**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: %** | | **Appraised Value: $** | **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 Payment  Total Estimated Closing Costs  Total 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 | $ |  | $ | | |
|  | $ |  | $ | | |
|  | $ |  | $ | | |
|  | $ |  | $ | | |
|  | $ |  | $ | | |
|  | $ |  | | | |
|  |  |
|  |  |