



# Loan Estimate Fee Placement

- Application Fee
- Appraisal Waiver fee
- Assumption Fee
- Broker compensation
- Commitment Fee
- Doc Prep fee - for lender (note, mortgage)

- Du Underwriting Fee
- Escrow waiver fee
- Lenders inspection Fee
- Loan handling fee
- Loan level price adjustments
- Mortgage Broker Fee
- Origination fee
- Overnight, wire, courier
- Paid by borrower
- Points
- Processing fee
- Rate Lock Extension
- Rate Lock Fee
- Tax Transcript fee (4506T fee)
- Underwriting Fee
- Verification of Employment Fee
- Warehouse Fee

A

## Closing Cost Details

### Loan Costs

#### A. Origination Charges

% of Loan Amount (Points)

- Appraisal Fee
- Appraisal Management Company Fee
- Attorney Fees –lender
- Credit Report Fee
- Doc Prep fee - for settlement (deed prep or assembling docs for settlement)
- Flood Determination
- Flood Monitoring Fee
- Homeowners Association Certification fee
- MERS Registration fee
- Notary fees
- RD guaranty fee
- Subordination fee
- Survey (required and selected by Lender)
- Tax Monitoring Fee
- Tax Status Research Fee
- Termite inspection (lender selects)
- Title - closing protection letter fee
- Upfront FHA MIP
- Title Review fee
- Transaction fee
- USDA guarantee fee
- VA Funding Fee

B

#### B. Services You Cannot Shop For

#### C. Services You Can Shop For

- Settlement or Closing Fee
- Survey (Required by lender, borrower selects)
- Termite inspection fee (borrower shops)
- Title - underwriter portion of fee
- Title Agents Portion of Title Insurance
- Title Insurance – Lender
- Title Search
- Title services & Lenders title policy
- Pest Inspection Fee

LOAN ESTIMATE

### Other Costs

#### E. Taxes and Other

Recording Fees and Other taxes  
Transfer Taxes

#### F. Prepaids

Homeowner's Insurance  
Mortgage Insurance Premium  
Prepaid Interest ( per day for days @  
Property Taxes ( months)

#### G. Initial Escrow Payment at Closing

Homeowner's Insurance per month for mo.  
Mortgage Insurance  
Property Taxes per month

#### H. Other

#### I. TOTAL OTHER COSTS (E + F + G + H)

#### J. TOTAL CLOSING COSTS

D + I  
Lender Credits

#### Calculating Cash to Close

Total Closing Costs (J)  
Closing Costs Financed (Paid from your Loan Amount)  
Down Payment/Funds from Borrower  
Deposit  
Funds for Borrower  
Seller Credits  
Adjustments and Other Credits  
**Estimated Cash to Close**

- Assignment Recording Fee
- County deed stamps
- Other recording fees
- Revenue Stamps paid by Seller
- Subordination Recording Fee
- Tax Transfer Fee

E

F

G

- Escrow deposit – homeowners ins
- Escrow deposit – flood insurance
- Escrow deposit – MIP/PMI
- Escrow deposit – taxes
- All other escrow deposits

H

- Earthquake Insurance (if required)
- Earthquake Insurance (optional)
- Flood Insurance
- Homeowners Insurance
- Interest – prepaid
- LPMI (Lender Paid Mortgage Insurance)
- Mortgage Insurance Premium (Paid at closing)
- Real Estate Taxes

- Commission - Real Estate
- Credit Life & Disability Insurance
- Debt cancellation coverage
- Debt suspension coverage
- Homeowners Association and Condominium fees associated with transfer of ownership (optional)
- Inspection fees not required by lender but paid for by borrower under real estate contract
- Payments to Seller for purchasing personal property under RE sales contract
- Title Insurance - Owner (optional)
- Warranties for home appliances and systems (optional)

# Closing Disclosure Fee Placement

## Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
<b>A. Origination Charges</b>		
01 % of Loan Amount (Points)		
02		
03		
04		
05		
06		
07		
08		
<b>B. Services</b>		
01		
02		
03		
04		
05		
06		
07		
08		
<b>C. Services Borrower Did Shop For</b>		
01		
02		
03		
04		
05		
06		
07		
08		
<b>Other Costs</b>		
<b>E. Taxes and Other Government Fees</b>		
01 Recording Fees	Deed:	Mortgage:
02		
<b>F. Prepays</b>		
01 Homeowner's Insurance Premium ( mo.)		
02 Mortgage Insurance Premium ( mo.)		
03 Prepaid Interest ( per day from to )		
04 Property Taxes ( mo.)		
05		
<b>G. Initial Escrow Payment at Closing</b>		
01 Homeowner's Insurance	per month for	mo.
02 Mortgage Insurance	per month for	mo.
03 Property Taxes	per month for	mo.
04		
05		
06		
07		
08 Aggregate Adjustments		
<b>H. Other</b>		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		
<b>J. TOTAL CLOSING COSTS</b>		

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- Earthquake Insurance (optional)
- Flood Insurance
- Homeowners Insurance
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- Escrow deposit – homeowners ins
- Escrow deposit – flood insurance
- Escrow deposit – MIP/PMI
- Escrow deposit – taxes
- All other escrow deposits

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- Assignment Recording Fee
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