FEES WORKSHEET
Fee Details and Summary

Applicants: **Ima A Sample**
Prepared By: **IBM Southeast EFCU Ph. 800-873-5100**
1000 NW 17th Avenue, Delray Beach, FL 33445

Application No: **1013042304**
Date Prepared: **03/19/2014**
Loan Program: **30 Year Fixed**

THIS IS NOT A GOOD FAITH ESTIMATE (GFE). This "Fees Worksheet" is provided for informational purposes ONLY, to assist you in determining an estimate of cash that may be required to close and an estimate of your proposed monthly mortgage payment. Actual charges may be more or less, and your transaction may not involve a fee for every item listed.

Total Loan Amount: **$ 100,000** Interest Rate: **4.375 %** Term/Due In: **360 / 360 mths**

Fee	Paid To	Paid By (Fee Split**)		Amount	PFC / F / POC
ORIGINATION CHARGES					
Underwriting Fee		Borrower		$ 700.00	✓
OTHER CHARGES					
Appraisal Fee	IBM Southeast EFCU	Borrower		$ 400.00	✓
Credit Report Fee	IBM Southeast EFCU	Borrower		$ 25.00	✓
Closing/Escrow Fee	Title Company	Borrower		$ 935.00	✓
Lender's Title Insurance	Title Company	Borrower		$ 330.00	✓
HOA / Condo Endorsements	Title Company	Borrower		$ 50.00	
FL FM 9 Endorsement + Title X 10%	Title Company	Borrower		$ 65.00	
Mortgage Recording Charge	Clerk of Court	Borrower		$ 225.00	
FL - Transfer Tax		Borrower		$ 350.00	
Hazard Insurance Reserves		Borrower	$ 200.00 x 3 mth(s)	$ 600.00	
County Property Tax Reserves		Borrower	$ 250.00 x 3 mth(s)	$ 750.00	
Aggregate Adjustment		Borrower		$ 0.00	
Daily Interest Charges		Borrower	$ 11.9863 x 4 day(s)	$ 47.95	

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:				TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price (+)		Loan Amount (-)	**100,000.00**	Principal & Interest	**499.29**
Alterations (+)				Other Financing (P & I)	
Land (+)				Hazard Insurance	**200.00**
Refi (incl. debts to be paid off) (+)	**100,000.00**			Real Estate Taxes	**250.00**
Est. Prepaid Items/Reserves (+)	**1,397.95**			Mortgage Insurance	
Est. Closing Costs (+)	**3,080.00**			Homeowner Assn. Dues	
				Other	
Total Estimated Funds needed to close			**4,477.95**	**Total Monthly Payment**	**949.29**

* PFC = Prepaid Finance Charge F = FHA Allowable Closing Cost POC = Paid Outside of Closing
**** B** = Borrower **S** = Seller **Br** = Broker **L** = Lender **TP** = Third Party **C** = Correspondent

Calyx Form - feews.frm (12/2013)