

Financing FHA LOAN		Buyer's Cost FHA LOAN	
Sale Price	250,000.00	LOAN FEES	
		Origination Fee 1.000	2,652.48
		Discount Points 0	0.00
FHA 203K		Appraisal Fee	450.00
Owner Occupied	Yes	Credit Report	65.00
Streamline 203K?	Yes	Underwriting	0.00
Rehab Cost	20,000.00	Processing/Docs	1,400.00
Contingency	4,000.00	Admin Fee/Edoc	0.00
Inspection	500.00	Wire Transfer	0.00
Interest	4.500	Flood Cert.	0.00
0 Months Payment Impound	0.00	PREPAIDS	
Consultant Fees	0.00	*Days Interest 30	1,012.09
Permits	0.00	*Months Mortgage Insurance 2	596.80
Plan Review	0.00	*Property Tax Impounds 6	1,562.52
Supplemental Origination	367.50	*Months Insurance 14	1,020.88
Discount Points 0.00%	0.00	*Months Premium 0	0.00
Energy Efficient Mortgage	0.00	*Months Flood/ Earthquake 0	0.00
Cost of EEM	0.00	*Months Mello-Roos 0	0.00
Available Rehab Monies	20,000.00	TITLE CHARGES	
203K Amount	274,868.00	Escrow Fee	911.00
		Sub Escrow Fee	125.00
HUD Reposeession	No	Title Insurance	617.00
FHA Condo	No	Legal Fee	0.00
Number of Units	1	Notary	150.00
Condo	No	RECORDING AND TRANSFER FEES	
Interest Rate	4.500	Recording	80.00
Term on 1st Trust Deed	30.0	Assoc. Transfer Fee	0.00
Down 3.50%	9,620.38	MISCELLANEOUS CHARGES	
1st Trust Deed	265,247.63	Home Warranty	0.00
MIP 1.75%	4,641.83	Home Inspection	0.00
Total 1st TD	269,889.47	Miscellaneous	200.00
		Condo Certification	0.00
Payment 4.500%	1,367.50	Review Appraisal Fee	0.00
Property Insurance 3.50%	72.92	TYPICALLY PAID BY SELLER	
Property Tax 1.25%	260.42	Pest Report/Work	0.00
Mortgage Insurance 1.35%	298.40	Transfer Tax 0.00	0.00
Mello-Roos 0.00%	0.00	Seller Title Policy	1188.00
Flood/Quake 0.00%	0.00	Tax Stamps 1.10	275.00
Association Fee	0.00	CREDITS	
		Seller's Assistance	0.00
Estimated Pmt/Month	1,999.24	Lender Credit	0.00
		Other Credit	0.00
		* Prepays	4,192.29
		Closing Costs	8,113.48
		- Total Credit	0.00
		- Typically Paid By Seller	1,463.00
		= Net Costs	10,842.77
		+ Down Payment	9,620.38
		= Total Costs	20,463.15
		- Earnest Money	0.00
		= Cash to Close	20,463.15
		0 Months Reserves	0.00
		APR as %	5.750