

Fannie Mae 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> 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> Stuart Borrower	
Loan Number: <b>FL0151410103501</b>		Interest Rate: <b>4.500 %</b>		Type of Loan: <b>Conventional</b>	
Loan Program: <b>30 Year Fixed</b>		Term: <b>360</b>		Sales Price: <b>93,500.00</b>	
				Base Loan Amt: <b>74,800.00</b>	
				Total Loan Amt: <b>76,109.00</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 @ \$ 9.5136	\$ 285.41	1001.	Initial Deposit into Escrow Account	\$ 924.00
902. A	Mortgage Ins Premium to	\$ 1,309.00	1002.	Homeowner's Ins 3 mths @ \$ 100.00	\$ 300.00
903.	Homeowner's Insurance to	\$ 1,200.00	1003.	Mortgage Ins mths @ \$	\$
904.		\$	1004.	Property Taxes 4 mths @ \$ 156.00	\$ 624.00
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>\$ 2,409.41</b>
Transaction Summary					
<b>Total Estimated Monthly Payment</b>			<b>Total Estimated Funds Needed to Close</b>		
Principal and Interest	\$	385.63	Purchase Price/Payoff	(+) \$	93,500.00
Other Financing (P & I)	\$		Total Estimated Closing Costs	(+) \$	3,699.60
Hazard Insurance	\$	100.00	Total Estimated Reserve/Prepaid Costs	(+) \$	2,409.41
Real Estate Taxes	\$	156.00	Discounts (if borrower will pay)	(+) \$	
Mortgage Insurance	\$		FHA UFMIP/VA Funding Fee	(+) \$	1,309.00
HOA Dues	\$		<b>Total Costs</b>	<b>(c) \$</b>	<b>100,918.01</b>
Other	\$	0.00	Loan Amount	(-) \$	74,800.00
<b>Total Monthly Payment</b>	<b>\$</b>	<b>641.63</b>	Non-Borrower Paid Closing Costs	(-) \$	
<b>Closing Costs Summary</b>			FHA UFMIP/VA Fee Financed	(-) \$	1,309.00
Borrower Paid Closing Costs	(a) \$	8,072.51	Total Lender Credit	(-) \$	
	\$			(-) \$	
	\$			(-) \$	
	\$			(-) \$	
	\$			(-) \$	
	\$			(-) \$	
	\$			(-) \$	
	\$			(-) \$	
<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) \$	<b>8,072.51</b>	Closing Costs from 2nd Lien	(-) \$	
			<b>Total Credits</b>	<b>(d) \$</b>	<b>76,109.00</b>
			<b>Cash from borrower</b>	<b>(c - d) \$</b>	<b>24,809.01</b>
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 \$ 641.63  
 Out of pocket Expense - 24,809  
 Lender credit - 0

