



CONVENTIONAL Estimate of Closing Costs Worksheet

This worksheet is an initial estimate of the fees you will incur to close the mortgage loan. You will be provided with a Good Faith Estimate of Closing Costs and Truth In Lending disclosures, which will provide additional information. This is not an approval of your loan, or a commitment to make a loan. Rates and loan programs are subject to change.

BORROWER: _____ DATE: _____

PROPERTY ADDRESS: _____ CONVENTIONAL LOAN TYPE: _____

A. Sales Price/ Appraised Value: \$ _____ E. P & I Based on Loan Amount D: \$ _____
 Int. Rate: _____, Loan Term: _____

B. Down Pmt \$(_____) F. Monthly Real Estate Taxes \$ _____

C. Subordinate Financing: \$(_____) G. Monthly Hazard Insurance Premium \$ _____

1. Other Financed Items \$ _____ H. Monthly Mortgage Insurance \$ _____
 (Specify: _____) (% Coverage _____, Rate _____)

I. HOA Dues \$ _____

D. Loan Amount \$ _____ **J. Total Monthly Payment (PITI)** \$ _____

Borrower request loan locked: Yes No _____ If Yes, then Rate: _____ Expiration Date: _____

Estimated Closing Costs:	<u>Lender Pd</u>	<u>Borrower Paid</u>	<u>Seller Paid</u>
801. Loan Origination Fee at: _____ %	\$ _____	\$ _____	\$ _____
802. Loan Discount Fee at: _____ %	\$ _____	\$ _____	\$ _____
803. Appraisal Fee (or - Paid COD \$ _____)	\$ _____	\$ _____	\$ _____
808. Tax Service Fee	\$ _____	\$ _____	\$ _____
810. Administration Fee	\$ _____	\$ _____	\$ _____
812. Underwriting Fee	\$ _____	\$ _____	\$ _____
814. Discount Fee Paid to Broker: _____ % (P. O. C.) \$ _____	\$ _____	\$ _____	\$ _____
818. Loan Processing Fee	\$ _____	\$ _____	\$ _____
821. Wire Fee/Funding	\$ _____	\$ _____	\$ _____
822. Flood Fee	\$ _____	\$ _____	\$ _____
(800 Section) Messenger Fee	\$ _____	\$ _____	\$ _____
900. Items Required to be pd in Advance:			
901. Prepaid Int. (30 days @ _____/day)	\$ _____	\$ _____	\$ _____
902. Mtg. Ins. Premium _____ mo @ \$ _____	\$ _____	\$ _____	\$ _____
903. Haz. Ins. Premium _____ mo @ \$ _____	\$ _____	\$ _____	\$ _____
905. Ppd. Prop. Taxes _____ mo @ \$ _____	\$ _____	\$ _____	\$ _____
1000. Reserves Deposited with Lender:			
1001. Hazard Ins. Reserves # _____ mo.	\$ _____	\$ _____	\$ _____
1002. Mortgage Ins Reserves # _____ mo.	\$ _____	\$ _____	\$ _____
1004. Property Tax Reserves # _____ mo.	\$ _____	\$ _____	\$ _____
1101. Settlement / Escrow Closing Fee	\$ _____	\$ _____	\$ _____
1102. Abstract or Title Search	\$ _____	\$ _____	\$ _____
1105. Document Preparation Fee	\$ _____	\$ _____	\$ _____
1106. Notary Fee	\$ _____	\$ _____	\$ _____
1107. Attorney Fee	\$ _____	\$ _____	\$ _____
1108. Title Insurance	\$ _____	\$ _____	\$ _____
1111. Additional Title Charges	\$ _____	\$ _____	\$ _____
1112. Additional Escrow Charges	\$ _____	\$ _____	\$ _____
1201. Recording Fee	\$ _____	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____	\$ _____

TOTAL EST. CLOSING COSTS \$ _____ **Total Lender Credit** \$ _____ **Total Borrower Funds** \$ _____ **Total Seller Credit** \$ _____

TOTAL BORROWER PAID CLOSING COSTS AND PREPAID COSTS: \$ _____

DOWN PAYMENT ("B" above) + \$ _____

LESS OTHER CREDITS: _____ - \$(_____)

ESTIMATED BORROWER CASH REQUIRED TO CLOSE = \$ _____