

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

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**REALPRO Innovations, Inc.**

<b>Financing FHA LOAN</b>		<b>Buyer's Cost FHA LOAN</b>	
Sale Price	390,000.00	<b>LOAN FEES</b>	
		Origination Fee 1.000	3,763.50
		Discount Points 0	0.00
HUD Repossession	No	Appraisal Fee	450.00
FHA Condo	No	Credit Report	65.00
Number of Units	1	Underwriting	0.00
Condo	No	Processing/Docs	1,400.00
Interest Rate	4.250	Admin Fee/Edoc	0.00
Term on 1st Trust Deed	30.0	Wire Transfer	0.00
Down 3.50%	13,650.00	Flood Cert.	0.00
1st Trust Deed	376,350.00	<b>PREPAIDS</b>	
MIP 1.75%	6,586.13	*Days Interest 30	1,356.23
Total 1st TD	382,936.13	*Months Mortgage Insurance 0	0.00
		*Property Tax Impounds 6	2,437.46
Payment 4.250%	1,883.80	*Months Insurance 14	1,592.50
Property Insurance 3.50%	113.75	*Months Premium 0	0.00
Property Tax 1.25%	406.24	*Months Flood/ Earthquake 0	0.00
Mortgage Insurance 0.85%	266.58	*Months Mello-Roos 0	0.00
Mello-Roos 0.00%	0.00	<b>TITLE CHARGES</b>	
Flood/Quake 0.00%	0.00	Escrow Fee	1,219.00
Association Fee	0.00	Sub Escrow Fee	125.00
		Title Insurance	771.00
Estimated Pmt/Month	2,670.38	Legal Fee	0.00
		Notary	0.00
		<b>RECORDING AND TRANSFER FEES</b>	
		Recording	100.00
		Assoc. Transfer Fee	0.00
		<b>MISCELLANEOUS CHARGES</b>	
		Home Warranty	0.00
		Home Inspection	0.00
		Miscellaneous	200.00
		Condo Certification	0.00
		Review Appraisal Fee	0.00
		<b>TYPICALLY PAID BY SELLER</b>	
		Pest Report/Work	0.00
		Transfer Tax 0.00	0.00
		Seller Title Policy	1543.60
		Tax Stamps 1.10	429.00
		<b>CREDITS</b>	
		Seller's Assistance	0.00
		Lender Credit	0.00
		Other Credit	0.00
		* Prepays	5,386.19
		Closing Costs	10,066.10
		- Total Credit	0.00
		- Typically Paid By Seller	1,972.60
		= Net Costs	13,479.69
		+ Down Payment	13,650.00
		= Total Costs	27,129.69
		- Earnest Money	0.00
		<b>= Cash to Close</b>	<b>27,129.69</b>
		0 Months Reserves	0.00

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