**Your actual rate, payment and costs could be higher.
Get an official Loan Estimate before choosing a loan.
Pre-Application Fees Worksheet Summary**

|  |  |
| --- | --- |
| Loan Number:  | Date: October 18, 2018 |
| Borrower(s): | Lender:  |
| Property Address:  | Loan Product:  |
| **Loan Amount: $**  | **Interest Rate: %** | **AppraisedValue: $** | **LTV: %** |
| **Loan Type:**  | **Amortization:**  | **Term: \_\_\_ months**  | **APR: %** |
| **Estimated Monthly Payment** | **Additional Loan Features** |
| Principal & Interest: $ Other/Secondary Financing (P & I): $Hazard Insurance: $Real Estate Taxes: $Mortgage Insurance: $HOA Dues: $Other: $**Total Monthly Payment:** $ | Interest Only: N Interest Only Mths. Balloon: N Balloon Due // 1st Adj. Cap % 1st Change Mths. Margin: % Index: % Life Cap:% Floor:% |

|  |
| --- |
| **Estimated Funds Needed to Close** |
| Purchase Price/Payoff: Down PaymentTotal Estimated Closing CostsTotal Est. Reserves/Prepaid Costs | $$$$ | Loan Amount: Total Non-Borrower Paid Closing Costs: FHA UFMIP/VA Funding Fee Financed: Other: Other: Other: Other: First Mortgage: Subordinate Financing/2nd Mtg: Closing Costs paid by B/L/A/O Closing Cost from Other Lien: Total Credits:  | $$$$$ $$$$$ $$  |
| Discount Points:  | $ |
| FHA UFMIP/VA Funding Fee: | $ |
| **Total Costs:**  | **$** |
|   |  |
|  |  |
| **Cash [To/From] Borrower (total cost – total credit): $** |

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Pre-Application Fees Worksheet Details**

|  |
| --- |
| **Origination Charges** |
| Loan Origination Fee:  | $ |  | $ |
| Application Fee | $ |  | $ |
| Processing Fee | $ |  | $ |
| Underwriting Fee | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ | **Prepaids** |
|  | $ | Daily Int. days @ $ $ |
|  | $ | Mortgage Ins. Premium | $ |
|  | $ | Homeowner’s Insurance | $ |
|  | $ | Property Taxes | $ |
|  | $ | VA Funding Fee | $ |
|  | $ | Flood Insurance | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
| Origination Credit: | $ |  | $ |
| Discount Points: | $  |  | $ |
|  | $ |  | $ |
| Appraisal Fee | $ | **Reserves (Escrows)** |
| Credit Report | $ | Homeowner’s Ins mths. @ $ | $ |
| Flood Cert | $ | Mortgage Ins. mths. @ $  | $ |
| Tax Service Fee | $  | Property Taxes mths. @ $  | $ |
|  | $ | City Property Tax mths. @  | $ |
|  | $ | Flood Insurance mths. @ $  | $ |
|  | $ |  mths. @ $  | $ |
|  | $ |  mths. @ $  | $ |
|  | $ |  mths. @ $  | $ |
|  | $ | USDA @  | $ |
|  | $ | Aggregate Adjustment |  |
|  | $ | **Title and Closing Fees** |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $  |  | $ |
|  | $ |  | $ |
|  | $ | Settlement Fee | $ |
|  | $ | Closing Fee | $ |
|  | $ | Escrow Fee | $ |
|  | $ | Lender’s Title Insurance | $ |
|  | $ | Owner’s Title Insurance | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ | **Additional Settlement Charges** |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | *$* |
|  | $ |  | $ |
|  | $ |  | $ |
| **Recording and Transfer Fees** |  | $ |
| Recording Fees | $ |  | $ |
| Transfer Taxes |  $ |  | $ |
| City/County Tax Stamps | $ |  | $ |
| State Tax Stamps | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  |
|  |  |
|  |  |