EXAMPLE

Your actual rate, payment, and cost could be higher. Get an official Loan Estimate before choosing a loan.

FEES WORKSHEET

Fee Details and Summary

Applicants: **Borrower(s)**
Prepared By: **TPO Company Name. - Phone Number Complete Address**

Application No: **TPO Internal Applicant Number**
Date Prepared:
Loan Program: **FHA Within Reach DPA - Level # Include program level (1 or 2)**

This "Fees Worksheet" is provided for informational purposes ONLY, to assist you in determining an estimate of cash that may be required to close and an estimate of your proposed monthly mortgage payment. Actual charges may be more or less, and your transaction may not involve a fee for every item listed.

Base loan amount $318,450 x 1.75% MIP = $324,023 which brings us to the total loan amount below:

Total Loan Amount: **$ 324,023** Interest Rate: **3.750 %** Term/Due In: **360 mths**

Fee	Paid To	Paid By (Fee Split**)		Amount	PFC / F / POC
ORIGINATION CHARGES	**Borrower paid comp is based on TOTAL**				
Loan Origination Fee	**loan amount. For example:**	Borrower	2.000%	$ 6,480.00	✓
Underwriting Fee	**$324,023 x 2%= $6,480**	Borrower		$ 1,145.00	✓
OTHER CHARGES					
Appraisal Fee	Appraisal Co. (EST.)	Borrower	**Check with AMC to confirm fees**	$ (550.00)	✓
Credit Report Fee	Credit Report Co. (EST.)	Borrower		$ 33.00	✓
Up-Front Mortgage Insurance		Borrower		$ 5,572.88	✓
Flood Determination Fee	Flood Cert Co. (EST.)	Borrower		$ 8.00	✓
Tax Certification Fee	Tax Cert Co. (EST.)	Borrower		$ 11.00	✓
Closing/Escrow Fee	Escrow Co. (EST.)	Borrower		$ 770.00	✓
Notary Fee		Borrower		$ 150.00	✓
Lender's Title Insurance	Title Co. (EST.)	Borrower		$ 753.00	✓
Title Endorsements Fee	Title Co. (EST.)	Borrower		$ 300.00	✓
Messenger fee	Escrow Co. (EST.)	Borrower		$ 50.00	✓
Notary Fee, if req'd	Escrow Co. (EST.)	Borrower		$ 25.00	✓
Courier Fees, if req'd	Escrow Co. (EST.)	Borrower		$ 0.00	✓
Sub escrow		Borrower		$ 0.00	✓
Mortgage Recording Charge	Escrow Co. (EST.)	Borrower		$ 30.00	✓
		Borrower		$ 30.00	✓
Daily Interest Charges	Pre-paid Daily Interest	Borrower	$ 33.75 x 1 day(s)	$ 33.75	✓
Hazard Insurance Premium	1st Year Premium (EST.)	Borrower	$ 75.00 x 12 mth(s)	$ 900.00	✓
Hazard Insurance Reserves	Impounds Account (EST.)	Borrower	$ 75.00 x 3 mth(s)	$ 225.00	✓
County Property Tax Reserves	Impounds Account (EST.)	Borrower	$ 87.82 x 5 mth(s)	$ 439.10	✓

Add any additional fees (if applicable). PLEASE NOTE: Third-party processing fees for the LHFS Within Reach Program may not exceed $995.

Due from Borrower:				**Proposed Monthly Payment for Property:**	
Sales Contract Price (+)	**330,000.00**	Loan Amount (-)	**324,022.88**	First Mortgage (P & I)	**1500.60**
Improvements and Renovations (+)		Earnest Money (-)	**3,000.00**	Subordinate Lien(s) (P & I)	
Land (if acquired separately) (+)		Down Payment Assistance (-)	**16,201.00**	Homeowner's Insurance	**75.00**
Refi: Mortgage Loans to be Paid off (+)				Supplemental Property Insurance	
Credit Cards and Other debts paid off (+)				Property Taxes	**87.82**
Closing Costs (Including Prepaids) (+)	**11,271.85**			Mortgage Insurance	**225.57**
Financed Mortgage Insurance (MIP,FF)(+)	**5,572.88**			Assoc./Project Dues (Condo, Co-Op, PUD)	
				Other	
Total Cash From Borrower(s)			**3,620.85**	**Total Monthly Payment**	**1,888.99**

* PFC = Prepaid Finance Charge F = FHA Allowable Closing Cost POC = Paid Outside of Closing
** **B** = Borrower **S** = Seller **Br** = Broker **L** = Lender **TP** = Third Party **C** = Correspondent