

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

Company name
Email Address
Phone
License

Your Name Here

Financing CONVENTIONAL LOAN		Buyer's Cost CONVENTIONAL LOAN	
Sale Price	395,000.00	LOAN FEES	
Condo	No	Origination Fee 1.000	3,555.00
Owner Occupied?	Yes	Discount Points 0	0.00
Interest Rate	3.750	Appraisal Fee	450.00
Term on 1st Trust Deed	30.0	Credit Report	65.00
Down 10.00%	39,500.00	Tax Service	86.00
1st Trust Deed	355,500.00	Underwriting	0.00
PMI Financed 0.00%	0.00	Processing/Docs	1,400.00
Total 1st TD	355,500.00	Admin Fee/Edoc	0.00
		Wire Transfer	0.00
Payment 3.750%	1,646.39	Flood Cert.	0.00
Property Insurance 3.50%	115.21	PREPAIDS	
Property Tax 1.25%	411.46	* Days Interest 30	1,110.94
Mortgage Insurance 0.62%	183.68	* Months Mortgage Insurance 0	0.00
Mello-Roos 0.00%	0.00	* PMI Points	0.00
Flood/Quake 0.00%	0.00	* Property Tax Impounds 6	2,468.76
Association Fee	0.00	* Months Insurance 12	1,382.52
		* Months Premium 2	230.42
Estimated Pmt/Month	2,356.74	* Months Flood/ Earthquake 0	0.00
		* Months Mello-Roos 0	0.00
		TITLE CHARGES	
		Escrow Fee	1,230.00
		Sub Escrow Fee	125.00
		Title Insurance	776.50
		Legal Fee	0.00
		Tax Prorations	0.00
		RECORDING AND TRANSFER FEES	
		Recording	100.00
		Assoc. Transfer Fee	0.00
		Notary	150.00
		MISCELLANEOUS CHARGES	
		Home Warranty	0.00
		Home Inspection	75.00
		Miscellaneous	200.00
		Condo Certification	0.00
		Review Appraisal Fee	0.00
		TYPICALLY PAID BY SELLER	
		Pest Report/Work	0.00
		Transfer Tax 0.00	0.00
		Seller Title Policy	1,556.30
		Tax Stamps 1.10	434.50
		CREDITS	
		Seller's Assistance	0.00
		Lender Credit	0.00
		Other Credit	0.00
		* Prepays	5,192.64
		Closing Costs	10,203.30
		- Total Credit	0.00
		- Typically Paid By Seller	1,990.80
		= Net Costs	13,405.14
		+ Down Payment	39,500.00
		= Total Costs	52,905.14
		- Earnest Money	5,000.00
		= Cash to Close	47,905.14
		0 Months Reserves	0.00
		APR as %	4.300

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X _____