

FEES WORKSHEET

Fee Details and Summary

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

Application No: **sample ga**
 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: **\$ 200,000** 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	IBM Southeast EFCU	Borrower	\$ 700.00	✓
OTHER CHARGES				
Appraisal Fee	Appraiser	Borrower	\$ (400.00)	✓ ✓
Credit Report Fee	IBM Southeast EFCU	Borrower	\$ 25.00	✓
Attorney Fee	Attorney	Borrower	\$ 500.00	✓
Lender's Title Insurance	Title Company	Borrower	\$ 450.00	✓
Endorsements Reconveyance Fee	Title Company	Borrower	\$ 50.00	✓
Title Exam / Tax Report	Title Company	Borrower	\$ 260.00	✓
Closing Proection Letter	Title Company	Borrower	\$ 150.00	✓
Mortgage Recording Charge		Borrower	\$ 66.00	
GA - Mortgage Fee		Borrower	\$ 10.00	
Hazard Insurance Reserves	IBM Southeast EFCU	Borrower	\$ 60.00 x 3 mth(s)	\$ 180.00
County Property Tax Reserves	IBM Southeast EFCU	Borrower	\$ 100.00 x 3 mth(s)	\$ 300.00
Aggregate Adjustment		Borrower	\$	0.00
Daily Interest Charges	IBM Southeast EFCU	Borrower	\$ 23.9726 x 15 day(s)	\$ 359.59 ✓

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:			TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price (+)	Loan Amount (-)	200,000.00	Principal & Interest	998.57
Alterations (+)			Other Financing (P & I)	
Land (+)			Hazard Insurance	60.00
Refi (incl. debts to be paid off) (+)	200,000.00		Real Estate Taxes	100.00
Est. Prepaid Items/Reserves (+)	839.59		Mortgage Insurance	
Est. Closing Costs (+)	2,211.00		Homeowner Assn. Dues	
			Other	
Total Estimated Funds needed to close			Total Monthly Payment	1,158.57

* 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