
903.	Homeowner's Insurance to	\$ 1,200.00	1003.	Mortgage Ins mths @ \$ 103.45	\$
904.		\$	1004.	Property Taxes 4 mths @ \$ 156.08	\$ 624.32
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>		\$ 2,449.99
Transaction Summary					
<b>Total Estimated Monthly Payment</b>			<b>Total Estimated Funds Needed to Close</b>		
Principal and Interest	\$ 452.35		Purchase Price/Payoff	(+) \$ 93,650.00	
Other Financing (P & I)	\$		Total Estimated Closing Costs	(+) \$ 3,788.74	
Hazard Insurance	\$ 100.00		Total Estimated Reserve/Prepaid Costs	(+) \$ 2,449.99	
Real Estate Taxes	\$ 156.08		Discounts (if borrower will pay)	(+) \$	
Mortgage Insurance	\$ 103.45		FHA UFMIP/VA Funding Fee	(+) \$ 1,581.51	
HOA Dues	\$		<b>Total Costs</b>	(c) \$ 101,468.24	
Other	\$ 0.00		Loan Amount	(-) \$ 90,372.00	
<b>Total Monthly Payment</b>	\$ 811.88		Non-Borrower Paid Closing Costs	(-) \$	
<b>Closing Costs Summary</b>			FHA UFMIP/VA Fee Financed		
Borrower Paid Closing Costs	(a) \$ 8,473.79		Total Lender Credit	(-) \$ 1,800.00	
Lender Credit	\$ 1,800.00		<b>Lender Credit</b>	(-) \$ 1,800.00	
	\$			(-) \$	
	\$			(-) \$	
	\$			(-) \$	
	\$			(-) \$	
	\$			(-) \$	
	\$			(-) \$	
<b>Total Non-Borrower Paid CC</b>	(b) \$		First Mortgage	(-) \$	
<b>Total Lender Credit</b>	\$		Second Mortgage (Sub Financing)	(-) \$	
<b>Total Closing Costs</b>	(a + b) \$ 8,473.79		Closing Costs from 2nd Lien	(-) \$	
			<b>Total Credits</b>	(d) \$ 93,753.00	
			<b>Cash from borrower</b>	(c - d) \$ 7,715.24	
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)	

payment 811.98

out of pocket expense 7715

lender credit \$ 1800

FHA

Hobe Sound

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<b>Provided By:</b> The Mortgage Firm, Inc. 921 Douglas Avenue, Suite 200 Altamonte Springs, FL 32714 Preston Ware		<b>Subject Property:</b> TBD Hobe Sound		<b>Borrower(s):</b> Hobe Sound Borrower	
Loan Number: <b>FL0151410103501</b>		Interest Rate: <b>4.250 %</b>	Type of Loan: <b>Conventional</b>	Base Loan Amt: <b>202,650.00</b>	
Loan Program: <b>30 Year Fixed</b>		Term: <b>360</b>	Sales Price: <b>210,000.00</b>	Total Loan Amt: <b>206,196.00</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 @ \$ 24.3426	\$ 730.28	1001.	Initial Deposit into Escrow Account	\$ 1,720.00
902. A	Mortgage Ins Premium to	\$ 3,546.38	1002.	Homeowner's Ins 3 mths @ \$ 160.00	\$ 480.00
903.	Homeowner's Insurance to	\$ 1,920.00	1003.	Mortgage Ins mths @ \$ 231.97	\$
904.		\$	1004.	Property Taxes 4 mths @ \$ 310.00	\$ 1,240.00
905.	VA Funding Fee	\$	1005.	City Property Tax mths @ \$	\$
906.	Flood Insurance	\$	1006.	Flood Reserve mths @ \$	\$
907.		\$	1007.		\$
908.		\$	1008.		\$
909.		\$	1009.		\$
910.		\$	1010.	USDA Annual Fee mths @ \$	\$
911.		\$	1011.	Aggregate Adjustment	\$
912.		\$		<b>Total Estimated Reserve/Prepaid Costs</b>	<b>\$ 4,370.28</b>
Transaction Summary					
<b>Total Estimated Monthly Payment</b>			<b>Total Estimated Funds Needed to Close</b>		
Principal and Interest		\$ 1,014.36	Purchase Price/Payoff		(+) \$ 210,000.00
Other Financing (P & I)		\$	Total Estimated Closing Costs		(+) \$ 5,229.53
Hazard Insurance		\$ 160.00	Total Estimated Reserve/Prepaid Costs		(+) \$ 4,370.28
Real Estate Taxes		\$ 310.00	Discounts (if borrower will pay)		(+) \$
Mortgage Insurance		\$ 231.97	FHA UFMIP/VA Funding Fee		(+) \$ 3,546.38
HOA Dues		\$	<b>Total Costs</b>		<b>(c) \$ 223,146.19</b>
Other		\$ 0.00	Loan Amount		(-) \$ 202,650.00
<b>Total Monthly Payment</b>		<b>\$ 1,716.33</b>	Non-Borrower Paid Closing Costs		(-) \$
<b>Closing Costs Summary</b>			FHA UFMIP/VA Fee Financed		
Borrower Paid Closing Costs		(a) \$ 13,801.74	Total Lender Credit		(-) \$ 3,546.00
Lender Credit		\$ 3,500.00	<b>Lender Credit</b>		(-) \$ 3,500.00
		\$			(-) \$
		\$			(-) \$
		\$			(-) \$
<b>Total Non-Borrower Paid CC</b>		(b) \$	First Mortgage		(-) \$
<b>Total Lender Credit</b>		\$	Second Mortgage (Sub Financing)		(-) \$
<b>Total Closing Costs</b>		(a + b) \$ 13,801.74	Closing Costs from 2nd Lien		(-) \$
			<b>Total Credits</b>		(d) \$ 209,696.00
			<b>Cash from borrower</b>		(c - d) \$ 13,450.19
S - Paid by Seller S/ - Split by Seller & Others		B - Paid by Broker L - Paid by Lender		A - APR Affected by Cost O - Paid by Other	
P - Paid Outside Closing (POC)					

Payment \$ 1716.33  
 Out of Pocket Expense \$ 13,450  
 Lender credit \$ 3500