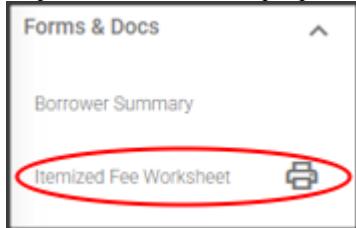


Itemized Fee Worksheet:

The Itemized Fee Worksheet can be found in MortgageBot under Forms & Docs, and this screen can be used to provide the fees to prepare the Loan Estimate in Fee Entry.



Details:

Most of the information in this section here will be carried over from the registration/lock but review for accuracy. The estimated first payment date will automatically be calculated once the estimated closing date has been entered. Be sure to always make sure the **estimated closing date** is present as it can affect the cash to close. When changes are made to the registration/lock, the date will be cleared so you will need to re-enter it. Also make sure the purchase price field is clear if you are working on a refi. The system may try to get you to enter a number here but just ignore and continue on to the Fees tab.

Itemized Fee Worksheet

Details	Fees
Loan Details <div style="float: right;">Payment Schedule</div>	
Product	Escrow Waiver
Conforming 30 Year Fixed	No
Interest Rate	Interest Rate Expiration Date
7.125%	MM/DD/YYYY HH:MM AM/PM
Estimated Closing Date	Estimated First Payment Date
02/27/2026	04/01/2026
Loan Purpose	Loan Amount
Refinance	\$475,000.00
Occupancy	Property Type
Primary Residence	Attached
Purchase Price	Appraised Value
\$	\$550,000.00
Number of Units	
1 Unit	

Check the **Simultaneous Mortgages** box if this loan is part of a simultaneous financing transaction. Then choose Yes or No from the Net Closing Costs from 2nd Mortgage Proceeds dropdown menu.

- If Yes, the 2nd mortgage closing costs will be deducted from the 2nd mortgage proceeds and applied to the 1st mortgage.
- If No, then the full 2nd mortgage proceeds will be used.

<input checked="" type="checkbox"/> Simultaneous Mortgages	?
Net Closing Costs from 2nd Mortgage Proceeds	
<input type="button" value="No"/>	

Conventional Loans Only – Mortgage Insurance

Check the **Mortgage Insurance** box if the loan will have Mortgage Insurance. A mortgage insurance quote will need to be pulled before this section can be completed. Please refer to the “MI Quote Process” document in the FLCBank Resource Center in the “How to Submit a Loan” section under “Importing and Registering”. Once you have the MI Quote proceed with completing the Mortgage Insurance section.

Mortgage Insurance

Premium Type	Premium
Calculated	0.000%
Company	
<div style="display: flex; align-items: center;"> <div style="flex: 1; border: 1px solid #ccc; padding: 2px; margin-right: 10px;"> </div> <div style="flex: 1; border: 1px solid #ccc; padding: 2px;"> </div> </div>	
Coverage Type	
<div style="display: flex; align-items: center;"> <div style="flex: 1; border: 1px solid #ccc; padding: 2px; margin-right: 10px;">Declining Balance</div> <div style="flex: 1; border: 1px solid #ccc; padding: 2px;"> </div> </div>	
Credit Score	
<div style="display: flex; align-items: center;"> <div style="flex: 1; border: 1px solid #ccc; padding: 2px; margin-right: 10px;"> </div> <div style="flex: 1; border: 1px solid #ccc; padding: 2px;">No</div> </div>	
Amortizing Renewal	
<div style="display: flex; align-items: center;"> <div style="flex: 1; border: 1px solid #ccc; padding: 2px; margin-right: 10px;">No</div> <div style="flex: 1; border: 1px solid #ccc; padding: 2px;">No</div> </div>	
Refundable Premium	
<div style="display: flex; align-items: center;"> <div style="flex: 1; border: 1px solid #ccc; padding: 2px; margin-right: 10px;">No</div> <div style="flex: 1; border: 1px solid #ccc; padding: 2px;">No</div> </div>	
Loan Estimate Fee Category	
<div style="display: flex; align-items: center;"> <div style="flex: 1; border: 1px solid #ccc; padding: 2px; margin-right: 10px;">Services Borrower Cannot Shop For</div> <div style="flex: 1; border: 1px solid #ccc; padding: 2px;"> </div> </div>	

FHA Loans Only – FHA Mortgage Insurance

The **Upfront MIP Factor** will default to 1.75% unless otherwise stated in the specific FHA program, product or MIP Chart below. If the Product, Loan Amount and Appraised Value/Sales Price were already completed before clicking on the Itemized Fee Worksheet then the FHA Monthly Factor will default based off the upfront MIP and annual MIP chart below.

FHA Mortgage Insurance

Upfront MIP Factor	FHA Monthly Factor
1.750%	0.50%

Mortgage Insurance Factors effective with FHA endorsement date is on or after March 20, 2023									
Base Loan Amount	>15 Year Term				≤15 Year Term				
	LTV	UFMIP	Monthly MIP	Annual MIP Assessment Period	LTV	UFMIP	Monthly MIP	Annual MIP Assessment Period	
≤\$726,200	≤90%	1.75%	0.50%	11 years	≤90%	1.75%	0.15%	11 years	
	>90% but ≤95%		0.50%	Life of loan	> 90%		0.40%	Life of loan	
	>95%		0.55%						
>\$726,200	≤90%	1.75%	0.70%	11 years	≤78%	1.75%	0.15%	11 years	
	>90% but ≤95%		0.70%		>78% and ≤90%		0.40%		
	>95%		0.75%	Life of loan	>90%		0.65%	Life of loan	
	Streamline Refinance and Simple Refinances endorsed on or before May 31, 2009 the UFMIP for all mortgages and Monthly MIP					0.01%	0.55%	≤ 90.00% - 11 Years ≥ 90.01% - Life of Loan	

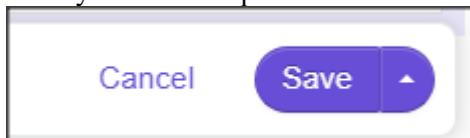
VA Loans Only – VA Funding Fee

Depending on whether the loan is a Purchase or a Refinance, the applicable fields are to be answered. Listed below are the selections and processes to assist you with completing each applicable field.

Veteran Exempt: will default to "No"	Purpose of Refinance: will default from the URLA>Property tab if configured
Type of Veteran: will default to blank to allow for user selection	Type of Refinance: will default to "Full Documentation" but can be changed to IRRRL if applicable
First Time Use: will default to blank to allow for user selection	Assumption: will default to "No"
Prior Use "Not Permanently Affixed": will default to "No" when the First Time Use field is set to "No"	Permanently Affixed: is disabled and will default to "Yes" when the property type is set to Manufactured Home Singlewide or Manufactured Home Multiwide.
Exception for Residual Income: will default to "No"	Loan Estimate Fee Category: will default blank but must be changed to "Services Borrower Cannot Shop For"

VA Funding Fee	
Veteran Exempt	Purpose of Refinance
No	
Type of Veteran	Type of Refinance
First Time Use	Assumption
No	No
Prior Use "Not Permanently Affixed"	Permanently Affixed
No	Yes
Exception for Residual Income	
No	

After you have completed all the sections on the **Details** tab click on **Save** at the bottom of the screen.



Once saved, scroll back to the top of the screen and click on the **Fees** tab.



Fees:

Origination section:

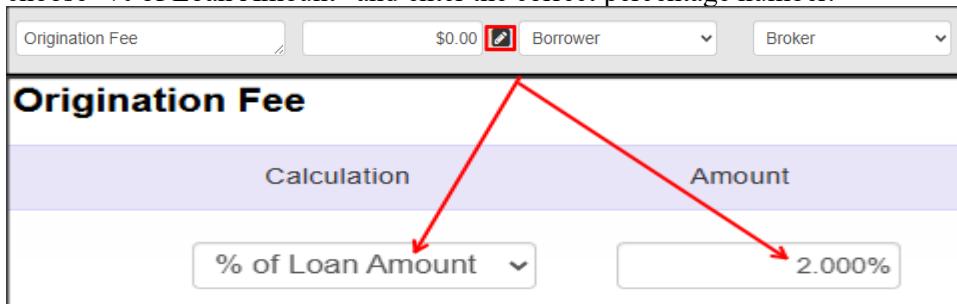
The system should automatically populate the FLCBank Admin/Commitment and Wire fees. If you have registered/locked your loan as “Fees-In”, you should remove the Admin/Commitment fee.

If your loan is lender paid, your compensation will populate as “Mortgage Broker Compensation”. This is based on your loan amount so you will need to make sure the registration/lock and URLA have the correct loan amount.

If your loan is **locked** at a discount (not registered), it will populate here based off the lock and calculate based on the loan amount as well.

Origination Charges				\$3,306.49	Hide
Fee Name	Amount	Paid By	Paid To		
Administrative Fee	\$1,090.00	Borrower	Lender		
Discount Points	\$2,206.49		Borrower	Lender	
Loan Level Price Adjustments	\$0.00	Borrower	Lender		
Mortgage Broker Compensation	\$13,635.60		Lender	Broker	
Origination Fee	\$0.00		Borrower	Broker	

If your loan is borrower paid, you will manually enter your Origination fee. If it is a fixed dollar amount, you can just type the fee into the field. However, if you need to enter it as a percentage, click the pencil icon and choose “% of Loan Amount” and enter the correct percentage number.



Origination Fee

Calculation	Amount
% of Loan Amount	2.000%

If you would like to enter a discount on a floating loan, click the pencil icon next to Discount Points and enter the information in the sections shown below. You can leave the undiscounted rate and points sections blank, just enter the percentage.

Discount Points		\$0.00	 Borrower	Lender
Discount Points				
%	Total	Undiscounted Rate	Undiscounted Points	
0.0000%	\$0.00	0.0000%	0.0000%	

Services the Borrower Cannot Shop For:

Most of the fees here will have labels by default but you can rename them if you need to. If you have any fees that are POC, click the arrow icon to the right to open the options and check the box for POC.

Please be sure that whenever you manually enter any fee names into the system, do not use any abbreviation or acronyms (for example “VOE” is not acceptable but “Verification of Employment” is). ***This applies to ALL sections of the LE.***

Services Borrower Cannot Shop For				\$12.10	Hide
Fee Name	Amount	Paid By	Paid To		
Appraisal Fee	\$0.00	Borrower	Other		
<input type="checkbox"/> PFC	<input type="checkbox"/> Sec 32	<input type="checkbox"/> Affiliate	<input type="checkbox"/> Financed	<input checked="" type="checkbox"/> POC	<input type="checkbox"/> I&H
Credit Report	\$0.00	Borrower	Other		
Final Inspection Fee	\$0.00	Borrower	Other		
Flood Determination Fee	\$12.10	Borrower	Other		

If you run out of space and need to add more fees, go to the bottom of any section and click the “Select a Fee to Add” dropdown menu, and choose “Adhoc Fee”. ***This also applies to ALL sections of the LE.***

Select a Fee to Add

Select a Fee to Add

Adhoc Fee

Services the Borrower Can Shop For:

All fees in this section will need to be entered manually. There are two types of fees by default, Title fees and “User” fees. The title fees have the proper “Title – “ placed in front of the fee name and this needs to remain so that the fees are all placed into the correct order.

Services Borrower Can Shop For				\$0.00	Hide
Fee Name	Amount	Paid By	Paid To		
Title - Enter Fee Name	\$0.00	Borrower	Title		
Service Provider	Select an Item or Type to Search...				

The “User” fees are used for any sort of inspection fees or surveys that are disclosed in this section. When you type in the fee name, be sure to remove the “User – “

User - Enter Fee Name	\$0.00	Borrower	Other		
Service Provider	Select an Item or Type to Search...				

Recording Fees:

The recording fees are separated into two sections, Government Recording Charge and Recording Fees. You can't type the fee name in directly, you need to click the pencil icon and a new window will pop up. Enter the fees into the appropriate section and save.

Taxes and Other Government Fees				\$0.00	Hide
Recording Fees				\$0.00	
Fee Name	Amount	Paid By	Paid To		
Government Recording Charge	\$0.00		Borrower	Other	
Recording Fees	\$0.00		Borrower	Other	

Recording Fee Breakdown				
Mortgage	Deed	Assignment	Other	Total
\$	\$	\$	\$	\$0.00

Cancel 

Transfer Taxes:

Enter the transfer taxes into one of the sections shown below. You can change the fee names if you need to.

Transfer Taxes				\$0.00	
Fee Name	Amount	Paid By	Paid To		
City/County Tax	\$0.00	Borrower	Other		
State Tax	\$0.00	Borrower	Other		
Transfer Tax	\$0.00	Borrower	Other		

Prepays:

Here you will enter the prepaid amounts for insurance premiums and taxes. Prepaid interest is automatically calculated based on the estimated closing date, but you can manually adjust the number of days collected.

Prepays				\$185.45	Hide
Fee Name	Amount	Paid By	Paid To		
Flood Insurance	Months	\$0.00	Borrower	Other	<input checked="" type="checkbox"/>
Homeowners Insurance Premium	Months	\$0.00	Borrower	Hazard	<input checked="" type="checkbox"/>
Prepaid Interest	2 Days @	\$185.45	Borrower	Lender	<input checked="" type="checkbox"/>
		\$92.7226			
Prepaid Mortgage Insurance Premium	Months	\$0.00	Borrower	Appraiser	<input checked="" type="checkbox"/>
Property Taxes	Months	\$0.00	Borrower	Other	<input checked="" type="checkbox"/>
User - Enter Fee Name	Months	\$0.00	Borrower	Other	<input checked="" type="checkbox"/>

Escrows:

Here you will enter the escrow information. The dollar amount will carry over from the URLA, but you will need to enter the number of months collected. If you are waiving escrows, just leave the number of months empty, but the dollar amount needs to be present as it will be included in the monthly payment on page 1 of the LE. If you have flood insurance, it will need to be entered here above Homeowner's insurance along with the months to be collected.

Initial Escrow Payment at Closing				\$0.00	Hide
Fee Name	Amount	Paid By	Paid To		
Flood Insurance	Months @ \$	\$0.00	Borrower	Lender	<input checked="" type="checkbox"/>
Homeowners Insurance	Months @ \$1,575.50	\$0.00	Borrower	Lender	<input checked="" type="checkbox"/>
Mortgage Insurance	Months @ \$0.00	\$0.00	Borrower	Lender	<input checked="" type="checkbox"/>
Property Taxes - City/Town	Months @ \$	\$0.00	Borrower	Lender	<input checked="" type="checkbox"/>
Property Taxes - County	Months @ \$2,500.00	\$0.00	Borrower	Lender	<input checked="" type="checkbox"/>

Other:

Here you will find the Owner's title insurance, and you can manually add any fees that belong in section H. If you are disclosing a survey or inspection fee here, be sure you leave the "(optional)" label after the fee name, if applicable.

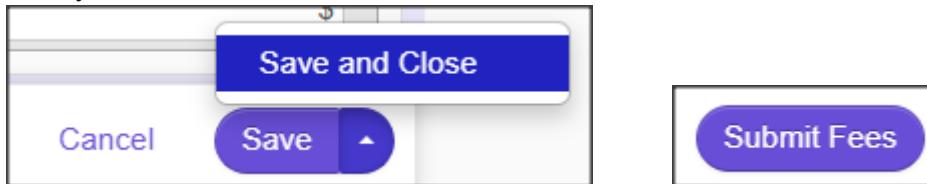
Other		\$0.00	Hide
Fee Name	Amount	Paid By	Paid To
MIP Refund	\$0.00	Borrower	Other
Title - Owner's Title Policy (optional)	\$0.00	Borrower	Title
User - Enter Fee Name (optional)	\$0.00	Borrower	Other
User - Enter Fee Name (optional)	\$0.00	Borrower	Other
User - Enter Fee Name (optional)	\$0.00	Borrower	Other

Credits:

If the loan is locked at a credit, you will need to enter it here in the premium pricing credit. If you would like to disclose credit on a floating loan, you will enter it here as well.

Credits		\$0.00	Hide
Credit Item		Credit Amount	
Premium Pricing		\$0.00	
Fees Paid by Lender		\$0.00	
Lender Credit		\$	

Once you are done here click **Save and Close** and then click on **Submit Fees** at the bottom of the page:



If any changes are needed after the Fees have been **Submitted**, please email the Fee Entry Team at feeentry@flcb.com and they will make your requested changes.

****PLEASE NOTE: FLCB will prepare the initial Loan Estimate based on the fees you have provided when completing the Itemized Fee Worksheet screen. The broker must ensure that all fees are accurately disclosed to avoid paying tolerance violations cures at closing.**