



# Itemized Fee Worksheet

(For Use with Service Providers and Investors)

Date:

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By:		Subject Property:		Borrower(s):	
Loan Number:		Interest Rate:	Type of Loan:		Base Loan Amt:
Loan Program:		Term:	Sales Price:		Total Loan Amt:
<b>Estimated Reserve/Prepaid Costs</b>					
<b>900. Items Required by Lender to be Paid in Advance</b>			<b>1000. Reserves Deposited with Lender</b>		
901.	Daily Interest Days @ \$	\$ _____	<b>1001.</b>	<b>Initial Deposit into Escrow Account</b>	\$ _____
902.	Mortgage Ins Premium to	\$ _____	1002.	Homeowner's Ins mths @ \$	\$ _____
903.	Homeowner's Insurance to	\$ _____	1003.	Mortgage Ins mths @ \$	\$ _____
904.		\$ _____	1004.	Property Taxes mths @ \$	\$ _____
905.	VA Funding Fee	\$ _____	1005.	City Property Tax mths @ \$	\$ _____
906.	Flood Insurance	\$ _____	1006.	Flood Reserve mths @ \$	\$ _____
907.		\$ _____	1007.	mths @ \$	\$ _____
908.		\$ _____	1008.	mths @ \$	\$ _____
909.		\$ _____	1009.	mths @ \$	\$ _____
910.		\$ _____	1010.	USDA Annual Fee mths @ \$	\$ _____
911.		\$ _____	1011.	Aggregate Adjustment	- \$ _____
912.		\$ _____	<b>Total Estimated Reserve/Prepaid Costs</b>		\$ _____
<b>Transaction Summary</b>					
<b>Total Estimated Monthly Payment</b>			<b>Total Estimated Funds Needed to Close</b>		
Principal and Interest		\$ _____	Purchase Price/Payoff	(+) \$	_____
Other Financing (P & I)		\$ _____	Total Estimated Closing Costs	(+) \$	_____
Hazard Insurance		\$ _____	Total Estimated Reserve/Prepaid Costs	(+) \$	_____
Real Estate Taxes		\$ _____	Discounts (if borrower will pay)	(+) \$	_____
Mortgage Insurance		\$ _____	FHA UFMIP/VA Funding Fee	(+) \$	_____
HOA Dues		\$ _____	<b>Total Costs</b>	<b>(c)</b>	\$ _____
Other		\$ _____	Loan Amount	(-) \$	_____
<b>Total Monthly Payment</b>		\$ _____	Non-Borrower Paid Closing Costs	(-) \$	_____
<b>Closing Costs Summary</b>			FHA UFMIP/VA Fee Financed	(-) \$	_____
<b>Borrower Paid Closing Costs</b>	<b>(a)</b>	\$ _____		(-) \$	_____
		\$ _____		(-) \$	_____
		\$ _____		(-) \$	_____
		\$ _____		(-) \$	_____
		\$ _____		(-) \$	_____
		\$ _____	First Mortgage	(-) \$	_____
<b>Total Non-Borrower Paid CC</b>	<b>(b)</b>	\$ _____	Second Mortgage (Sub Financing)	(-) \$	_____
<b>Total Lender Credit</b>		\$ _____	Closing Costs from	(-) \$	_____
<b>Total Closing Costs</b>	<b>(a + b)</b>	\$ _____	<b>Total Credits</b>	<b>(d)</b>	\$ _____
				<b>(c - d)</b>	\$ _____
<b>S</b> – Paid by Seller		<b>B</b> – Paid by Broker		<b>A</b> – APR Affected by Cost	
<b>S/</b> – Split by Seller & Others		<b>L</b> – Paid by Lender		<b>O</b> – Paid by Other	
				<b>P</b> – Paid Outside Closing (POC)	